



## **IRDA Public Disclosures**

**FOR THE QUARTER ENDED SEPTEMBER 30, 2024**

<b>Version No.</b>	<b>Date of Upload</b>	<b>Particulars of Change</b>
1.0	November 28, 2024	NA

**Aviva Life Insurance Company India Limited**  
IRDAI Registration Code: 0122

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

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FORM L-1-A-RA

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

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

Particulars	Schedule	LINKED		NON-LINKED							Q2'24-25 (Rs. In lacs)	Upto the quarter ended September 30, 2024 (Rs. In lacs)	
				PARTICIPATING		NON PARTICIPATING							
		LIFE	PENSION	LIFE	PENSION	LIFE	PENSION	ANNUITY	HEALTH	VARIABLE INSURANCE			
		(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	
<b>Premiums earned – net</b>	L-4												
(a) Premium		19,886	317	129	1	33,143	276	860	133	27	29,948	54,772	
(b) Reinsurance ceded		(188)	-	-	-	(4,605)	-	-	-	-	(2,579)	(4,793)	
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	
<b>Income from Investments</b>													
(a) Interest, Dividends and Rent – Gross		6,079	500	147	4	28,031	661	339	125	21	18,148	35,907	
(b) Profit on sale/redemption of investments		27,138	2,139	60	1	1,357	5	3	5	-	16,381	30,708	
(c) (Loss) on sale/ redemption of investments		(1,098)	(58)	-	-	-	-	-	-	-	(419)	(1,156)	
(d) Transfer/Gain on revaluation/change in fair value		12,870	1,331	-	-	-	-	-	-	-	2,601	14,201	
(e) Amortisation of Premium / Discount on investments		910	26	-	-	6,428	23	3	1	4	3,640	7,395	
Other Income		-	-	-	-	-	-	-	-	-	-	-	
(a) Fee, Charges and Rent Income		-	-	1	-	244	1	-	-	-	46	246	
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	
- towards extra mortality/other charges		11	-	-	-	354	-	-	-	-	341	365	
- towards excess of expense of management		-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL (A)</b>		<b>45,408</b>	<b>4,255</b>	<b>337</b>	<b>6</b>	<b>44,952</b>	<b>966</b>	<b>1,205</b>	<b>264</b>	<b>52</b>	<b>48,107</b>	<b>1,37,645</b>	
Commission*	L-5	745	-	1	-	856	5	-	-	-	737	1,607	
Operating Expenses related to Insurance Business	L-6	7,963	30	5	(1)	4,545	65	138	32	1	6,412	12,778	
Provision for Doubtful debts		(203)	(1)	-	-	(108)	(2)	(4)	(1)	-	(76)	(319)	
Bad debts written off		6	-	-	-	252	-	-	-	-	-	258	
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-	
(b) Others		-	-	-	-	-	-	-	-	-	-	-	
Goods and Services Tax on ULIP Charges		737	31	-	-	-	-	-	-	-	386	768	
<b>TOTAL (B)</b>		<b>9,248</b>	<b>60</b>	<b>6</b>	<b>(1)</b>	<b>5,545</b>	<b>68</b>	<b>134</b>	<b>31</b>	<b>1</b>	<b>7,459</b>	<b>15,092</b>	
Benefits Paid (Net)	L-7	26,531	2,414	90	-	16,671	2,259	267	75	37	25,521	48,344	
Interim Bonuses Paid		21	5	5	-	-	-	-	-	-	17	31	
Change in valuation of liability in respect of life policies													
(a) Gross		295	124	95	4	33,771	(1,688)	921	64	19	19,061	33,606	
(b) Amount ceded in Reinsurance		-	-	-	-	458	-	-	-	-	202	458	
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	
(d) Fund Reserve for Linked Policies		30,192	1,351	-	-	-	-	-	-	-	14,061	31,542	
(e) Fund for Discontinued Policies		3,912	-	-	-	-	-	-	-	-	718	3,912	
<b>TOTAL (C)</b>		<b>40,951</b>	<b>3,894</b>	<b>190</b>	<b>4</b>	<b>50,900</b>	<b>571</b>	<b>1,188</b>	<b>139</b>	<b>56</b>	<b>59,580</b>	<b>1,17,893</b>	
<b>SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)</b>		<b>(4,591)</b>	<b>301</b>	<b>141</b>	<b>3</b>	<b>8,507</b>	<b>327</b>	<b>(117)</b>	<b>94</b>	<b>(5)</b>	<b>1,068</b>	<b>4,640</b>	
Amount transferred from Shareholders' Account (Non-technical Account)		5,269	-	-	-	2,757	2	117	-	5	4,166	8,150	
<b>APPROPRIATIONS</b>													
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	
Transfer to/(from) Funds for Future Appropriations		617	67	142	3	168	-	-	-	-	533	997	
Transfer to Balance sheet		60	234	-	-	11,096	329	-	94	-	4,700	11,813	
<b>TOTAL (D)</b>		<b>677</b>	<b>301</b>	<b>142</b>	<b>3</b>	<b>11,264</b>	<b>329</b>	<b>-</b>	<b>94</b>	<b>-</b>	<b>5,233</b>	<b>12,810</b>	
The break up of Total surplus is as under:													
(a) Interim Bonuses Paid:		21	5	5	-	-	-	-	-	-	17	31	
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-	(6)	-	
(c) Surplus shown in the Revenue Account:		677	301	142	3	11,264	329	-	94	-	5,233	12,810	
<b>(d) Total Surplus: ((a)+(b)+(c)):</b>		<b>698</b>	<b>306</b>	<b>147</b>	<b>3</b>	<b>11,264</b>	<b>329</b>	<b>-</b>	<b>94</b>	<b>-</b>	<b>5,244</b>	<b>12,841</b>	

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

FORM L-1-A-RA

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

UNAUDITED REVENUE ACCOUNT FOR THE QUARTER ENDED SEPTEMBER 30, 2023  
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED		NON-LINKED							Q2'23-24 (Rs. In lacs)	Upto the quarter ended September 30, 2023 (Rs. In lacs)
		PARTICIPATING		NON PARTICIPATING								
		LIFE	PENSION	LIFE	PENSION	LIFE	PENSION	ANNUITY	HEALTH	VARIABLE INSURANCE		
		(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)							
<b>Premiums earned – net</b>												
(a) Premium	L-4	15,823	403	138	2	37,156	411	529	136	40	30,894	54,638
(b) Reinsurance ceded		(125)	-	-	(26)	(3,824)	-	-	(4)	-	(2,045)	(3,979)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
<b>Income from Investments</b>												
(a) Interest, Dividends and Rent – Gross		5,228	469	132	4	25,616	711	286	117	11	16,545	32,572
(b) Profit on sale/redemption of investments		13,790	1,451	14	-	437	32	13	2	-	8,315	15,739
(c) (Loss) on sale/redemption of investments		(490)	(39)	-	-	(11)	(2)	(1)	-	-	(193)	(543)
(d) Transfer/Gain on revaluation/change in fair value		15,023	1,292	-	-	-	-	-	-	-	(375)	16,315
(e) Amortisation of Premium / Discount on investments		1,548	72	(1)	-	6,000	21	3	1	5	3,622	7,651
Other Income		-	-	-	-	-	-	-	-	-	-	-
(a) Fee, Charges and Rent Income		1	-	1	-	142	1	-	-	-	91	145
Contribution from Shareholders' A/C		-	-	-	-	-	-	-	-	-	-	-
- towards extra mortality/other charges		37	-	-	-	15	-	-	-	-	21	52
- towards excess of expense of management		-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (A)</b>		<b>50,835</b>	<b>3,648</b>	<b>284</b>	<b>(20)</b>	<b>65,531</b>	<b>1,174</b>	<b>830</b>	<b>252</b>	<b>56</b>	<b>56,875</b>	<b>1,22,590</b>
Commission*	L-5	633	-	2	-	1,689	12	6	-	-	1,613	2,342
Operating Expenses related to Insurance Business	L-6	5,625	36	5	1	7,678	107	71	43	1	6,087	13,567
Provision for Doubtful debts		40	-	-	-	53	1	-	-	-	(32)	94
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		644	30	-	-	-	-	-	-	-	340	674
<b>TOTAL (B)</b>		<b>6,942</b>	<b>66</b>	<b>7</b>	<b>1</b>	<b>9,420</b>	<b>120</b>	<b>77</b>	<b>43</b>	<b>1</b>	<b>8,008</b>	<b>16,677</b>
Benefits Paid (Net)	L-7	25,544	2,362	82	3	16,452	818	261	107	101	22,744	45,730
Interim Bonuses Paid		121	17	4	-	-	-	-	-	-	77	142
Change in valuation of liability in respect of life policies												
(a) Gross		(388)	(71)	104	-	33,957	(96)	515	60	(46)	21,002	34,035
(b) Amount ceded in Reinsurance		(43)	(1)	-	-	(540)	-	5	-	-	(1,577)	(579)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		19,527	1,006	-	-	-	-	-	-	-	3,601	20,533
(e) Fund for Discontinued Policies		1,385	-	-	-	-	-	-	-	-	(551)	1,385
<b>TOTAL (C)</b>		<b>46,146</b>	<b>3,313</b>	<b>190</b>	<b>3</b>	<b>49,869</b>	<b>722</b>	<b>781</b>	<b>167</b>	<b>55</b>	<b>45,296</b>	<b>1,01,246</b>
<b>SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)</b>		<b>(2,253)</b>	<b>269</b>	<b>87</b>	<b>(24)</b>	<b>6,242</b>	<b>332</b>	<b>(28)</b>	<b>42</b>	<b>-</b>	<b>3,971</b>	<b>4,667</b>
Amount transferred from Shareholders' Account (Non-technical Account)		3,059	-	-	-	609	3	28	-	-	722	3,699
<b>APPROPRIATIONS</b>												
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		740	98	88	(24)	-	-	-	-	-	484	902
Transfer to Balance sheet		65	171	-	-	6,852	335	-	42	-	3,811	7,465
<b>TOTAL (D)</b>		<b>805</b>	<b>269</b>	<b>88</b>	<b>(24)</b>	<b>6,852</b>	<b>335</b>	<b>-</b>	<b>42</b>	<b>-</b>	<b>4,295</b>	<b>8,367</b>
The break up of Total surplus is as under:												
(a) Interim Bonuses Paid:		121	17	4	-	-	-	-	-	-	77	142
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:		805	269	88	(24)	6,852	335	-	42	-	4,295	8,367
<b>(d) Total Surplus: ((a)+(b)+(c)):</b>		<b>926</b>	<b>286</b>	<b>92</b>	<b>(24)</b>	<b>6,852</b>	<b>335</b>	<b>-</b>	<b>42</b>	<b>-</b>	<b>4,372</b>	<b>8,509</b>

FORM L-2-A-PL

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

**UNAUDITED PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED SEPTEMBER 30, 2024**  
**Shareholders' Account (Non-technical Account)**

Particulars	Q2'24-25	Upto the quarter ended September 30, 2024	Q2'23-24	Upto the quarter ended September 30, 2023
	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)
Amount transferred from Policyholders Account (Technical Account)	-	-	-	-
Income From Investments				
(a) Interest, Dividends and Rent – Gross	1,228	2,362	976	1,889
(b) Profit on sale/redemption of investments	-	1,084	-	4
(c) (Loss) on sale/ redemption of investments	-	-	(6)	(6)
(d) Amortisation of Premium / Discount on Investments	-	(10)	(30)	(67)
Other Income	-	-	-	-
<b>TOTAL (A)</b>	<b>1,228</b>	<b>3,436</b>	<b>940</b>	<b>1,820</b>
Expense other than those directly related to the insurance business	443	766	240	502
Contribution to the Policyholders Account (Technical Account)				
(a) Towards Excess Expenses of Management	-	-	-	-
(b) Towards extra mortality/other charges	24	48	21	52
Interest on subordinated debt	-	-	-	-
Expenses towards CSR activities	-	-	-	-
Penalties	-	-	-	-
Bad debts written off	-	-	-	-
Amount Transferred to Policyholders' Account	4,166	8,150	722	3,699
Provisions (Other than taxation)				
(a) For diminution in the value of investments (net)	-	-	-	-
(b) Provision for doubtful debts	-	-	-	-
(c) Others	-	-	-	-
<b>TOTAL (B)</b>	<b>4,633</b>	<b>8,964</b>	<b>983</b>	<b>4,253</b>
Profit/(Loss) before tax	(3,405)	(5,528)	(43)	(2,433)
Provision for Taxation	-	-	-	-
Profit/(Loss) after tax	(3,405)	(5,528)	(43)	(2,433)
<b>APPROPRIATIONS</b>				
(a) Balance at the beginning of the period	(1,52,535)	(1,50,412)	(1,61,767)	(1,59,377)
(b) Interim dividends paid during the period	-	-	-	-
(c) Proposed final dividend	-	-	-	-
(d) Dividend distribution on tax	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-
<b>Profit/ (Loss) carried forward to the Balance Sheet</b>	<b>(1,55,940)</b>	<b>(1,55,940)</b>	<b>(1,61,810)</b>	<b>(1,61,810)</b>

AVIVA LIFE INSURANCE COMPANY INDIA LIMITED

FORM L-3-A-B5

Name of the Insurer: Aviva Life Insurance Company India Limited

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

## UNAUDITED BALANCE SHEET AS AT SEPTEMBER 30, 2024

Particulars	Schedule	As At	As At
		Sep 30, 2024	Sep 30, 2023
		(Rs. In lacs)	(Rs. In lacs)
<b>SOURCES OF FUNDS</b>			
<b>SHAREHOLDERS' FUNDS:</b>			
SHARE CAPITAL	L-8,L-9	2,18,990	2,18,990
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	L-10	-	-
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		-	575
<b>Sub-Total</b>		<b>2,18,990</b>	<b>2,19,565</b>
<b>BORROWINGS</b>			
<b>POLICYHOLDERS' FUNDS:</b>			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT	L-11	-	-
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account		11,813	7,465
POLICY LIABILITIES		9,52,267	8,71,234
<b>FUNDS FOR DISCONTINUED POLICIES:</b>			
(i) Discontinued on Account of non-payment of premiums		17,283	16,295
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		4,13,858	3,43,951
<b>Sub-Total</b>		<b>13,95,302</b>	<b>12,39,746</b>
<b>FUNDS FOR FUTURE APPROPRIATIONS</b>			
Linked		9,300	9,468
Non-Linked (Non-PAR)		167	-
Non-Linked (PAR)		578	476
DEFERRED TAX LIABILITIES (Net)		-	-
<b>TOTAL</b>		<b>16,24,337</b>	<b>14,69,255</b>
<b>APPLICATION OF FUNDS</b>			
<b>INVESTMENTS</b>			
- Shareholders'	L-12	70,502	60,516
- Policyholders'	L-13	9,52,693	8,60,737
- Assets held to cover linked liabilities	L-14	4,40,440	3,69,714
LOANS	L-15	-	-
FIXED ASSETS	L-16	471	776
DEFERRED TAX ASSETS (Net)		-	-
<b>CURRENT ASSETS</b>			
Cash & Bank Balance	L-17	2,908	4,371
Advances And Other Assets	L-18	34,926	43,392
<b>Sub-Total (A)</b>		<b>37,834</b>	<b>47,763</b>
<b>CURRENT LIABILITIES</b>			
PROVISIONS	L-19	32,655	31,379
	L-20	888	682
<b>Sub-Total (B)</b>		<b>33,543</b>	<b>32,061</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>4,291</b>	<b>15,702</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)		1,55,940	1,61,810
<b>TOTAL</b>		<b>16,24,337</b>	<b>14,69,255</b>

Particulars	As At	As At
	SEPTEMBER 30, 2024	SEPTEMBER 30, 2023
Uncalled liability in Partly paid-up investments	33	Nil
Underwriting commitments outstanding (in respect of shares and securities)	82	Nil
Claims, other than those under policies, not acknowledged as debts	Nil	254
Guarantees given by or on behalf of the Company	25	Nil
Reinsurance obligations to the extent not provided for in accounts	Nil	Nil
Others (in relation to Claims against policies)	Nil	2,001
Statutory demands/liabilities in dispute, not provided for	1,722	13,265

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

## FORM L-4-PREMIUM SCHEDULE

Particulars	Q2'24-25	Upto the quarter ended September 30, 2024	Q2'23-24	Upto the quarter ended September 30, 2023
	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)
First year premiums	5,961	12,498	7,477	14,435
Renewal premiums	23,049	40,648	22,399	37,544
Single premiums	938	1,626	1,018	2,659
<b>TOTAL PREMIUM</b>	<b>29,948</b>	<b>54,772</b>	<b>30,894</b>	<b>54,638</b>
<b>Premium Income from business written :</b>				
In India	29,948	54,772	30,894	54,638
Outside India	-	-	-	-
<b>TOTAL PREMIUM</b>	<b>29,948</b>	<b>54,772</b>	<b>30,894</b>	<b>54,638</b>

## FORM L-5-COMMISSION SCHEDULE

Particulars	Q2'24-25	Upto the quarter ended September 30, 2024	Q2'23-24	Upto the quarter ended September 30, 2023
	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)
Commission Paid				
Direct - First year premiums	329	542	623	1,109
- Renewal premiums	243	256	193	360
- Single premiums	2	2	2	7
<b>Total</b>	<b>574</b>	<b>800</b>	<b>818</b>	<b>1,476</b>
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	-	-	-
<b>NET COMMISSION</b>	<b>574</b>	<b>800</b>	<b>818</b>	<b>1,476</b>
Rewards and/or remuneration to agents, brokers or other intermediaries	163	807	795	866
<b>NET COMMISSION INCLUDING REWARDS</b>	<b>737</b>	<b>1,607</b>	<b>1,613</b>	<b>2,342</b>
<b>Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):</b>				
Agents	1,147	348	325	564
Brokers	149	180	101	241
Corporate Agency	206	743	1,030	1,348
Referral	(30)	-	-	-
Others (Insurance Marketing Firm)	(735)	336	157	189
<b>TOTAL (B)</b>	<b>737</b>	<b>1,607</b>	<b>1,613</b>	<b>2,342</b>
<b>Commission and Rewards on (Excluding Reinsurance) Business written :</b>				
In India	737	1,607	1,613	2,342
Outside India	-	-	-	-
<b>TOTAL COMMISSION AND REWARDS</b>	<b>737</b>	<b>1,607</b>	<b>1,613</b>	<b>2,342</b>



## FORM L-6-OPERATING EXPENSES SCHEDULE

Particulars	Q2'24-25	Upto the quarter ended September 30, 2024	Q2'23-24	Upto the quarter ended September 30, 2023
	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)
Employees' remuneration and welfare benefits	3,675	7,472	3,717	8,002
Travel, conveyance and vehicle running expenses	103	189	137	216
Training expenses	19	39	-	(1)
Stamp duty on policies	293	657	274	484
Rents, rates and taxes	364	742	414	788
Repairs & Office Maintenance	188	385	183	281
Printing and stationery	35	70	47	91
Communication expenses	72	153	77	191
Legal and professional charges	276	542	252	447
Medical fees	20	31	16	4
Auditors' fees, expenses etc				
a) as auditor	22	37	19	32
b) as adviser or in any other capacity, in respect of	-	-	-	-
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services; and	-	-	-	-
c) in any other capacity	-	5	2	4
Advertisement and publicity	248	366	(11)	480
Business Development and Sales Promotion Expen:	213	274	85	735
Interest and bank charges	31	63	33	69
Depreciation	148	296	192	403
Information technology and related expenses	557	1,138	486	959
Goods and Service Tax on premium	-	-	38	61
Others				
a) Electricity	56	120	69	126
b) Recruitment	24	85	14	111
c) Miscellaneous expenses	68	114	43	84
<b>TOTAL</b>	<b>6,412</b>	<b>12,778</b>	<b>6,087</b>	<b>13,567</b>
In India	6,412	12,778	6,087	13,567
Outside India	-	-	-	-

## FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q2'24-25	Upto the quarter ended September 30, 2024	Q2'23-24	Upto the quarter ended September 30, 2023
	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)
Insurance Claims				
(a) Claims by Death,	3,534	8,137	3,014	6,212
(b) Claims by Maturity,	7,555	11,763	4,336	8,180
(c) Annuities/Pension payment	141	254	115	217
(d) Periodical Benefit	1,037	1,799	1,437	2,483
(e) Health	40	75	38	173
(f) Surrender	12,921	27,376	13,350	27,956
(g) Other benefits				
- Riders	-	8	2	12
- Interest to policy holders	204	409	540	540
- Withdrawals	1,436	2,234	1,378	2,479
(Amount ceded in reinsurance):				
(a) Claims by Death,	(3,711)	(3,711)	(1,188)	(2,456)
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	(11)	(66)
(f) Surrender	-	-	-	-
(g) Other benefits				
- Riders	-	-	-	-
- Interest to policy holders	-	-	-	-
- Withdrawals	-	-	-	-
(Amount accepted in reinsurance):				
(a) Claims by Death,	-	-	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Surrender	-	-	-	-
(g) Other benefits				
- Riders	-	-	-	-
- Interest to policy holders	-	-	-	-
- Withdrawals	-	-	-	-
<b>TOTAL</b>	<b>23,157</b>	<b>48,344</b>	<b>23,011</b>	<b>45,730</b>
<b>Benefits paid (Net)</b>				
In India	23,157	48,344	23,011	45,730
Outside India	-	-	-	-
<b>Total Benefits paid (Net)</b>	<b>23,157</b>	<b>48,344</b>	<b>23,011</b>	<b>45,730</b>

## FORM L-8-SHARE CAPITAL SCHEDULE

Particulars	As At	As At
	Sep 30, 2024	Sep 30, 2023
	(Rs. In lacs)	(Rs. In lacs)
Authorized Capital	2,50,000	2,50,000
2,500,000,000 (Previous Year 2,500,000,000) Equity shares of Rs 10 each		
Issued, Subscribed and Called up Capital		
2,189,900,000 (Previous Year 2,189,900,000 ) Equity shares of Rs 10 each, fully paid up *)	2,18,990	2,18,990
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount originally paid up)	-	-
Less: Par value of Equity Shares bought back	-	-
Less: Preliminary expenses	-	-
Expenses including commission or brokerage or underwriting or subscription of shares.	-	-
<b>TOTAL</b>	<b>2,18,990</b>	<b>2,18,990</b>

**FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE**

Shareholder	As At Sep 30, 2024		As At Sep 30, 2023	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian - Dabur Invest Corp.(Partnership Firm)	56,93,74,000	26%	56,93,74,000	26%
- Foreign - Aviva International Holdings Limited, UK	1,62,05,26,000	74%	1,62,05,26,000	74%
- Others	-	-	-	-
<b>TOTAL</b>	<b>2,18,99,00,000</b>	<b>100%</b>	<b>2,18,99,00,000</b>	<b>100%</b>

## FORM L-9A- PART A:PATTERN OF SHAREHOLDING SCHEDULE AS AT SEPTEMBER 30, 2024

S.No.	Category	No. of Investors	Number of Shares	% of Holding	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock In Period	
						Number of shares	As a percentage of Total Shares held	Number of shares	As a percentage of Total Shares held
<b>A</b>	<b>Promoters &amp; Promoters Group</b>								
<b>A.1</b>	<b>Indian Promoters</b>								
i)	Individuals/HUF (Names of major shareholders):*								
	(i) Mr V C Burman	-	56,93,73,660	26%	56,937	-	-	-	-
	(ii) Ms Asha Burman	-	100		0	-	-	-	-
	(iii) Mr Pradiip Burman	-	100		0	-	-	-	-
	(iv) Ms Indira Burman	-	100		0	-	-	-	-
	(v) Mr Ashok Kumar Jain	-	10		0	-	-	-	-
	(vi) Ms Gagan Ahluwalia	-	10		0	-	-	-	-
	(vii) Mr Abhay Kumar Agarwal	-	10		0	-	-	-	-
	(viii) Mr Nitin Gara	-	10		0	-	-	-	-
	*Indian Shareholding is held by Dabur Invest Corp ("DIC"), a Partnership firm. Persons mentioned at A.1 i) (i) to A.1 i) (iii) above are partners of the firm who have been nominated by DIC to hold the shares on its behalf. Persons mentioned in A.1 i) (iv) to A.1 i) (viii) are affiliates of Dabur Invest Corp and hold shares for the beneficial interest of Dabur Invest Corp.								
ii)	Bodies Corporate:								
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters</b>								
i)	Individuals (Name of major shareholders):								
ii)	Bodies Corporate:	-	1,62,05,26,000	74%	1,62,053	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
<b>B.</b>	<b>Non Promoters</b>								
<b>B.1</b>	<b>Public Shareholders</b>								
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	- Trusts	-	-	-	-	-	-	-	-
	- Non Resident Indian	-	-	-	-	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	- Bodies Corporate	-	-	-	-	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
<b>B.2</b>	<b>Non Public Shareholders</b>								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	<b>TOTAL</b>	-	<b>2,18,99,00,000</b>	<b>100%</b>	<b>2,18,990</b>	-	-	-	-

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

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

## FORM L-10-RESERVES AND SURPLUS SCHEDULE

Particulars	As At	As At
	Sep 30, 2024	Sep 30, 2023
	(Rs. In lacs)	(Rs. In lacs)
Capital Reserve	-	-
Capital Redemption Reserve	-	-
Share Premium	-	-
Revaluation Reserve	-	-
General Reserves	-	-
Less: Debit balance in Profit and Loss Account, if any	-	-
Less: Amount utilized for Buy-back	-	-
Catastrophe Reserve	-	-
Other Reserves	-	-
Balance of profit in Profit and Loss Account	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>

## FORM L-11-BORROWINGS SCHEDULE

Particulars	As At	As At
	Sep 30, 2024	Sep 30, 2023
	(Rs. In lacs)	(Rs. In lacs)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>



## FORM L-12-INVESTMENT - SHAREHOLDERS

Particulars	As At Sep 30, 2024 (Rs. In lacs)	As At Sep 30, 2023 (Rs. In lacs)
<b>LONG TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b>	11,261	16,233
(Market value (Rs 'Lacs) Current Period 11,399 Previous Period 16,081)	-	-
<b>Other Approved Securities</b>	42,187	29,579
(Market value (Rs 'Lacs) Current Period 42,520 Previous Period 29,053)		
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	-	-
(Historical value (Rs 'Lacs) Current Period NIL Previous Period NIL)		
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	-
(Market value (Rs 'Lacs) Current Period NIL Previous Period NIL)		
(e) Other Securities (Term Deposits)	-	-
(Market value (Rs 'Lacs) Current Period NIL Previous Period NIL)		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
<b>Investments in Infrastructure , Social Sector and Housing :</b>		
<b>Non Convertible Debentures</b>	11,332	8,913
(Market value (Rs 'Lacs) Current Period 11,461 Previous Period 8,876)		
Equity Shares	-	-
(Historical value (Rs 'Lacs) Current Period NIL Previous Period NIL)		
<b>Other Investments</b>		
Debentures/ Bonds	-	-
(Market value (Rs 'Lacs) Current Period NIL Previous Period NIL)		
Equity Shares	-	1,431
(Historical value (Rs 'Lacs) Current Period NIL Previous Period 856)		
<b>SHORT TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b>	3,585	68
(Market value (Rs 'Lacs) Current Period 3,571 Previous Period 68)		
<b>Other Approved Securities</b>	-	2,530
(Market value (Rs 'Lacs) Current Period NIL Previous Period 2,529)		
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(Historical value (Rs 'Lacs) Current Period NIL Previous Period NIL)		
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	-
(Market value (Rs 'Lacs) Current Period NIL Previous Period NIL)		
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits)	-	-
(Market value (Rs 'Lacs) Current Period NIL Previous Period NIL)		
(f) Other Securities (Reverse Repo)/(Treps)	714	386
(Market value (Rs 'Lacs) Current Period 714 Previous Period 386)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
<b>Investments in Infrastructure , Social Sector and Housing :</b>		
<b>Non Convertible Debentures</b>	1,423	1,376
(Market value (Rs 'Lacs) Current Period 1,419 Previous Period 1,370)		
<b>Other Investments</b>		
Mutual Funds	-	-
Debentures/ Bonds	-	-
(Market value (Rs 'Lacs) Current Period NIL Previous Period NIL)		
<b>TOTAL</b>	<b>70,502</b>	<b>60,516</b>
<b>INVESTMENTS</b>		
In India	70,502	60,516
Outside India	-	-
<b>TOTAL</b>	<b>70,502</b>	<b>60,516</b>

## Form L-13-INVESTMENTS-POLICYHOLDERS

Particulars	As At	As At
	Sep 30, 2024 (Rs. In lacs)	Sep 30, 2023 (Rs. In lacs)
<b>LONG TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b> (Market value (Rs 'Lacs) Current Period 549,727 Previous Period 500,867)	5,32,711	5,04,017
<b>Other Approved Securities</b> (Market value (Rs 'Lacs) Current Period 233,243 Previous Period 182,088)	2,29,887	1,85,097
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity (Historical value (Rs 'Lacs) Current Period 86 Previous Period 114)	163	210
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs 'Lacs) Current Period 5,136 Previous Period NIL)	4,979	-
(e) Other Securities (Term Deposits) (Market value (Rs 'Lacs) Current Period NIL Previous Period NIL)	-	-
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
<b>Investments in Infrastructure , Social Sector and Housing :</b>	1,67,527	1,54,297
<b>Non Convertible Debentures</b> (Market value (Rs 'Lacs) Current Period 170,398 Previous Period 153,665)		
Equity Shares (Historical value (Rs 'Lacs) Current Period 6 Previous Period 2)	11	4
<b>Other Investments</b>		
Non Convertible debentures (Market value (Rs 'Lacs) Current Period 421 Previous Period 421)	421	421
Equity Shares (Historical value (Rs 'Lacs) Current Period NIL Previous Period 1,048)	-	1,752
<b>SHORT TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds including treasury bills</b> (Market value (Rs 'Lacs) Current Period 2,947 Previous Period 11,251)	2,947	11,264
<b>Other Approved Securities</b> (Market value (Rs 'Lacs) Current Period 981 Previous Period 40)	981	40
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity (Historical value (Rs 'Lacs) Current Period NIL Previous Period NIL)	-	-
(bb) Preference	-	-
(b) Mutual Funds (Historical value (Rs 'Lacs) Current Period NIL Previous Period NIL)	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs 'Lacs) Current Period NIL Previous Period NIL)	-	-
(e) Other Securities (Commercial Papers, Certificate of Deposits and Term Deposits) (Market value (Rs 'Lacs) Current Period 6,234 Previous Period 2,267)	6,234	2,267
(f) Other Securities (Reverse Repo)/(Treps) (Market value (Rs 'Lacs) Current Period 6,682 Previous Period 754)	6,682	753
(g) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
<b>Investments in Infrastructure , Social Sector and Housing :</b>	150	615
Non Convertible Debentures (Market value (Rs 'Lacs) Current Period 150 Previous Period 615)		
Commercial Paper (Market value (Rs 'Lacs) Current Period NIL Previous Period NIL)	-	-
<b>Other Investments</b>		
Non Convertible Debentures (Market value (Rs 'Lacs) Current Period NIL Previous Period NIL)	-	-
<b>TOTAL</b>	<b>9,52,693</b>	<b>8,60,737</b>
<b>INVESTMENTS</b>		
In India	9,52,693	8,60,737
Outside India	-	-
<b>TOTAL</b>	<b>9,52,693</b>	<b>8,60,737</b>

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

Particulars	As At	As At
	Sep 30, 2024	Sep 30, 2023
	(Rs. In lacs)	(Rs. In lacs)
<b>LONG TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds Including Treasury Bills</b>	49,286	48,965
(Historical value (Lacs) Current Period 48,162 Previous Period 49,246)		
<b>Other Approved Securities</b>	30,178	27,321
(Historical value (Lacs) Current Period 29,965 Previous Period 27,586)		
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	2,36,896	1,76,322
(Historical value (Lacs) Current Period 1,62,918 Previous Period 1,26,691)		
(bb) Preference	-	-
(Historical value('000)Current Year NIL Previous Year NIL		
(b) Mutual Funds	12,044	1,186
(Historical value (Lacs) Current Period 9,036 Previous Period 1,230)		
(c) Derivative Instruments	-	-
(d) Debentures/Bonds	6,017	-
(Historical value (Lacs) Current Period 5,943 Previous Period NIL		
(e) Other Securities (Certificate of Deposits,Term Deposits and Commercial papers)	-	-
(Historical value('000)Current Year NIL Previous Year NIL		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
<b>Investments in Infrastructure, Social Sector and Housing :</b>		
(a) Non Convertible Debentures	22,534	23,151
(Historical value (Lacs) Current Period 22,466 Previous Period 23,245)		
(b) Equity	45,764	27,082
(Historical value (Lacs) Current Period 26,384 Previous Period 17,252)		
<b>Other Investments</b>		
(a) Equity Shares	4,317	7,186
(Historical value (Lacs) Current Period 3,244 Previous Period 5,030)		
(b) Debentures/Bonds	6,846	886
(Historical value (Lacs) Current Period 9,973 Previous Period 4,000)		
(c) Mutual Funds	882	19,697
(Historical value (Lacs) Current Period 793 Previous Period 16,217)		
<b>SHORT TERM INVESTMENTS</b>		
<b>Government Securities and Government guaranteed bonds Including Treasury Bills</b>	12,041	14,759
Government Securities and Government guaranteed bonds		
(Historical value (Lacs) Current Period 11,849 Previous Period 14,560)		
<b>Other Approved Securities</b>	-	-
(Historical value (Lacs) Current Period NIL Previous Period NIL		
<b>Other Approved Investments</b>		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(Historical value (Lacs) Current Period NIL Previous Period NIL		
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	-
(Historical value (Lacs) Current Period NIL Previous Period NIL		
(e) Other Securities (Certificate of Deposits,Term Deposits and Commercial papers)	4,811	13,343
(Historical value (Lacs) Current Period 4,693 Previous Period 13,102)		
(f) Other Securities (Reverse Repo)/(Treps)	4,350	6,832
(Historical value (Lacs) Current Period 4,349 Previous Period 6,829)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
<b>Investments in Infrastructure , Social Sector and Housing :</b>	-	951
Non Convertible Debentures		
(Historical value (Lacs) Current Period NIL Previous Period 969)		
<b>Other Investments</b>		
(a) Mutual Funds	-	-
(Historical value (Lacs) Current Period NIL Previous Period NIL		
(a) Debentures/Bonds	-	-
(Historical value (Lacs) Current Period NIL Previous Period NIL		
Balances in Bank	1,219	815
Other Current Assets (net)	3,255	1,218
<b>TOTAL</b>	<b>4,40,440</b>	<b>3,69,714</b>
<b>INVESTMENTS</b>		
In India	4,40,440	3,69,714
Outside India	-	-
<b>TOTAL</b>	<b>4,40,440</b>	<b>3,69,714</b>

## FORM L-15-LOANS SCHEDULE

Particulars	As At	As At
	Sep 30, 2024 (Rs. In lacs)	Sep 30, 2023 (Rs. In lacs)
Security-Wise Classification		
Secured		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt. Securities etc	-	-
(c) Loans against policies	-	-
(d) Others (to be specified)	-	-
Unsecured	-	-
<b>TOTAL</b>		
BORROWER-WISE CLASSIFICATION		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	-	-
(f) Others	-	-
<b>TOTAL</b>		
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	-	-
<b>TOTAL</b>		
MATURITY-WISE CLASSIFICATION		
(a) Short Term	-	-
(b) Long Term	-	-
<b>Total</b>	-	-

## FORM L-16-FIXED ASSETS SCHEDULE

(Rs. In lacs)

Particulars	Cost/ Gross Block				Depreciation / Amortisation				Net Block	
	Opening Balance as on April 01, 2024	Additions during the period	Deductions/ Adjustments	As At Sep 30, 2024	Opening Balance as on April 01, 2024	For the period	Sales/ Adjustments	As At Sep 30, 2024	As At Sep 30, 2024	As At March 31, 2024
<b>Intangibles</b>										
Software	6,111	8	1	6,118	6,051	30	1	6,080	38	60
<b>Tangibles</b>										
Leasehold Improvements	1,047	106	52	1,101	800	120	50	870	231	247
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	306	15	15	306	290	17	15	292	14	16
Information Technology Equipment	3,199	6	529	2,676	3,073	57	528	2,602	74	126
Vehicles	79	-	-	79	68	10	-	78	1	11
Office Equipment	652	36	32	656	511	62	30	543	113	141
<b>Sub Total</b>	<b>11,394</b>	<b>171</b>	<b>629</b>	<b>10,936</b>	<b>10,793</b>	<b>296</b>	<b>624</b>	<b>10,465</b>	<b>471</b>	<b>601</b>
Capital Work In Progress	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>11,394</b>	<b>171</b>	<b>629</b>	<b>10,936</b>	<b>10,793</b>	<b>296</b>	<b>624</b>	<b>10,465</b>	<b>471</b>	<b>601</b>
<b>PREVIOUS YEAR</b>	<b>15,814</b>	<b>59</b>	<b>4,548</b>	<b>11,325</b>	<b>14,683</b>	<b>403</b>	<b>4,537</b>	<b>10,549</b>	<b>776</b>	

## FORM L-17-CASH AND BANK BALANCE SCHEDULE

Particulars	As At	As At
	Sep 30, 2024	Sep 30, 2023
	(Rs. In lacs)	(Rs. In lacs)
Cash (including cheques, drafts and stamps)	141	349
Bank Balances		
(a) Deposit Accounts*		
(aa) Short-term (due within 12 months of the date of balance sheet)	526	1,339
(bb) Others	25	-
(b) Current Accounts	2,216	2,683
(c) Others	-	-
Money at Call and Short Notice		
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
<b>TOTAL</b>	<b>2,908</b>	<b>4,371</b>
<i>Balances with non-scheduled banks included above</i>	-	-
<b>CASH AND BANK BALANCES</b>		
In India	2,908	4,371
Outside India	-	-
<b>TOTAL</b>	<b>2,908</b>	<b>4,371</b>

## FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

## ADVANCES AND OTHER ASSETS

Particulars	As At		As At
	Sep 30, 2024		Sep 30, 2023
	(Rs. In lacs)		(Rs. In lacs)
<b>ADVANCES</b>			
Reserve deposits with ceding companies		-	-
Application money for investments		-	-
Prepayments		655	546
Advances to Directors/Officers		-	-
Advance tax paid and taxes deducted at source	1		6
Less: Provision for doubtful debts	(1)	-	(1)
			5
Others (includes vendor, travel advances & salary recoverable)	707		900
Less : Provision for doubtful debts	(232)	475	(225)
			675
<b>TOTAL (A)</b>		<b>1,130</b>	<b>1,226</b>
<b>OTHER ASSETS</b>			
Income accrued on investments		19,165	17,276
Outstanding Premiums		2,577	2,629
Agents' Balances	636		1,043
Less : Provision for doubtful debts	(578)	58	(942)
Foreign Agencies' Balances		-	-
Due from other entities carrying on insurance business (including reinsurers)		137	38
Due from Holding Company		354	2,360
Others			
- Investment pertaining to Unclaimed Policyholders Fund		5,456	12,637
- Interest on Investment pertaining to Unclaimed Policyholders Fund (Net of FMC)		2,219	3,498
- Refundable Security Deposits	1,925		2,114
Less: Provision for doubtful security deposit	(222)	1,703	(229)
- Receivables against unsettled investment contracts		2	-
- Goods and Service Tax Deposits		1,058	-
- Goods and Service Tax/Service Tax Unutilised Credit		825	1,376
- Other Reinsurance assets		242	366
<b>TOTAL (B)</b>		<b>33,796</b>	<b>42,166</b>
<b>TOTAL (A+B)</b>		<b>34,926</b>	<b>43,392</b>

## FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	As At	As At
	Sep 30, 2024	Sep 30, 2023
	(Rs. In lacs)	(Rs. In lacs)
Agents' Balances	290	712
Balances due to other insurance companies	23	-
Deposits held on re-insurance ceded	-	-
Premiums received in advance	2,015	1,235
Unallocated premium	832	1,110
Sundry creditors		
Micro, Small & Medium Enterprises	1	-
Others	36	112
Unclaimed Amount - Policyholders	5,456	12,637
Interest on Investment pertaining to Unclaimed Policyholders Fund	2,219	3,498
Claims Outstanding	11,205	2,095
Annuities Due	278	231
Due to Officers/Directors	-	-
Others:		
- Accrual for expenses	7,498	6,833
- Goods and Service Tax /Service Tax payable	566	727
- Payables for unsettled investment contracts	-	-
- Statutory Dues Payable	305	473
- Employee and other dues Payable	687	698
- Other Reinsurance Liability	1,244	1,018
<b>TOTAL</b>	<b>32,655</b>	<b>31,379</b>

## FORM L-20-PROVISIONS SCHEDULE

Particulars	As At	As At
	Sep 30, 2024	Sep 30, 2023
	(Rs. 000's)	(Rs. 000's)
For taxation (less payments and taxes deducted at source)	-	-
Others:		
Provision for Gratuity	92	81
Provision for Leave Encashment	225	262
Provision for Other Long Term Benefits	374	205
Provision for Other Employee Benefits	197	134
<b>TOTAL</b>	<b>888</b>	<b>682</b>



## FORM L-21-MISC EXPENDITURE SCHEDULE

Particulars	As At	As At
	Sep 30, 2024	Sep 30, 2023
	(Rs. In lacs)	(Rs. In lacs)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
<b>TOTAL</b>	<b>-</b>	<b>-</b>

## FORM L-22- ANALYTICAL RATIOS

S.No.	Particulars	Q2'24-25	Upto the quarter ended September 30, 2024	Q2'23-24	Upto the quarter ended September 30, 2023
1	<b>New business premium income growth rate - segment wise</b>				
	<b>(i) Linked Business:</b>				
	a) Life	27%	11%	38%	62%
	b) Pension	(92)%	(96)%	4%	50%
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	<b>(ii) Non-Linked Business:</b>				
	<b>Participating:</b>				
	a) Life	NA	NA	NA	NA
	b) Annuity	NA	NA	NA	NA
	c) Pension	NA	NA	NA	NA
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	NA	NA
	<b>Non Participating:</b>				
	a) Life	(54)%	(42)%	31%	33%
	b) Annuity	45%	63%	61%	34%
	c) Pension	(83)%	(58)%	(55)%	(36)%
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	(53)%	(34)%	17%	11%
2	<b>Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)</b>	16%	15%	10%	10%
3	<b>Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)</b>	71%	70%	45%	52%
4	<b>Net Retention Ratio</b>	91%	91%	93%	93%
5	<b>Conservation Ratio</b>				
	<b>(i) Linked Business:</b>				
	a) Life	75%	80%	70%	67%
	b) Pension	88%	79%	89%	83%
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	<b>(ii) Non-Linked Business:</b>				
	<b>Participating:</b>				
	a) Life	89%	94%	79%	78%
	b) Annuity	NA	NA	NA	NA
	c) Pension	97%	90%	92%	100%
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	NA	NA
	<b>Non Participating:</b>				
	a) Life	78%	78%	81%	78%
	b) Annuity	NA	NA	NA	NA
	c) Pension	54%	58%	94%	60%
	d) Health	98%	98%	97%	97%
	e) Variable Insurance	0%	0%	0%	0%
6	<b>Expense of Management to Gross Direct Premium Ratio</b>	23%	26%	25%	29%
7	<b>Commission Ratio (Gross commission paid to Gross Premium)</b>	2%	3%	5%	4%
8	<b>Business Development and Sales Promotion Expenses to New Business Premium</b>	3%	2%	1%	4%
9	<b>Brand/Trade Mark Usage Fee/ Charges to New Business Premium</b>	NA	NA	NA	NA
10	<b>Ratio of policy holder's fund to shareholder's funds</b>	22.29	22.29	21.64	21.64
11	<b>Ratio of surplus to policyholders' liability</b>	0.3%	0.3%	0.4%	0.4%
12	<b>Change in net worth (Rs. in Lacs)</b>	9,645	9,645	10,053	10,053
13	<b>Growth in Networth</b>	15%	15%	18%	18%
14	<b>Profit after tax/Total Income</b>	-5%	-4%	0%	-2%
15	<b>(Total real estate + loans)/(Cash &amp; invested assets)</b>	NA	NA	NA	NA
16	<b>Total investments/(Capital + Surplus)</b>	19.55	19.55	19.79	19.79
17	<b>Total affiliated investments/(Capital+ Surplus)</b>	NA	NA	NA	NA
18A	<b>Investment Yield (Gross) with total gains</b>				
	<b>Policyholders' Funds:</b>				
	<b>Non-Linked:</b>				
	R1. PAR	3.2%	5.1%	1.9%	4.0%
	R2. Non-PAR	1.9%	4.0%	1.9%	3.9%
	R3.Sub-TOTAL	1.9%	4.0%	1.9%	3.9%
	<b>Linked:</b>				
	R4. PAR	3.0%	5.7%	1.5%	4.6%
	R5. Non-PAR	4.9%	11.9%	2.7%	10.6%
	R6. Sub-TOTAL	4.8%	11.6%	2.7%	10.4%
	R7.Grand Total	2.8%	6.3%	2.1%	5.8%
	<b>Shareholders' Funds</b>	1.7%	5.2%	1.9%	3.3%
18B	<b>Investment Yield (Net) (Only realized gains)</b>				
	<b>Policyholders' Funds:</b>				
	<b>Non-Linked:</b>				
	R1. PAR	3.2%	5.1%	1.9%	4.0%
	R2. Non-PAR	1.9%	4.0%	1.9%	3.9%
	R3.Sub-TOTAL	1.9%	4.0%	1.9%	3.9%
	<b>Linked:</b>				
	R4. PAR	1.8%	4.5%	2.1%	3.9%
	R5. Non-PAR	4.3%	8.2%	2.8%	5.7%
	R6. Sub-TOTAL	4.2%	8.1%	2.8%	5.6%
	R7.Grand Total	2.6%	5.2%	2.2%	4.4%
	<b>Shareholders' Funds</b>	1.7%	5.2%	1.9%	3.3%

## FORM L-22- ANALYTICAL RATIOS

S.No.	Particulars	Q2'24-25	Upto the quarter ended September 30, 2024	Q2'23-24	Upto the quarter ended September 30, 2023
19	<b>Persistency Ratio - Number of Policy Basis ( Regular Premium/Limited Premium Payment under Individual category)</b>				
	For 13th month	54%	62%	58%	58%
	For 25th month	49%	50%	52%	57%
	For 37th month	47%	51%	42%	48%
	For 49th Month	41%	46%	44%	56%
	for 61st month	43%	43%	44%	44%
	<b>Persistency Ratio - Premium Basis ( Regular Premium/Limited Premium Payment under Individual category)</b>				
	For 13th month	68%	72%	63%	73%
	For 25th month	56%	62%	61%	63%
	For 37th month	52%	54%	49%	51%
	For 49th Month	47%	49%	47%	46%
	for 61st month	43%	41%	48%	44%
20	<b>NPA Ratio</b>				
	<b>Gross NPA Ratio</b>				
	Shareholders' Funds	0.0%	0.0%	0.3%	0.3%
	Policyholders' Funds	0.4%	0.4%	0.7%	0.7%
	<b>Net NPA Ratio</b>				
	Shareholders' Funds	0.0%	0.0%	0.0%	0.0%
	Policyholders' Funds	0.1%	0.1%	0.1%	0.1%
21	<b>Solvency Ratio - As per Form KT-3</b>	1.94	1.94	1.89	1.89
22	<b>Debt Equity Ratio</b>	NA	NA	NA	NA
23	<b>Debt Service Coverage Ratio</b>	NA	NA	NA	NA
24	<b>Interest Service Coverage Ratio</b>	NA	NA	NA	NA
25	<b>Average ticket size in Rs. - Individual premium (Non-Single)</b>	91,199	97,366	67,528	69,882
	<b>Equity Holding Pattern for Life Insurers</b>				
	(a) No. of shares (in Lakhs)		21,899		21,899
	(b) Percentage of shareholding (Indian / Foreign)		26% / 74%		26% / 74%
	(c) % of Government holding (in case of public sector insurance companies)		Nil		Nil
	(a) Basic and diluted EPS before extraordinary items (net of tax expense)		(0.25)		(0.11)
	(b) Basic and diluted EPS after extraordinary items (net of tax expense)		(0.25)		(0.11)
	(iv) Book value per share (Rs)		3.42		2.95

## FORM L-24-VALUATION OF NET LIABILITIES

(Rs. In lacs)

Type	Category of business	Mathematical Reserves As At Sep30, 2024	Mathematical Reserves As At Sep 30, 2023
Par	<b>Non-Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>		
	Life	3,701	3,346
	General Annuity	-	-
	Pension	91	93
	Health	-	-
	<b>Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked-Others</b>		
	Life	5,019	3,866
General Annuity	-	-	
Pension	318	254	
Health	-	-	
	<b>Total Par</b>	<b>9,130</b>	<b>7,558</b>
Non-Par	<b>Non-Linked -VIP</b>		
	Life	806	604
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>		
	Life	9,14,473	8,34,469
	General Annuity	9,104	7,633
	Pension	16,436	18,618
	Health	3,335	3,135
	<b>Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked-Others</b>		
	Life	3,96,030	3,27,996
General Annuity	-	-	
Pension	34,096	31,467	
Health	-	-	
	<b>Total Non Par</b>	<b>13,74,280</b>	<b>12,23,922</b>
Total Business	<b>Non-Linked -VIP</b>		
	Life	806	604
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>		
	Life	9,18,175	8,37,815
	General Annuity	9,104	7,633
	Pension	16,528	18,710
	Health	3,335	3,135
	<b>Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked-Others</b>		
	Life	4,01,049	3,31,863
General Annuity	-	-	
Pension	34,414	31,721	
Health	-	-	
	<b>Total</b>	<b>13,83,410</b>	<b>12,31,480</b>

(Rs. In lacs)

Geographical Distribution of Total Business												
SL. No.	State/Union Territory	New Business - Rural(Individual)			New Business - Urban(Individual)			Total New Business(Individual)			Renewal Premium	Total Premium (New Business and Renewal)
		No of Policies	Premium	Sum Assured	No of Policies	Premium	Sum Assured	No of Policies	Premium	Sum Assured		
	STATES											
1	Andhra Pradesh	-	-	-	45	48	901	45	48	901	380	428
2	Arunachal Pradesh	-	-	-	3	3	(7)	3	3	(7)	120	123
3	Assam	-	0	-	51	48	391	51	49	391	566	615
4	Bihar	197	45	600	693	229	3,591	890	274	4,191	816	1,089
5	Chhattisgarh	1	0	1	10	4	125	11	4	126	142	146
6	Goa	-	-	-	4	12	25	4	12	25	53	66
7	Gujarat	1	0	1	41	36	602	42	36	603	826	862
8	Haryana	35	6	73	108	261	2,611	143	267	2,684	1,336	1,603
9	Himachal Pradesh	(1)	(0)	(7)	-	0	-	(1)	(0)	(7)	53	53
10	Jharkhand	-	-	-	13	12	78	13	12	78	205	218
11	Karnataka	-	-	-	147	164	2,505	147	164	2,505	1,786	1,950
12	Kerala	-	-	-	70	52	690	70	52	690	394	446
13	Madhya Pradesh	11	4	112	83	62	1,037	94	66	1,149	488	554
14	Maharashtra	101	53	2,166	933	995	11,980	1,034	1,049	14,146	4,728	5,776
15	Manipur	-	-	-	1	1	12	1	1	12	12	14
16	Meghalaya	-	-	-	1	0	10	1	0	10	13	13
17	Mizoram	-	-	-	-	-	-	-	-	-	2	2
18	Nagaland	-	-	-	4	3	28	4	3	28	19	22
19	Odisha	1	0	7	146	87	1,741	147	88	1,749	595	683
20	Punjab	-	-	-	33	35	365	33	35	365	400	435
21	Rajasthan	-	250	-	35	26	394	35	276	394	412	688
22	Sikkim	-	-	-	-	0	-	-	0	-	9	9
23	Tamil Nadu	-	0	-	184	251	3,687	184	251	3,687	1,736	1,987
24	Telangana	-	-	-	67	134	1,250	67	134	1,250	998	1,133
25	Tripura	4	2	15	54	29	277	58	31	292	157	188
26	Uttarakhand	-	-	-	7	12	119	7	12	119	90	102
27	Uttar Pradesh	-	1	10	246	262	3,901	246	263	3,911	1,537	1,801
28	West Bengal	2	4	19	223	178	1,915	225	182	1,935	1,237	1,419
	<b>TOTAL</b>	<b>352</b>	<b>366</b>	<b>2,998</b>	<b>3,202</b>	<b>2,946</b>	<b>38,230</b>	<b>3,554</b>	<b>3,312</b>	<b>41,227</b>	<b>19,109</b>	<b>22,422</b>
	UNION TERRITORIES I											
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	14	29	284	14	29	284	115	145
3	Dadra and Nagar Haveli and D	-	-	-	-	-	-	-	-	-	10	10
4	Govt. of NCT of Delhi	-	-	-	193	667	5,793	193	667	5,793	2,950	3,618
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	45	45
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	2	1	11	2	1	11	17	18
	<b>TOTAL</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>209</b>	<b>698</b>	<b>6,088</b>	<b>209</b>	<b>698</b>	<b>6,088</b>	<b>3,137</b>	<b>3,835</b>
	<b>GRAND TOTAL</b>	<b>352</b>	<b>366</b>	<b>2,998</b>	<b>3,411</b>	<b>3,645</b>	<b>44,318</b>	<b>3,763</b>	<b>4,010</b>	<b>47,315</b>	<b>22,247</b>	<b>26,257</b>
	<b>IN INDIA</b>							<b>3,763</b>	<b>4,010</b>	<b>47,315</b>	<b>22,247</b>	<b>26,257</b>
	<b>OUTSIDE INDIA</b>							<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

(Rs. In lacs)

Geographical Distribution of Total Business												
Sl. No.	State/Union Territory	New Business - Rural( Individual)			New Business - Urban(Individual )			Total New Business(Individual )			Renewal Premium	Total Premium (New Business and Renewal)
		No of Policies	Premium	Sum Assured	No of Policies	Premium	Sum Assured	No of Policies	Premium	Sum Assured		
	STATES											
1	Andhra Pradesh	-	-	-	100	86	1,795	100	86	1,795	668	755
2	Arunachal Pradesh	-	-	-	3	32	(19)	3	32	(19)	266	298
3	Assam	-	0	-	78	83	485	78	84	485	924	1,008
4	Bihar	329	63	854	1,163	374	5,604	1,492	437	6,458	1,250	1,687
5	Chhattisgarh	3	1	6	18	5	372	21	5	378	246	251
6	Goa	-	-	-	6	18	125	6	18	125	84	102
7	Gujarat	1	0	1	87	122	1,225	88	122	1,227	1,293	1,415
8	Haryana	64	10	135	211	448	4,518	275	458	4,652	3,170	3,628
9	Himachal Pradesh	(1)	(0)	(7)	2	0	(3)	1	(0)	(9)	96	96
10	Jharkhand	-	-	-	45	34	233	45	34	233	335	369
11	Karnataka	-	-	-	262	350	4,277	262	350	4,277	3,173	3,523
12	Kerala	-	-	-	130	84	1,076	130	84	1,076	688	772
13	Madhya Pradesh	22	8	134	192	147	2,516	214	155	2,650	758	913
14	Maharashtra	221	112	3,377	1,772	1,767	22,228	1,993	1,880	25,605	7,978	9,857
15	Manipur	-	-	-	1	1	12	1	1	12	12	13
16	Meghalaya	-	-	-	1	0	10	1	0	10	22	22
17	Mizoram	-	-	-	-	-	-	-	-	-	3	3
18	Nagaland	-	-	-	10	7	292	10	7	292	40	48
19	Odisha	1	0	7	217	227	3,357	218	228	3,364	1,244	1,472
20	Punjab	1	0	51	55	71	802	56	71	853	648	719
21	Rajasthan	-	500	-	57	50	670	57	550	670	787	1,338
22	Sikkim	-	-	-	-	0	-	-	0	-	13	13
23	Tamil Nadu	-	1	-	311	469	6,000	311	469	6,000	3,069	3,539
24	Telangana	-	-	-	139	261	3,051	139	261	3,051	1,730	1,991
25	Tripura	7	3	27	110	51	586	117	54	613	237	291
26	Uttarakhand	-	(0)	(2)	17	25	374	17	25	372	173	198
27	Uttar Pradesh	3	3	23	424	498	6,913	427	501	6,936	2,856	3,356
28	West Bengal	2	4	19	365	323	3,901	367	326	3,921	2,186	2,513
	<b>TOTAL</b>	<b>653</b>	<b>704</b>	<b>4,626</b>	<b>5,776</b>	<b>5,535</b>	<b>70,399</b>	<b>6,429</b>	<b>6,239</b>	<b>75,024</b>	<b>33,949</b>	<b>40,188</b>
	UNION TERRITORIES I											
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	(1)	(1)
2	Chandigarh	-	-	-	27	43	471	27	43	471	207	250
3	Dadra and Nagar Haveli and Di	-	-	-	-	-	-	-	-	-	17	17
4	Govt. of NCT of Delhi	-	-	-	372	1,307	10,112	372	1,307	10,112	5,576	6,883
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	67	67
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	4	2	35	4	2	35	31	33
	<b>TOTAL</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>403</b>	<b>1,352</b>	<b>10,617</b>	<b>403</b>	<b>1,352</b>	<b>10,617</b>	<b>5,897</b>	<b>7,249</b>
	<b>Grand Total</b>	<b>653</b>	<b>704</b>	<b>4,626</b>	<b>6,179</b>	<b>6,887</b>	<b>81,016</b>	<b>6,832</b>	<b>7,591</b>	<b>85,641</b>	<b>39,846</b>	<b>47,437</b>
	<b>IN INDIA</b>							<b>6,832</b>	<b>7,591</b>	<b>85,641</b>	<b>39,846</b>	<b>47,437</b>
	<b>OUTSIDE INDIA</b>							<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

(Rs. In lacs)

Geographical Distribution of Total Business- GROUP															
Sl. No.	State / Union Territory	New Business - Rural(Group)				New Business - Urban(Group)				Total New Business(Group)				Renewal Premium	Total Premium (New Business and Renewal)
		No. of Schemes	No. of Lives (Actual)	Premium	Sum Assured	No. of Schemes	No. of Lives	Premium	Sum Assured	No. of Schemes	No. of Lives	Premium	Sum Assured		
STATES															
1	Andhra Pradesh	-	-	-	-	2	5,065	47	89,997	2	5,065	47	89,997	-	47
2	Arunachal Pradesh	-	-	-	-	-	6	0	30	-	6	0	30	-	0
3	Assam	-	-	-	-	-	262	3	1,587	-	262	3	1,587	-	3
4	Bihar	-	-	-	-	-	1	0	9	-	1	0	9	0	0
5	Chhattisgarh	-	-	-	-	5	2,032	27	20,630	5	2,032	27	20,630	-	27
6	Goa	-	-	-	-	-	146	0	1,563	-	146	0	1,563	3	3
7	Gujarat	-	-	-	-	5	3,122	115	5,922	5	3,122	115	5,922	76	191
8	Haryana	-	-	-	-	22	13,840	154	1,87,398	22	13,840	154	1,87,398	22	176
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	-	-	-	-	7	7,585	29	65,803	7	7,585	29	65,803	35	64
12	Kerala	-	-	-	-	1	158	1	1,226	1	158	1	1,226	5	6
13	Madhya Pradesh	-	-	-	-	1	325	5	19,035	1	325	5	19,035	150	154
14	Maharashtra	-	-	-	-	45	59,090	1,756	7,65,839	45	59,090	1,756	7,65,839	362	2,119
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	1	129	4	1,700	1	129	4	1,700	-	4
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	4	3,547	29	29,283	4	3,547	29	29,283	5	34
20	Punjab	-	-	-	-	-	28	(0)	432	-	28	(0)	432	-	(0)
21	Rajasthan	-	-	-	-	1	2,151	39	16,324	1	2,151	39	16,324	1	40
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	-	-	-	-	6	8,966	73	90,341	6	8,966	73	90,341	5	78
24	Telangana	-	-	-	-	-	10,041	110	11,100	-	10,041	110	11,100	-	110
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	6	0	75	-	6	0	75	-	0
27	Uttar Pradesh	-	-	-	-	7	75,731	1,157	7,12,338	7	75,731	1,157	7,12,338	45	1,202
28	West Bengal	-	-	-	-	3	1,627	80	32,912	3	1,627	80	32,912	119	199
<b>TOTAL</b>		-	-	-	-	<b>110</b>	<b>1,93,858</b>	<b>3,629</b>	<b>20,53,544</b>	<b>110</b>	<b>1,93,858</b>	<b>3,629</b>	<b>20,53,544</b>	<b>828</b>	<b>4,457</b>
UNION TERRITORIES															
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Di	-	-	-	-	-	-	(0)	-	-	-	(0)	-	(0)	
4	Govt. of NCT of Delhi	-	-	-	-	5	(26,184)	(438)	(1,65,049)	5	(26,184)	(438)	(1,65,049)	526	88
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puduchery	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>		-	-	-	-	<b>5</b>	<b>(26,184)</b>	<b>(439)</b>	<b>(1,65,049)</b>	<b>5</b>	<b>(26,184)</b>	<b>(439)</b>	<b>(1,65,049)</b>	<b>526</b>	<b>87</b>
<b>Grand Total</b>		-	-	-	-	<b>115</b>	<b>1,67,674</b>	<b>3,190</b>	<b>18,88,495</b>	<b>115</b>	<b>1,67,674</b>	<b>3,190</b>	<b>18,88,495</b>	<b>1,354</b>	<b>4,544</b>
<b>IN INDIA</b>										<b>115</b>	<b>1,67,674</b>	<b>3,190</b>	<b>18,88,495</b>	<b>1,354</b>	<b>4,544</b>
<b>OUTSIDE INDIA</b>										-	-	-	-	-	-

(Rs. In lacs)

Geographical Distribution of Total Business- GROUP															
Sl. No.	State / Union Territory	Rural				Urban				Total Business				Renewal Premium	Total Premium (New Business and Renewal)
		No. of Schemes	No. of Lives	Premium	Sum Assured	No. of Schemes	No. of Lives	Premium	Sum Assured	No. of Schemes	No. of Lives	Premium	Sum Assured		
STATES															
1	Andhra Pradesh					2	5,065	47	89,997	2	5,065	47	89,997	-	47
2	Arunachal Pradesh					-	26	0	130	-	26	0	130	-	0
3	Assam					1	5,064	203	35,275	1	5,064	203	35,275	-	203
4	Bihar					-	1	0	9	-	1	0	9	0	0
5	Chhattisgarh					5	2,032	27	20,630	5	2,032	27	20,630	-	27
6	Goa					-	204	1	3,208	-	204	1	3,208	3	3
7	Gujarat					7	4,186	121	14,165	7	4,186	121	14,165	76	197
8	Haryana					38	19,174	290	3,07,619	38	19,174	290	3,07,619	22	313
9	Himachal Pradesh					-	-	-	-	-	-	-	-	-	-
10	Jharkhand					-	-	-	-	-	-	-	-	-	-
11	Karnataka					9	11,055	41	86,806	9	11,055	41	86,806	35	76
12	Kerala					1	232	1	1,636	1	232	1	1,636	5	6
13	Madhya Pradesh					2	1,262	22	26,156	2	1,262	22	26,156	150	172
14	Maharashtra					77	2,05,666	3,441	20,00,759	77	2,05,666	3,441	20,00,759	362	3,803
15	Manipur					-	-	-	-	-	-	-	-	-	-
16	Meghalaya					1	129	4	1,700	1	129	4	1,700	-	4
17	Mizoram					-	-	-	-	-	-	-	-	-	-
18	Nagaland					-	-	-	-	-	-	-	-	-	-
19	Odisha					4	3,547	29	29,283	4	3,547	29	29,283	5	34
20	Punjab					-	45	(0)	643	-	45	(0)	643	-	(0)
21	Rajasthan					2	3,001	57	21,169	2	3,001	57	21,169	1	57
22	Sikkim					-	-	(0)	-	-	-	(0)	-	-	(0)
23	Tamil Nadu					10	22,401	276	2,67,041	10	22,401	276	2,67,041	5	281
24	Telangana					2	17,683	181	24,307	2	17,683	181	24,307	-	181
25	Tripura					-	-	-	-	-	-	-	-	-	-
26	Uttarakhand					-	7	(0)	85	-	7	(0)	85	-	(0)
27	Uttar Pradesh					10	1,26,371	1,262	9,77,325	10	1,26,371	1,262	9,77,325	45	1,307
28	West Bengal					5	4,583	133	78,541	5	4,583	133	78,541	119	252
	<b>TOTAL</b>					<b>176</b>	<b>4,31,734</b>	<b>6,136</b>	<b>39,86,482</b>	<b>176</b>	<b>4,31,734</b>	<b>6,136</b>	<b>39,86,482</b>	<b>828</b>	<b>6,964</b>
UNION TERRITORIES															
1	Andaman and Nicobar Islands					-	-	-	-	-	-	-	-	-	-
2	Chandigarh					-	-	-	-	-	-	-	-	-	-
3	Daadra and Nagar Haveli and Daman & Diu					-	-	(0)	-	-	-	(0)	-	526	526
4	Govt. of NCT of Delhi					9	6,444	698	65,549	9	6,444	698	65,549	-	698
5	Jammu & Kashmir					-	-	-	-	-	-	-	-	-	-
6	Ladakh					-	-	-	-	-	-	-	-	-	-
7	Lakshadweep					-	-	-	-	-	-	-	-	-	-
8	Puducherry					-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>					<b>9</b>	<b>6,444</b>	<b>698</b>	<b>65,549</b>	<b>9</b>	<b>6,444</b>	<b>698</b>	<b>65,549</b>	<b>526</b>	<b>1,224</b>
	<b>Grand Total</b>					<b>185</b>	<b>4,38,178</b>	<b>6,835</b>	<b>40,52,031</b>	<b>185</b>	<b>4,38,178</b>	<b>6,835</b>	<b>40,52,031</b>	<b>1,354</b>	<b>8,188</b>
	<b>IN INDIA</b>									<b>185</b>	<b>4,38,178</b>	<b>6,835</b>	<b>40,52,031</b>	<b>1,354</b>	<b>8,188</b>
	<b>OUTSIDE INDIA</b>														



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

FORM - 3A  
 (Read with clause 9 of Part III of Schedule III)  
 Statement as on: 30th September 2024  
 Statement of Investment Assets (Life Insurers)  
 (Business within India)  
 Periodicity of Submission: Quarterly

Section I		(Rs. In lacs)	
No	PARTICULARS	SCH	AMOUNT
1	Investments (Shareholders)	8	70,503
	Investments (Policyholders)	8A	9,52,694
	Investments (Linked Liabilities)	8B	4,40,441
2	Loans	9	-
3	Fixed Assets	10	471
4	Current Assets		-
	a. Cash & Bank Balance	11	2,908
	b. Advances & Other Assets	12	34,926
5	Current Liabilities		-
	a. Current Liabilities	13	32,653
	b. Provisions	14	888
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		1,55,887
<b>Application of Funds as per Balance Sheet (A)</b>			<b>16,24,288</b>
<b>Less: Other Assets</b>			<b>Amount</b>
1	Loans (if any)	9	0
2	Fixed Assets (if any)	10	471
3	Cash & Bank Balance (if any)	11	2,908
4	Advances & Other Assets (if any)	12	34,926
5	Current Liabilities	13	32,653
6	Provisions	14	888
7	Misc. Exp not Written Off	15	0
8	Investments held outside India		0
9	Debit Balance of P&L A/c		1,55,887
<b>TOTAL (B)</b>			<b>1,60,650</b>
<b>Investment Assets (A-B)</b>			<b>14,63,638</b>

Reconciliation of Investment Assets (Rs. In lacs)	
Total Investment Assets (as per Balance Sheet)	14,63,638
Balance Sheet Value of:	
A. Life Fund	9,95,370
B. Pension & General Annuity and Group Business	27,826
C. Unit Linked Funds	4,40,441
	<b>14,63,638</b>

Section II		(Rs. In lacs)										
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	14,846	2,442	1,926	5,11,322	5,30,537	53.23%	0	5,30,537	5,46,555
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 50%	0	57,034	3,517	3,107	7,36,512	8,00,169	80.28%	0	8,00,169	8,19,817
3	Investment subject to Exposure Norms											
	a. Infrastructure/ Social/ Housing Sector											
	1. Approved Investments	Not Less than 15%	0	12,756	773	816	1,61,867	1,76,211	17.68%	5	1,76,216	1,79,072
	2. Other Investments		0	0	0	0	0	0	0.00%	0	0	0
	b. i) Approved Investments	Not exceeding 35%	0	714	83	241	17,450	18,488	1.85%	77	18,564	18,721
	ii) Other Investments		0	0	9	0	1,895	1,904	0.19%	-1,483	421	421
<b>TOTAL LIFE FUND</b>			<b>0</b>	<b>70,503</b>	<b>4,383</b>	<b>4,163</b>	<b>9,17,724</b>	<b>9,96,773</b>		<b>-1,402</b>	<b>9,95,370</b>	<b>10,18,031</b>

Section IIA		(Rs. In lacs)										
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)					
3 a (ii) + 3b (ii) above		Not exceeding 15%	0	0	9	0	1,895	1,904	0.19%	-1,483	421	421
Total Housing & Infrastructure from 1,2,3#		Not Less than 15%	0	12,756	773	816	1,62,382	1,76,727	17.73%	5	1,76,732	1,79,604

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS		(Rs. In lacs)										
		% as per Reg	SH		PH			Book Value	Actual %	FVC Amount	Total Fund	Market Value
			Balance	FRSM*	UL-Non Unit Res	PAR	NON PAR	(c)=(a+b)	(d)	(e)	(f)=(c+e)	(g)
			(a)	(b)	(c)	(d)	(e)					
1	Central Govt. Sec	Not Less than 20%				122	19,846	19,968	71.76%	0	19,968	21,089
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 40%				122	23,270	23,392	84.07%	0	23,392	24,571
3	Balance in Approved investment	Not Less than 40%				3	4,431	4,434	15.93%	0	4,434	4,573
<b>TOTAL PENSION, GENERAL ANNUITY FUND</b>			<b>100%</b>			<b>125</b>	<b>27,702</b>	<b>27,826</b>	<b>100.00%</b>		<b>27,826</b>	<b>29,144</b>

C. LINKED FUNDS		(Rs. In lacs)					
		% as per Reg	PH		Total Fund	Actual %	
			PAR	NON PAR			
			(a)	(b)	(c)	(d)	
1	Approved Investments	Not Less than 75%	14,637	4,13,497	4,28,134	97.21%	
2	Other Investments	Not More than 25%	0	12,307	12,307	2.79%	
<b>TOTAL LINKED INSURANCE FUND</b>			<b>14,637</b>	<b>4,25,804</b>	<b>4,40,441</b>	<b>100.00%</b>	

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: 24-Oct-24

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
  - Category of Investment (COI) shall be as per Guidelines, as amended from time to time
- # Sovereign Green Bonds are part of Category A, but are considered for exposure to Infra & Housing  
 @ FVC includes impairment provisions taken on bonds and equities

Chief Financial Officer

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

FORM L-27-UNIT LINKED BUSINESS - 3A

FORM 3A

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

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India Limited

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 30th September 2024

PART - B  
(Rs. In lacs)

PARTICULARS	Group Superannuation & Gratuity	Group Superannuation & Gratuity	Group Superannuation & Gratuity	Group Superannuation & Gratuity	Group Superannuation & Gratuity
	Balanced Fund	Cash Fund	Debt Fund	Growth Fund	Secure Fund
	ULGF00210/03/2006GROUPBALAN12	ULGF00531/03/2006GROUPCASHF12	ULGF00310/03/2006GROUPDEBTF122	ULGF00410/03/2006GROUPGROWT1	ULGF00113/07/2005GROUPSECUR12
Opening Balance (Market Value)	1,811.43	247.10	21,672.47	2,673.50	5,886.49
Add:					
Inflow during the Quarter	70.63	632.65	589.89	6.99	26.56
Increase / (Decrease) Value of Inv (Net)	81.39	4.37	675.21	134.37	217.43
Less:					
Outflow during the Quarter	43.28	602.03	427.34	143.78	273.17
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>1,920.17</b>	<b>282.09</b>	<b>22,510.23</b>	<b>2,671.08</b>	<b>5,857.31</b>

INVESTMENT OF UNIT FUND	ULGF00210/03/2006GROUPBALAN12		ULGF00531/03/2006GROUPCASHF12		ULGF00310/03/2006GROUPDEBTF122		ULGF00410/03/2006GROUPGROWT1		ULGF00113/07/2005GROUPSECUR12	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	584.51	30.4%	194.70	69.0%	9757.78	43.3%	452.75	17.0%	1862.35	31.8%
State Government Securities	300.97	15.7%	0.00	0.0%	4030.67	17.9%	295.88	11.1%	1000.19	17.1%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	6.08	0.3%	0.00	0.0%	816.09	3.6%	46.37	1.7%	223.78	3.8%
Infrastructure Bonds	163.54	8.5%	0.00	0.0%	5475.18	24.3%	241.76	9.1%	1213.81	20.7%
Equity	699.84	36.4%	0.00	0.0%	0.00	0.0%	1425.28	53.4%	1090.10	18.6%
Money Market Investments	33.70	1.8%	87.35	31.0%	809.70	3.6%	24.30	0.9%	63.50	1.1%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	72.43	2.7%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	1788.64	93.1%	282.05	100.0%	20889.41	92.8%	2558.77	95.8%	5453.73	93.1%
Current Assets:										
Accrued Interest	30.10	1.6%	(0.00)	0.0%	543.92	2.4%	26.95	1.0%	119.15	2.0%
Dividend Receivable	(0.00)	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Bank Balance	2.03	0.1%	0.09	0.0%	(7.03)	0.0%	5.43	0.2%	5.07	0.1%
Receivable for Sale of Investments	2.93	0.2%	-	0.0%	-	0.0%	35.66	1.3%	4.52	0.1%
Other Current Assets (for Investments)	0.00	0.0%	-	-	-	-	0.00	0.0%	(0.00)	(0.00)
Less: Current Liabilities										
Payable for Investments	(0.00)	0.0%	-	0.0%	(0.00)	0.0%	0.00	0.0%	(0.00)	0.0%
Fund Mgmt Charges Payable	(0.25)	0.0%	(0.05)	0.0%	(2.91)	0.0%	(0.35)	0.0%	(0.76)	0.0%
Other Current Liabilities (for Investments)	(0.00)	0.0%	(0.00)	0.0%	(0.04)	0.0%	(0.00)	0.0%	(0.01)	0.0%
Sub Total (B)	34.80	1.8%	0.04	0.0%	533.94	2.4%	67.70	2.5%	127.98	2.2%
Other Investments (<=25%)										
Corporate Bonds	91.21	4.8%	0.00	0.0%	1086.87	4.8%	24.46	0.9%	267.00	4.6%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	5.52	0.3%	0.00	0.0%	0.00	0.0%	20.14	0.8%	8.61	0.1%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sub Total (C)	96.74	5.0%	0.00	0.0%	1086.87	4.8%	44.61	1.7%	275.61	4.7%
<b>Total (A + B + C)</b>	<b>1920.17</b>	<b>100.0%</b>	<b>282.09</b>	<b>100.0%</b>	<b>22510.23</b>	<b>100.0%</b>	<b>2671.08</b>	<b>100.0%</b>	<b>5857.31</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>1920.17</b>		<b>282.09</b>		<b>22510.23</b>		<b>2671.08</b>		<b>5857.31</b>	

**Note:**

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

Chief Financial Officer

Date :

24-Oct-24

Aviva Life Insurance Company India Limited (Regist

FORM L-27-UNIT LINKED BUSINESS - 3A

FORM 3A

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

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 30th September 2024

PART - B

(Rs. In lacs)

PARTICULARS	Grp Superann-Short Term Debt fund	Pension Unit Linked Balanced Fund	Pension Unit Linked Balanced - II Fund	Pension Unit linked Growth fund	Pension Unit Linked Growth - II Fund
	ULGF00613/02/2009GROUPSDEBT122	ULIF00311/02/2003PNSBALANCE122	ULIF02325/01/2010PNBALAN-II122	ULIF00703/03/2005PNSNGROWTH12	ULIF02425/01/2010PNGROWT-II122
Opening Balance (Market Value)	28.77	4,355.14	480.08	4,377.27	1,155.06
Add: Inflow during the Quarter	0.00	59.07	369.50	58.80	13.94
Increase / (Decrease) Value of Inv (Net)	0.20	182.04	25.78	208.17	55.69
Less: Outflow during the Quarter	28.94	181.87	338.08	504.35	102.60
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>0.00</b>	<b>4,414.38</b>	<b>537.28</b>	<b>4,139.89</b>	<b>1,122.09</b>

INVESTMENT OF UNIT FUND	ULGF00613/02/2009GROUPSDEBT122		ULIF00311/02/2003PNSBALANCE122		ULIF02325/01/2010PNBALAN-II122		ULIF00703/03/2005PNSNGROWTH12		ULIF02425/01/2010PNGROWT-II122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	0.00	0.0%	1175.33	26.6%	190.41	35.4%	720.98	17.4%	233.66	20.8%
State Government Securities	0.00	0.0%	590.33	13.4%	85.55	15.9%	392.92	9.5%	113.96	10.2%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	0.00	0.0%	104.20	2.4%	0.00	0.0%	89.37	2.2%	2.03	0.2%
Infrastructure Bonds	0.00	0.0%	532.83	12.1%	2.16	0.4%	383.86	9.3%	52.27	4.7%
Equity	0.00	0.0%	1601.83	36.3%	184.99	34.4%	2264.20	54.7%	596.78	53.2%
Money Market Investments	0.00	0.0%	102.80	2.3%	22.20	4.1%	44.90	1.1%	9.20	0.8%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	118.15	2.9%	31.40	2.8%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	0.00	0.0%	4107.32	93.0%	485.32	90.3%	4014.38	97.0%	1039.30	92.6%
Current Assets:										
Accrued Interest	-	0.0%	68.84	1.6%	9.38	1.7%	42.97	1.0%	11.47	1.0%
Dividend Recievable	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Bank Balance	0.00	100.0%	8.75	0.2%	0.64	0.1%	(96.13)	-2.3%	3.44	0.3%
Receivable for Sale of Investments	-	0.0%	6.41	0.1%	0.59	0.1%	39.70	1.0%	23.00	2.0%
Other Current Assets (for Investments)	-	-	(0.00)	(0.00)	0.00	0.00	0.00	0.00	-	-
Less: Current Liabilities										
Payable for Investments	-	0.0%	0.00	0.0%	-	0.0%	(0.00)	0.0%	-	0.0%
Fund Mgmt Charges Payable	-	0.0%	(0.89)	0.0%	(0.13)	0.0%	(1.03)	0.0%	(0.25)	0.0%
Other Current Liabilities (for Investments)	-	0.0%	(0.01)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%
Sub Total (B)	0.00	100.0%	83.10	1.9%	10.49	2.0%	-14.50	-0.4%	37.67	3.4%
Other Investments (<=25%)										
Corporate Bonds	0.00	0.0%	211.32	4.8%	40.07	7.5%	107.88	2.6%	36.70	3.3%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.00	0.0%	12.63	0.3%	1.41	0.3%	32.13	0.8%	8.42	0.8%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sub Total (C)	0.00	0.0%	223.96	5.1%	41.48	7.7%	140.00	3.4%	45.12	4.0%
<b>Total (A + B + C)</b>	<b>0.00</b>	<b>100.0%</b>	<b>4414.38</b>	<b>100.0%</b>	<b>537.28</b>	<b>100.0%</b>	<b>4139.89</b>	<b>100.0%</b>	<b>1122.09</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>0.00</b>		<b>4414.38</b>		<b>537.28</b>		<b>4139.89</b>		<b>1122.09</b>	

Aviva Life Insurance Company India Limited (Regist

FORM L-27-UNIT LINKED BUSINESS - 3A

FORM 3A

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

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 30th September 2024

PART - B

(Rs. In lacs)

PARTICULARS	Pension Unit Linked Infrastructure fund	Pension Unit Linked Index Fund	Pension Unit Linked Index - II fund	Pension Unit Linked PSU fund	Pension Unit linked Secure fund
	ULIF02525/01/2010PNSNINFRAF122	ULIF01122/01/2008PNSNINDEXF122	ULIF02625/01/2010PNINDEX-II122	ULIF02725/01/2010PNSNPSUFND122	ULIF00803/03/2005PNSNSECURE122
Opening Balance (Market Value)	422.73	12,661.72	2,970.09	1,620.62	970.32
Add: Inflow during the Quarter	81.37	236.02	229.80	41.26	40.55
Increase / (Decrease) Value of Inv (Net)	20.04	916.69	207.63	24.61	33.43
Less: Outflow during the Quarter	12.42	519.03	416.14	169.20	59.03
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>511.72</b>	<b>13,295.40</b>	<b>2,991.38</b>	<b>1,517.29</b>	<b>985.28</b>

INVESTMENT OF UNIT FUND	ULIF02525/01/2010PNSNINFRAF122		ULIF01122/01/2008PNSNINDEXF122		ULIF02625/01/2010PNINDEX-II122		ULIF02725/01/2010PNSNPSUFND122		ULIF00803/03/2005PNSNSECURE122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	365.66	37.1%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	153.46	15.6%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	20.15	2.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	129.80	13.2%
Equity	477.26	93.3%	12318.09	92.6%	2797.94	93.5%	1464.14	96.5%	153.49	15.6%
Money Market Investments	1.70	0.3%	25.60	0.2%	0.40	0.0%	2.20	0.1%	5.50	0.6%
Mutual funds	0.00	0.0%	772.60	5.8%	179.03	6.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	478.96	93.6%	13116.29	98.7%	2977.37	99.5%	1466.34	96.6%	828.06	84.0%
Current Assets:										
Accrued Interest	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	21.07	2.1%
Dividend Recievable	0.05	0.0%	(0.00)	0.0%	-	0.0%	1.33	0.1%	-	0.0%
Bank Balance	1.15	0.2%	258.86	1.9%	34.21	1.1%	2.0	0.1%	1.05	0.1%
Receivable for Sale of Investments	8.51	1.7%	207.97	1.6%	45.24	1.5%	(0.00)	0.0%	0.64	0.1%
Other Current Assets (for Investments)	0.00	0.0%	(0.00)	(0.00)	(0.00)	(0.00)	-	-	(0.00)	(0.00)
Less: Current Liabilities										
Payable for Investments	(7.58)	-1.5%	(286.11)	-2.2%	(64.95)	-2.2%	-	0.0%	(0.00)	0.0%
Fund Mgmt Charges Payable	(0.11)	0.0%	(1.60)	0.0%	(0.49)	0.0%	(0.33)	0.0%	(0.16)	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)	2.01	0.4%	179.11	1.3%	14.01	0.5%	2.98	0.2%	22.61	2.3%
Other Investments (<=25%)										
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	133.40	13.5%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	30.75	6.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	1.21	0.1%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	47.98	3.2%	0.00	0.0%
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sub Total (C)	30.75	6.0%	0.00	0.0%	0.00	0.0%	47.98	3.2%	134.61	13.7%
<b>Total (A + B + C)</b>	<b>511.72</b>	<b>100.0%</b>	<b>13295.40</b>	<b>100.0%</b>	<b>2991.38</b>	<b>100.0%</b>	<b>1517.29</b>	<b>100.0%</b>	<b>985.28</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>511.72</b>		<b>13295.40</b>		<b>2991.38</b>		<b>1517.29</b>		<b>985.28</b>	

Aviva Life Insurance Company India Limited (Regist

FORM L-27-UNIT LINKED BUSINESS - 3A

FORM 3A

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

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 30th September 2024

PART - B

(Rs. In lacs)

PARTICULARS	Pension Unit Linked Protector Fund	Pension Unit Linked Protector -II fund	Pension Unitised with Profit fund	Unit Linked Balanced fund	Unit Linked Balanced- II fund
	ULIF01408/02/2008PNSPROTECT122	ULIF02825/01/2010PNPROTE-II122	ULIF00411/02/2003PNSWPROFIT122	ULIF00106/06/2002LIFBALANCE122	ULIF01508/01/2010LIBALAN-II122
Opening Balance (Market Value)	1,228.91	206.43	1,448.52	23,165.47	14,633.09
Add: Inflow during the Quarter	52.94	13.85	27.90	356.70	4,680.58
Increase / (Decrease) Value of Inv (Net)	41.54	6.37	43.26	952.15	720.12
Less: Outflow during the Quarter	186.40	34.00	46.06	1,458.75	5,168.31
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>1,136.99</b>	<b>192.66</b>	<b>1,473.62</b>	<b>23,015.56</b>	<b>14,865.48</b>

INVESTMENT OF UNIT FUND	ULIF01408/02/2008PNSPROTECT122		ULIF02825/01/2010PNPROTE-II122		ULIF00411/02/2003PNSWPROFIT122		ULIF00106/06/2002LIFBALANCE122		ULIF01508/01/2010LIBALAN-II122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	444.97	39.1%	74.74	38.8%	542.58	36.8%	5858.48	25.5%	3734.82	25.1%
State Government Securities	246.89	21.7%	55.40	28.8%	615.99	41.8%	3065.19	13.3%	1617.66	10.9%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	1048.17	4.6%	812.07	5.5%
Infrastructure Bonds	160.32	14.1%	4.33	2.2%	80.06	5.4%	2960.43	12.9%	2052.93	13.8%
Equity	177.83	15.6%	29.22	15.2%	154.6236	10.5%	8229.84	35.8%	5970.96	40.2%
Money Market Investments	46.50	4.1%	7.60	3.9%	59.10	4.0%	109.70	0.5%	39.40	0.3%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	1076.52	94.7%	171.29	88.9%	1452.35	98.6%	21271.81	92.4%	14227.85	95.7%
Current Assets:										
Accrued Interest	22.66	2.0%	4.04	2.1%	21.77	1.5%	374.82	1.6%	223.16	1.5%
Dividend Receivable	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Bank Balance	(17.46)	-1.5%	0.38	0.2%	(0.50)	0.0%	52.98	0.2%	(14.85)	-0.1%
Receivable for Sale of Investments	0.68	0.1%	0.11	0.1%	(0.00)	0.0%	32.69	0.1%	14.79	0.1%
Other Current Assets (for Investments)	0.00	0.0%	(0.00)	(0.00)	(0.00)	(0.00)	0.00	0.00	(0.00)	(0.00)
Less: Current Liabilities										
Payable for Investments	(0.00)	0.0%	(0.00)	0.0%	-	0.0%	(0.00)	0.0%	(0.00)	0.0%
Fund Mgmt Charges Payable	(0.19)	0.0%	(0.04)	0.0%	-	0.0%	(4.66)	0.0%	(3.27)	0.0%
Other Current Liabilities (for Investments)	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.02)	0.0%	(0.03)	0.0%
Sub Total (B)	5.70	0.5%	4.48	2.3%	21.27	1.4%	455.81	2.0%	219.80	1.5%
Other Investments (<=25%)										
Corporate Bonds	53.36	4.7%	16.66	8.6%	0.00	0.0%	1223.23	5.3%	371.40	2.5%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	1.42	0.1%	0.23	0.1%	0.00	0.0%	64.71	0.3%	46.43	0.3%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sub Total (C)	54.77	4.8%	16.89	8.8%	0.00	0.0%	1287.94	5.6%	417.83	2.8%
<b>Total (A + B + C)</b>	<b>1136.99</b>	<b>100.0%</b>	<b>192.66</b>	<b>100.0%</b>	<b>1473.62</b>	<b>100.0%</b>	<b>23015.56</b>	<b>100.0%</b>	<b>14865.48</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>1136.99</b>		<b>192.66</b>		<b>1473.62</b>		<b>23015.56</b>		<b>14865.48</b>	

Aviva Life Insurance Company India Limited (Regist

FORM L-27-UNIT LINKED BUSINESS - 3A

FORM 3A

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

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 30th September 2024

PART - B

(Rs. In lacs)

PARTICULARS	Unit Linked Debt Fund		Unit Linked Debt -II Fund		Unit Linked Enhancer fund		Unit Linked Enhancer - II fund		Unit Linked Growth Fund	
	ULIF01306/02/2008LIFEDEBTFU122	ULIF01608/01/2010LIFEDEBT-II122	ULIF01230/01/2008LIENHANCER122	ULIF01708/01/2010LIFENHN-II122	ULIF00527/01/2004LIFEGROWTH122					
Opening Balance (Market Value)	287.09	6,903.65	7,088.24	97,696.72	76,945.99					
Add: Inflow during the Quarter	373.53	2,607.72	126.54	17,700.75	1,157.65					
Increase / (Decrease) Value of Inv (Net)	10.49	231.47	438.34	6,077.81	4,258.57					
Less: Outflow during the Quarter	232.10	1,971.79	430.62	11,758.35	4,334.66					
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>439.02</b>	<b>7,771.06</b>	<b>7,222.50</b>	<b>1,09,716.93</b>	<b>78,027.55</b>					

INVESTMENT OF UNIT FUND	ULIF01306/02/2008LIFEDEBTFU122		ULIF01608/01/2010LIFEDEBT-II122		ULIF01230/01/2008LIENHANCER122		ULIF01708/01/2010LIFENHN-II122		ULIF00527/01/2004LIFEGROWTH122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	284.96	64.9%	3120.80	40.2%	0.00	0.0%	0.00	0.0%	7301.47	9.4%
State Government Securities	84.27	19.2%	1482.30	19.1%	0.00	0.0%	0.00	0.0%	4264.80	5.5%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	0.00	0.0%	210.79	2.7%	0.00	0.0%	0.00	0.0%	1572.68	2.0%
Infrastructure Bonds	2.16	0.5%	1964.31	25.3%	0.00	0.0%	0.00	0.0%	2183.80	2.8%
Equity	0.00	0.0%	0.00	0.0%	6765.57	93.7%	101505.31	92.5%	56932.03	73.0%
Money Market Investments	32.50	7.4%	43.60	0.6%	15.00	0.2%	371.70	0.3%	130.80	0.2%
Mutual funds	0.00	0.0%	0.00	0.0%	344.60	4.8%	5717.52	5.2%	2812.52	3.6%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	403.90	92.0%	6821.81	87.8%	7125.18	98.7%	107594.53	98.1%	75198.11	96.4%
Current Assets:										
Accrued Interest	8.15	1.9%	190.55	2.5%	(0.00)	0.0%	(0.00)	0.0%	417.51	0.5%
Dividend Recievable	-	0.0%	-	0.0%	-	0.0%	-	0.0%	(0.00)	0.0%
Bank Balance	0.36	0.1%	(29.36)	-0.4%	3.65	0.1%	732.81	0.7%	68.13	0.1%
Receivable for Sale of Investments	-	0.0%	-	0.0%	(0.00)	0.0%	(0.00)	0.0%	416.15	0.5%
Other Current Assets (for Investments)	-	-	-	-	(0.00)	(0.00)	(0.00)	(0.00)	0.00	0.00
Less: Current Liabilities										
Payable for Investments	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%
Fund Mgmt Charges Payable	(0.07)	0.0%	(1.75)	0.0%	(2.07)	0.0%	(24.00)	0.0%	(19.09)	0.0%
Other Current Liabilities (for Investments)	(0.00)	0.0%	(0.02)	0.0%	(0.00)	0.0%	(0.01)	0.0%	(0.03)	0.0%
Sub Total (B)	8.44	1.9%	159.43	2.1%	1.59	0.0%	708.80	0.6%	882.66	1.1%
Other Investments (<=25%)										
Corporate Bonds	26.68	6.1%	789.82	10.2%	0.00	0.0%	0.00	0.0%	1156.79	1.5%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.00	0.0%	0.00	0.0%	95.73	1.3%	1413.60	1.3%	789.99	1.0%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sub Total (C)	26.68	6.1%	789.82	10.2%	95.73	1.3%	1413.60	1.3%	1946.78	2.5%
<b>Total (A + B + C)</b>	<b>439.02</b>	<b>100.0%</b>	<b>7771.06</b>	<b>100.0%</b>	<b>7222.50</b>	<b>100.0%</b>	<b>109716.93</b>	<b>100.0%</b>	<b>78027.55</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>439.02</b>		<b>7771.06</b>		<b>7222.50</b>		<b>109716.93</b>		<b>78027.55</b>	

Aviva Life Insurance Company India Limited (Regist

FORM L-27-UNIT LINKED BUSINESS - 3A

FORM 3A

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

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 30th September 2024

PART - B

(Rs. In lacs)

PARTICULARS	Unit Linked Growth - II fund	Unit Linked Infrastructure fund	Unit Linked Index fund	Unit Linked Index - II fund	Unit Linked Protector Fund
	ULIF01808/01/2010LIGROWT-II122	ULIF01908/01/2010LIFEINFRAF122	ULIF01002/01/2008LIFEINDEXF122	ULIF02008/01/2010LIFINDX-II122	ULIF00911/07/2006LIFPROTECT122
Opening Balance (Market Value)	18,532.79	6,824.54	5,997.12	8,598.51	1,934.67
Add: Inflow during the Quarter	650.57	6,063.79	83.54	209.01	95.63
Increase / (Decrease) Value of Inv (Net)	1,043.76	307.18	436.58	615.00	67.29
Less: Outflow during the Quarter	927.64	3,442.11	251.52	307.65	234.87
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>19,299.48</b>	<b>9,753.39</b>	<b>6,265.72</b>	<b>9,114.88</b>	<b>1,862.71</b>

INVESTMENT OF UNIT FUND	ULIF01808/01/2010LIGROWT-II122		ULIF01908/01/2010LIFEINFRAF122		ULIF01002/01/2008LIFEINDEXF122		ULIF02008/01/2010LIFINDX-II122		ULIF00911/07/2006LIFPROTECT122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	2061.59	10.7%	0.00	0.0%	0.00	0.0%	0.00	0.0%	622.18	33.4%
State Government Securities	787.44	4.1%	0.00	0.0%	0.00	0.0%	0.00	0.0%	330.63	17.7%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	391.98	2.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	48.41	2.6%
Infrastructure Bonds	681.34	3.5%	0.00	0.0%	0.00	0.0%	0.00	0.0%	356.61	19.1%
Equity	14077.04	72.9%	9120.87	93.5%	5861.71	93.6%	8525.35	93.5%	295.68	15.9%
Money Market Investments	72.60	0.4%	85.50	0.9%	0.00	0.0%	9.90	0.1%	16.60	0.9%
Mutual funds	688.47	3.6%	0.00	0.0%	374.72	6.0%	537.74	5.9%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	18760.45	97.2%	9206.37	94.4%	6236.43	99.5%	9072.99	99.5%	1670.10	89.7%
Current Assets:										
Accrued Interest	107.79	0.6%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	39.50	2.1%
Dividend Recievable	-	0.0%	1.16	0.0%	-	0.0%	-	0.0%	-	0.0%
Bank Balance	33.76	0.2%	(55.86)	-0.6%	60.31	1.0%	97.15	1.1%	1.89	0.1%
Receivable for Sale of Investments	29.88	0.2%	164.31	1.7%	105.79	1.7%	144.63	1.6%	1.25	0.1%
Other Current Assets (for Investments)	(0.00)	(0.00)	0.00	0.00	(0.00)	(0.00)	(0.00)	(0.00)	0.00	0.00
Less: Current Liabilities										
Payable for Investments	(0.00)	0.0%	(145.69)	-1.5%	(136.06)	-2.2%	(197.89)	-2.2%	(0.00)	0.0%
Fund Mgmt Charges Payable	(4.24)	0.0%	(2.15)	0.0%	(0.76)	0.0%	(2.00)	0.0%	(0.30)	0.0%
Other Current Liabilities (for Investments)	(0.01)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%
Sub Total (B)	167.19	0.9%	-38.23	-0.4%	29.29	0.5%	41.89	0.5%	42.34	2.3%
Other Investments (<=25%)										
Corporate Bonds	176.84	0.9%	0.00	0.0%	0.00	0.0%	0.00	0.0%	147.95	7.9%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	195.00	1.0%	585.26	6.0%	0.00	0.0%	0.00	0.0%	2.32	0.1%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sub Total (C)	371.84	1.9%	585.26	6.0%	0.00	0.0%	0.00	0.0%	150.27	8.1%
<b>Total (A + B + C)</b>	<b>19299.48</b>	<b>100.0%</b>	<b>9753.39</b>	<b>100.0%</b>	<b>6265.72</b>	<b>100.0%</b>	<b>9114.88</b>	<b>100.0%</b>	<b>1862.71</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>19299.48</b>		<b>9753.39</b>		<b>6265.72</b>		<b>9114.88</b>		<b>1862.71</b>	

Aviva Life Insurance Company India Limited (Regist

FORM L-27-UNIT LINKED BUSINESS - 3A

FORM 3A  
 (Read with clause 9 of Part III of Schedule III)  
 Unit Linked Insurance Business  
 Name of the Insurer: Aviva Life Insurance Company India  
 Registration Number: 122  
 Periodicity of Submission: Quarterly  
 Statement as on: 30th September 2024

PART - B  
 (Rs. In lacs)

PARTICULARS	Unit Linked Protector - II fund	Unit Linked PSU fund	Unit Linked Secure fund	Unitised with Profit fund	Unit Linked Liquid Fund	Unit Linked Midcap Fund
	ULIF02108/01/2010LIPROTE-II122	ULIF02208/01/2010LIFEPSUFND122	ULIF00627/01/2004LIFESECURE122	ULIF00225/06/2002LIFWPROFIT122	ULIF02903/05/2010LIFELIQUID122	ULIF03323/01/2024LIFEMIDCAP122
Opening Balance (Market Value)	6,131.88	32,403.48	9,293.87	12,821.09	-	6,315.69
Add: Inflow during the Quarter	833.14	4,616.66	333.28	177.14	-	4,504.98
Increase / (Decrease) Value of Inv (Net)	203.94	344.05	331.74	385.41	-	375.23
Less: Outflow during the Quarter	1,285.05	11,044.04	503.01	220.39	-	5,197.57
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>5,883.92</b>	<b>26,320.16</b>	<b>9,455.88</b>	<b>13,163.25</b>	<b>-</b>	<b>5,998.34</b>

INVESTMENT OF UNIT FUND	ULIF02108/01/2010LIPROTE-II122		ULIF02208/01/2010LIFEPSUFND122		ULIF00627/01/2004LIFESECURE122		ULIF00225/06/2002LIFWPROFIT122		ULIF02903/05/2010LIFELIQUID122		ULIF03323/01/2024LIFEMIDCAP122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)												
Central Govt Securities	1631.23	27.7%	0.00	0.0%	3130.14	33.1%	5247.29	39.9%	0.00	0.0%	0.00	0.0%
State Government Securities	1516.30	25.8%	0.00	0.0%	1567.10	16.6%	5055.06	38.4%	0.00	0.0%	0.00	0.0%
Other Approved Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	224.79	3.8%	0.00	0.0%	399.82	4.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	1159.00	19.7%	0.00	0.0%	1932.15	20.4%	801.25	6.1%	0.00	0.0%	0.00	0.0%
Equity	921.74	15.7%	25319.92	96.2%	1481.56	15.7%	1378.74	10.5%	0.00	0.0%	4771.41	0.0%
Money Market Investments	75.30	1.3%	320.50	1.2%	79.70	0.8%	503.60	3.8%	0.00	0.0%	0.00	0.0%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	5528.36	94.0%	25640.42	97.4%	8590.47	90.8%	12985.94	98.7%	0.00	0.0%	4771.41	0.0%
Current Assets:												
Accrued Interest	121.54	2.1%	(0.00)	0.0%	205.12	2.2%	204.11	1.6%	-	0.0%	-	0.0%
Dividend Recievable	(0.00)	0.0%	24.95	0.1%	-	0.0%	-	0.0%	-	0.0%	2.96	0.0%
Bank Balance	1.16	0.0%	(173.62)	-0.7%	(17.26)	-0.2%	(26.79)	-0.2%	-	0.0%	62.56	0.0%
Receivable for Sale of Investments	3.35	0.1%	(0.00)	0.0%	6.22	0.1%	(0.00)	0.0%	-	0.0%	-	0.0%
Other Current Assets (for Investments)	0.00	0.0%	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	(0.00)	-	-	-	0.0%
Less: Current Liabilities												
Payable for Investments	(0.00)	0.0%	0.00	0.0%	(0.00)	0.0%	-	0.0%	-	0.0%	-	0.0%
Fund Mgmt Charges Payable	(1.29)	0.0%	(5.70)	0.0%	(1.54)	0.0%	-	0.0%	-	0.0%	(1.29)	0.0%
Other Current Liabilities (for Investments)	(0.01)	0.0%	(0.00)	0.0%	(0.01)	0.0%	(0.02)	0.0%	-	0.0%	(0.00)	0.0%
Sub Total (B)	124.76	2.1%	-154.37	-0.6%	192.54	2.0%	177.31	1.3%	0.00	0.0%	64.23	0.0%
Other Investments (<=25%)												
Corporate Bonds	223.56	3.8%	0.00	0.0%	661.16	7.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	7.24	0.1%	0.00	0.0%	11.71	0.1%	0.00	0.0%	0.00	0.0%	1162.70	0.0%
Mutual funds- Exchange traded funds	0.00	0.0%	834.11	3.2%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	230.79	3.9%	834.11	3.2%	672.87	7.1%	0.00	0.0%	0.00	0.0%	1162.70	0.0%
Total (A + B + C)	5883.92	100.0%	26320.16	100.0%	9455.88	100.0%	13163.25	100.0%	0.00	0.0%	5998.34	0.0%
Fund Carried Forward (as per LB 2)	5883.92		26320.16		9455.88		13163.25		0.00	0.00%	5998.34	



Aviva Life Insurance Company India Limited (Regish

FORM I-27-UNIT LINKED BUSINESS - 3A

FORM 3A

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

Unit Linked Insurance Business

Name of the Insurer: Aviva Life Insurance Company India

Registration Number: 122

Periodicity of Submission: Quarterly

Statement as on: 30th September 2024

PART - B

(Rs. In lacs)

PARTICULARS	Group Superannuation & Gratuity Income Fund	Unit Linked Dynamic P/E Fund	Discontinued Policy Fund	Total of All Funds
	ULGF00728/03/2011GROUPINCOM12	ULIF03201/08/2011LIFDYNAMIC122	ULIF03127/01/2011LIDISCLPLY122	
Opening Balance (Market Value)	0.00	8,990.27	16,565.13	4,25,345.94
Add: Inflow during the Quarter	-	152.12	3,799.19	51,074.25
Increase / (Decrease) Value of Inv (Net)	-	484.53	289.73	20,451.65
Less: Outflow during the Quarter	-	203.54	3,371.02	56,430.71
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>0.00</b>	<b>9,423.38</b>	<b>17,283.02</b>	<b>4,40,441.12</b>

INVESTMENT OF UNIT FUND	ULGF00728/03/2011GROUPINCOM12		ULIF03201/08/2011LIFDYNAMIC122		ULIF03127/01/2011LIDISCLPLY122		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)								
Central Govt Securities	0.00	0.0%	2491.56	26.4%	9241.99	53.5%	61,326.95	13.9%
State Government Securities	0.00	0.0%	0.00	0.0%	2525.12	14.6%	30,178.10	6.9%
Other Approved Securities	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%	6,016.79	1.4%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	22,533.90	5.1%
Equity	0.00	0.0%	5806.43	61.6%	0.00	0.0%	2,82,399.77	64.1%
Money Market Investments	0.00	0.0%	630.50	6.7%	5277.48	30.5%	9,160.63	2.1%
Mutual funds	0.00	0.0%	394.50	4.2%	0.00	0.0%	12,043.70	2.7%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Sub Total (A)	0.00	0.0%	9322.99	98.9%	17044.59	98.6%	4,23,659.85	96.2%
Current Assets:								
Accrued Interest	(0.00)	-0.1%	(0.00)	0.0%	41.10	0.2%	2,855.70	0.6%
Dividend Recievable	-	0.0%	-	0.0%	-	0.0%	30.45	0.0%
Bank Balance	0.00	100.1%	21.26	0.2%	198.74	1.1%	1,219.02	0.3%
Receivable for Sale of Investments	-	0.0%	(0.00)	0.0%	-	0.0%	1,295.02	0.3%
Other Current Assets (for Investments)	-	-	(0.00)	(0.00)	-	-	0.00	0.0%
Less: Current Liabilities								
Payable for Investments	-	0.0%	-	0.0%	-	0.0%	(838.29)	-0.2%
Fund Mgmt Charges Payable	-	0.0%	(2.07)	0.0%	(1.38)	0.0%	(87.17)	0.0%
Other Current Liabilities (for Investments)	-	0.0%	(0.03)	0.0%	(0.03)	0.0%	(0.28)	0.0%
Sub Total (B)	0.00	100.0%	19.17	0.2%	238.43	1.4%	4,474.45	1.0%
Other Investments (<=25%)								
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	6,846.36	1.6%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Equity	0.00	0.0%	81.22	0.9%	0.00	0.0%	4,578.38	1.0%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	882.08	0.2%
Others	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (C)	0.00	0.0%	81.22	0.9%	0.00	0.0%	12,306.82	2.8%
<b>Total (A + B + C)</b>	<b>0.00</b>	<b>100.0%</b>	<b>9423.38</b>	<b>100.0%</b>	<b>17283.02</b>	<b>100.0%</b>	<b>4,40,441.12</b>	<b>100.0%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>0.00</b>		<b>9423.38</b>		<b>17283.02</b>		<b>4,40,441.12</b>	

FORM L-28-UNIT LINKED NAV - 3A

FORM - 3A  
 Read with clause 9 of Part III of Schedule III  
 Link to FORM 3A (Part B)  
 Statement for the period: 30th September 2024  
 Periodicity of Submission: Quarterly  
 Statement of NAV of Segregated Funds

(Rs. In lacs)

No	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date	NAV as per LB 2	NAV as on the above date*	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
1	Unit Linked Balanced fund	ULIF00106/06/2002LFBALANCE122	06-Jun-02	Non Par	23,016	116.1489	116.1489	111.4335	106.7114	103.4388	98.9000	17%	9%	116.8180
2	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	11-Feb-03	Non Par	4,414	89.6130	89.6130	85.9333	82.3413	79.8344	74.3596	17%	8%	90.1308
3	Unit Linked Growth Fund	ULIF00527/01/2004LIFEGRWOTH122	27-Jan-04	Non Par	78,028	124.1531	124.1531	117.5059	110.2299	106.5187	98.6836	26%	12%	125.6940
4	Unit Linked Secure fund	ULIF00427/01/2004LIFESECURE122	27-Jan-04	Non Par	9,456	45.0572	45.0572	43.4960	42.2828	41.1020	39.9989	13%	7%	45.1813
5	Pension Unit linked Growth fund	ULIF00703/03/2005PNSNGROWTH122	03-Mar-05	Non Par	4,140	65.7359	65.7359	62.6374	59.4984	57.6556	54.3274	21%	10%	66.3352
6	Pension Unit linked Secure fund	ULIF00803/03/2005PNSSECURE122	03-Mar-05	Non Par	985	40.4790	40.4790	39.1468	38.0653	37.0225	36.0628	12%	7%	40.5915
7	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPECUR122	13-Jul-05	Non Par	5,857	45.2831	45.2831	43.6272	42.2897	41.0794	39.8483	14%	7%	45.4273
8	Group Superannuation & Gratuity Debt Fund	ULGF00310/03/2006GROUPEBTF122	10-Mar-06	Non Par	22,510	37.7582	37.7582	36.6265	35.9955	35.0737	34.5773	9%	5%	37.7772
9	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPBALAN122	10-Mar-06	Non Par	1,920	46.3713	46.3713	44.4230	42.4730	41.1417	39.3213	18%	9%	46.6397
10	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPEGROW122	10-Mar-06	Non Par	2,671	62.0588	62.0588	59.0058	55.9989	54.1737	51.0545	22%	11%	62.6220
11	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPEASHF122	31-Mar-06	Non Par	282	32.6884	32.6884	32.1818	31.6890	31.2152	30.7426	6%	5%	32.6884
12	Unit Linked Protector Fund	ULIF00911/07/2006LIFEPROTECT122	11-Jul-06	Non Par	1,863	38.0979	38.0979	36.7675	35.7600	34.7608	33.8226	13%	7%	38.2034
13	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEXF122	02-Jan-08	Non Par	6,266	45.4177	45.4177	42.2966	39.2780	37.9458	34.4810	32%	15%	46.1012
14	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSINDEXF122	22-Jan-08	Non Par	13,295	55.8928	55.8928	52.0438	48.3240	46.7029	42.4630	32%	15%	56.7307
15	Unit Linked Enhancer fund	ULIF01230/01/2008LIFENHANCER122	30-Jan-08	Non Par	7,222	59.3387	59.3387	55.8293	49.8053	45.2578	42.2578	31%	14%	60.2809
16	Unit Linked Debt Fund	ULIF01306/02/2008LIFEDEBTFU122	06-Feb-08	Non Par	439	32.3904	32.3904	31.5697	31.0936	30.3361	29.9286	8%	5%	32.3910
17	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECT122	08-Feb-08	Non Par	1,137	33.5617	33.5617	32.4032	31.4846	30.6289	29.7941	13%	7%	33.6546
18	Grp Superann-Short Term Debt fund	ULGF00613/02/2009GROUPEDEBT122	13-Feb-09	Non Par	0	25.8600	25.8600	25.7020	25.3204	24.9458	24.5793	5%	5%	27.3600
19	Unit Linked PSU fund	ULIF02208/01/2010LIFEPSUFUND122	08-Jan-10	Non Par	26,320	45.6466	45.6466	45.0461	39.0846	33.4617	27.2485	66%	36%	48.4331
20	Unit Linked Index - II fund	ULIF02008/01/2010LIFEINDEX-II122	08-Jan-10	Non Par	9,115	47.9592	47.9592	44.7445	41.6065	40.2675	36.7054	31%	15%	48.6831
21	Unit Linked Growth - II fund	ULIF01808/01/2010LIFEGROW-II122	08-Jan-10	Non Par	19,299	44.2348	44.2348	41.8559	39.2754	37.9501	35.1678	26%	12%	44.7815
22	Unit Linked Balanced - II fund	ULIF01508/01/2010LIFEBALAN-II122	08-Jan-10	Non Par	14,865	35.8795	35.8795	34.3921	33.8245	33.1795	30.2806	18%	9%	36.1069
23	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFEENH-II122	08-Jan-10	Non Par	1,09,717	58.2929	58.2929	54.8149	50.7861	48.9268	44.4099	31%	15%	59.2174
24	Unit Linked Debt - II fund	ULIF01608/01/2010LIFEDEBT-II122	08-Jan-10	Non Par	7,771	26.4157	26.4157	25.6592	25.2748	24.6589	24.3516	8%	5%	26.4285
25	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFEINFRA122	08-Jan-10	Non Par	9,753	39.2993	39.2993	37.6880	34.1308	29.8548	25.5014	54%	24%	39.6675
26	Unit Linked Protector - II fund	ULIF02108/01/2010LIFEPROTE-II122	08-Jan-10	Non Par	5,884	29.0485	29.0485	28.0540	27.2698	26.5385	25.8590	12%	7%	29.1302
27	Pension Unit Linked Index - II fund	ULIF02625/01/2010PNSINDEX-II122	25-Jan-10	Non Par	2,991	53.4058	53.4058	49.7964	46.3483	44.8265	40.8052	31%	15%	54.2115
28	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSPSUFUND122	25-Jan-10	Non Par	1,517	47.4926	47.4926	46.8322	40.6603	34.5814	28.1026	69%	37%	50.3717
29	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNSBALAN-II122	25-Jan-10	Non Par	537	33.8908	33.8908	32.5563	31.0968	30.1629	28.8392	18%	9%	34.0822
30	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNSGROW-II122	25-Jan-10	Non Par	1,122	40.0681	40.0681	38.1727	36.2753	33.1722	33.1510	21%	10%	40.4466
31	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSINFRA122	25-Jan-10	Non Par	512	39.8423	39.8423	38.1475	34.7277	30.1858	25.9000	54%	23%	40.2176
32	Pension Unit Linked Protector-II fund	ULIF02825/01/2010PNSPROTE-II122	25-Jan-10	Non Par	193	26.8724	26.8724	25.9752	25.3018	24.6641	24.0376	12%	6%	26.9454
33	Unit Linked Midcap fund#	ULIF03323/01/2024LIFEMIDCAP122	23-Jan-24	Non Par	5,998	11.7212	11.7212	9.4305	NA	NA	NA	NA	NA	11.7863
34	Discontinued Policy Fund	ULIF03127/01/2011LIFDISCPLY122	27-Jan-11	Non Par	17,283	23.1084	23.1084	22.7115	22.3445	22.0230	21.6604	7%	5%	23.1084
35	Group Superannuation & Gratuity Income fund	ULGF00728/03/2011GROUPEINCOM122	25-Mar-11	Non Par	0	17.0280	17.0280	17.0280	17.0280	17.0280	17.0280	0%	0%	17.0397
36	Unit Linked Dynamic P/E Fund	ULIF03201/08/2011LIFEDYNAMIC122	01-Aug-11	Non Par	9,423	45.0163	45.0163	42.7094	40.0799	38.8683	36.0467	25%	13%	45.4933
37	Unitised with Profit fund	ULIF00225/06/2002LIFWPROFIT122	25-Jun-02	Par	13,163	67.6468	67.6468	64.4151	61.3704	58.4697	55.6764	21%	19%	67.6468
38	Pension Unitised with Profit fund	ULIF00411/02/2003PNSWPROFIT122	11-Feb-03	Par	1,474	67.9728	67.9728	64.8601	61.9215	59.1161	56.4090	21%	18%	67.9728
	<b>Total</b>				<b>4,40,441</b>									

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: 24-Oct-24

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

2. NAV should be upto 4 decimals

3. Category of Investment (COI) shall be as per Guidelines issued

# Unit Linked Midcap Fund was launched in January 2024, 1 year and 3 year returns are not applicable

Chief Financial Officer

## FORM L-29- Detail regarding debt securities

## Unit Linked

Rs. In Lacs

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30th September 2024	as % of total for this class	As at 30th September 2023	as % of total for this class	As at 30th September 2024	as % of total for this class	As at 30th September 2023	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	1,23,599	90.8%	1,24,649	91.5%	1,22,087	88.7%	1,25,261	89.5%
AA or better	5,618	4.1%	10,673	7.8%	5,653	4.1%	10,725	7.7%
Rated below AA but above A	5,960	4.4%	0	0.0%	5,974	4.3%	0	0.0%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	886	0.7%	886	0.7%	4,000	2.9%	4,000	2.9%
	<b>1,36,063</b>	<b>100.0%</b>	<b>1,36,208</b>	<b>100.0%</b>	<b>1,37,714</b>	<b>100.0%</b>	<b>1,39,986</b>	<b>100.0%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	21,202	15.6%	35,885	26.3%	21,202	15.4%	35,907	25.7%
more than 1 year and upto 3years	32,112	23.6%	23,043	16.9%	35,369	25.7%	26,406	18.9%
More than 3years and up to 7years	18,728	13.8%	26,718	19.6%	18,640	13.5%	26,980	19.3%
More than 7 years and up to 10 years	21,705	16.0%	24,393	17.9%	21,259	15.4%	24,414	17.4%
More than 10 years and up to 15 years	17,330	12.7%	18,683	13.7%	16,904	12.3%	18,756	13.4%
More than 15 years and up to 20 years	2,054	1.5%	109	0.1%	1,968	1.4%	112	0.1%
Above 20 years	22,932	16.9%	7,376	5.4%	22,372	16.2%	7,410	5.3%
	<b>1,36,063</b>	<b>100.0%</b>	<b>1,36,208</b>	<b>100.0%</b>	<b>1,37,714</b>	<b>100.0%</b>	<b>1,39,986</b>	<b>100.0%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	61,327	45.1%	63,724	46.8%	60,204	43.7%	64,010	45.7%
State Government	30,178	22.2%	27,321	20.1%	29,966	21.8%	27,586	19.7%
Corporate Securities	44,558	32.7%	45,163	33.2%	47,544	34.5%	48,390	34.6%
	<b>1,36,063</b>	<b>100.0%</b>	<b>1,36,208</b>	<b>100.0%</b>	<b>1,37,714</b>	<b>100.0%</b>	<b>1,39,986</b>	<b>100.0%</b>

## Non Unit Linked

Rs. In Lacs

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 30th September 2024	as % of total for this class	As at 30th September 2023	as % of total for this class	As at 30th September 2024	as % of total for this class	As at 30th September 2023	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	10,22,310	99.8%	9,17,127	99.8%	10,22,310	99.8%	9,17,127	99.8%
AA or better	293	0.0%	310	0.0%	293	0.0%	310	0.0%
Rated below AA but above A	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	1,904	0.2%	1,904	0.2%	1,904	0.2%	1,904	0.2%
	<b>10,24,507</b>	<b>100.0%</b>	<b>9,19,341</b>	<b>100.0%</b>	<b>10,24,507</b>	<b>100.0%</b>	<b>9,19,341</b>	<b>100.0%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	22,716	2.2%	19,301	2.1%	22,716	2.2%	19,301	2.1%
more than 1 year and upto 3years	40,628	4.0%	28,336	3.1%	40,628	4.0%	28,336	3.1%
More than 3years and up to 7years	1,77,100	17.3%	1,39,051	15.1%	1,77,100	17.3%	1,39,051	15.1%
More than 7 years and up to 10 years	1,91,857	18.7%	1,76,358	19.2%	1,91,857	18.7%	1,76,358	19.2%
More than 10 years and up to 15 years	3,12,628	30.5%	2,89,891	31.5%	3,12,628	30.5%	2,89,891	31.5%
More than 15 years and up to 20 years	1,70,706	16.7%	1,64,143	17.9%	1,70,706	16.7%	1,64,143	17.9%
Above 20 years	1,08,872	10.6%	1,02,261	11.1%	1,08,872	10.6%	1,02,261	11.1%
	<b>10,24,507</b>	<b>100.0%</b>	<b>9,19,341</b>	<b>100.0%</b>	<b>10,24,507</b>	<b>100.0%</b>	<b>9,19,341</b>	<b>100.0%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	5,51,309	53.8%	5,32,387	57.9%	5,51,309	53.8%	5,32,387	57.9%
State Government	2,72,253	26.6%	2,16,442	23.5%	2,72,253	26.6%	2,16,442	23.5%
Corporate Securities	2,00,945	19.6%	1,70,512	18.5%	2,00,945	19.6%	1,70,512	18.5%
	<b>10,24,507</b>	<b>100.0%</b>	<b>9,19,341</b>	<b>100.0%</b>	<b>10,24,507</b>	<b>100.0%</b>	<b>9,19,341</b>	<b>100.0%</b>

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

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

AAA rated includes all Sovereign rated instruments#

Non-ULIP includes Shareholder fund.

AVIVA LIFE INSURANCE COMPANY INDIA LIMITED

## FORM L-30 : Related Party Transactions

## PART-A Related Party Transactions

(Rs. In lacs)

Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Q2'24-25	Upto the quarter ended SEP 30, 2024	Q2'23-24	Upto the quarter ended SEP 30, 2023
Aviva International Holdings Limited, UK	Control	NA	-	-	-	-
Dabur Invest Corp. (Partnership Firm)	Significant Influence	NA	-	-	-	-
Aviva International Insurance Limited	Significant Influence	NA	-	-	-	-
Singapore Life Limited (Earlier known as Aviva Limited, Singapore)	Significant Influence	NA	-	-	-	-
Aviva Investors Global Services Limited, UK	Significant Influence	NA	-	-	-	-
Aviva Investors Asia Pte. Limited	Significant Influence	NA	-	-	-	-
Aviva Life Services UK Limited	Significant Influence	NA	-	-	-	-
Aviva Group Holdings Limited	Significant Influence	NA	-	-	-	-
Aviva PLC	Significant Influence	NA	-	-	-	-
Sesame Group India Pvt Ltd	Significant Influence	NA	-	-	-	-
Experian Credit Information Company of India Private Limited	Entity in which relative of director is a director	NA	-	-	-	-
Key Managerial Personnel	Key Managerial Personnel	Remuneration	(343.36)	(1,134.54)	(320.52)	(848.35)
AVIVA Central Services UK limited	Significant Influence	Recharge for the cost towards various projects.	342.52	1,004.17	2,662.03	2,893.63
		Secondment charges of expats			-	-
		Consultant payment			-	-
Aviva Asia Management Pte Ltd	Significant Influence	Payable towards recharge of executive search fees	-	-	-	-

## PART-B Related Party Transaction Balances - As at the end of the Quarter ended SEP 30, 2024

(Rs. In lacs)

Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party
AVIVA Central Services UK limited	Significant Influence	254.01	Receivable	NA	NA	NA	NA

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

BOD and Key Person information			July-September 2024
Sl. No.	Name of person	Role/designation	Details of change in the period
1	Sumithasri EV	Chairwoman, Non - Executive Independent Director	Resigned as Chairwoman, Non - Executive Independent Director w.e.f 01st August 2024
2	Lee Patrick Callaghan	Non - Executive Director	NA
3	Mohit Burman	Non - Executive Director	NA
4	Pritam Das Narang	Non - Executive Director	NA
5	Suresh Mahalingam	Chairperson, Non - Executive Independent Director	Appointed as Chairperson, Non - Executive Independent Director w.e.f 01st September 2024
6	Randy Lianggara	Non - Executive Director	Resigned as Non - Executive Director w.e.f 01st August 2024
7	Andrew Maitland Dinwiddie	Non - Executive Director	NA
8	Amit Agarwal	Non - Executive Independent Director	NA
9	Asit Rath	Chief Executive Officer and Managing Director	NA
10	Joydev Sengupta	Head- Legal & Compliance	NA
11	Vinit Kapahi	Head- Marketing	NA
12	Sonali Athalye	Chief Financial Officer	NA
13	Ajai Kumar Tripathi	Appointed Actuary	NA
14	Anaahat Singh	Head- People Function	NA
15	Gyanendra Singh	Chief Technology Officer	NA
16	Gaurav Banka	Chief Risk Officer	NA
17	Komal Jolly	Company Secretary	NA
18	Balamurugan Shanmugam	Chief Investment Officer	NA

Key Persons as defined in IRDAI Corporate Governance Guidelines, 2016

Note:

- a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance  
b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"

## FORM L-32- Solvency Margin - KT 3

## Available Solvency Margin And Solvency Ratio - Total Business

(Rs. In lacs)

Item	Description	Notes No	Adjusted Value	
			AS AT SEPT 30, 2024	AS AT SEPT 30, 2023
01	Available Assets in Policyholders' Fund:	1	14,15,938	12,52,056
	Deduct:			
02	Mathematical Reserves	2	13,83,410	12,31,480
03	Other Liabilities	3	28,061	14,262
04	<b>Excess in Policyholders' funds</b>		<b>4,467</b>	<b>6,314</b>
05	Available Assets in Shareholders Fund:	4	75,082	64,817
	Deduct:			
06	Other Liabilities of shareholders' fund	3	218	27
07	<b>Excess in Shareholders' funds</b>		<b>74,864</b>	<b>64,790</b>
08	Total ASM (04)+(07)		79,331	71,104
09	Total RSM		40,878	37,701
10	<b>Solvency Ratio (ASM/RSM)</b>		<b>1.94</b>	<b>1.89</b>

## Notes

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

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

FORM L-33-NPAs

FORM - 7

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

Statement As on : 30th September 2024

Details of Non Performing Assets-Quarterly

Periodicity of Submission : Quarterly

Name of the Fund -LIFE FUND

NO	PARTICULARS	(Rs. In lacs)									
		Bonds/Debtentures		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2024)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2024)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2024)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2024)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2024)
1	Investment Assets (As per Form 5)	1,83,892	1,72,968	-	-	13,423	12,653	7,99,458	7,65,962	9,96,773	9,51,582
2	Gross NPA	1,904	1,904	-	-	-	-	-	-	1,904	1,904
3	% of Gross NPA on Investment Assets (2/1)	1.04%	1.10%	-	-	-	-	-	-	0.19%	0.20%
4	Provision Made on NPA	1,483	1,483	-	-	-	-	-	-	1,483	1,483
5	Provision as a % on NPA (4/2)	77.90%	77.90%	-	-	-	-	-	-	77.90%	77.90%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	1,82,409	1,70,588	-	-	13,423	12,653	7,99,458	7,65,962	9,95,289	9,49,202
8	Net NPA (2-4)	421	421	-	-	-	-	-	-	421	421
9	% of Net NPA to Net Investment Assets (8/7)	0.23%	0.25%	-	-	-	-	-	-	0.04%	0.04%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

**CERTIFICATION**

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

Note:

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

\_\_\_\_\_  
Chief Financial Officer

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

FORM L-33-NPAs

FORM - 7

COMPANY NAME & CODE: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code: 0122  
 Statement As on : 30th September 2024  
 Details of Non Performing Assets-Quarterly  
 Periodicity of Submission : Quarterly

Name of the Fund - Pension General Annuity Fund

(Rs. In lacs)

NO	PARTICULARS	Bonds/Debentures		Loans		Other Debt Instruments		All Other Assets		Total	
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2024)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2024)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2024)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2024)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2024)
1	Investment Assets (As per Form 5)	4,228	4,227	-	-	206	78	23,392	23,957	27,826	28,262
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision Made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % on NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	4,228	4,227	-	-	206	78	23,392	23,957	27,826	28,262
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

**CERTIFICATION**

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

Note:

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

\_\_\_\_\_  
 Chief Financial Officer



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

FORM L-33-NPAs

FORM - 7

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

Statement As on : 30th September 2024

Details of Non Performing Assets-Quarterly

Periodicity of Submission : Quarterly

Name of the Fund -ULIP Fund

NO	PARTICULARS	(Rs. In lacs)											
		Bonds/Debtentures		Loans		Other Debt Instruments		All Other Assets		Total			
		YTD (AS on Date)	Prev. FY (As on 31 Mar 2024)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2024)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2024)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2024)	YTD (AS on Date)	Prev. FY (As on 31 Mar 2024)		
1	Investment Assets (As per Form 5)	35,397	33,100	-	-	9,161	8,993	3,95,883	3,62,319	4,40,441	4,04,412		
2	Gross NPA	4,000	4,000	-	-	-	-	-	-	4,000	4,000		
3	% of Gross NPA on Investment Assets (2/1)	11.30%	12.08%	-	-	-	-	-	-	0.91%	0.99%		
4	Provision Made on NPA	3,114	3,114	-	-	-	-	-	-	3,114	3,114		
5	Provision as a % on NPA (4/2)	77.85%	77.85%	-	-	-	-	-	-	77.85%	77.85%		
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-		
7	Net Investment Assets (1-4)**	35,397	33,100	-	-	9,161	8,993	3,95,883	3,62,319	4,40,441	4,04,412		
8	Net NPA (2-4)	886	886	-	-	-	-	-	-	886	886		
9	% of Net NPA to Net Investment Assets (8/7)	2.50%	2.68%	-	-	-	-	-	-	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:

- The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.
- Total Investment Assets should reconcile with figures shown in Form 3A / 3B
- Gross NPA is investments classified as NPA, before any provisions
- Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
- Net Investment assets is net of 'provisions'
- Net NPA is gross NPAs less provisions
- Write off as approved by the board

\*\* The provisions for NPA and Standard Assets disclosed above (Rs 31.14 Cr.) are already netted off in the carrying value of ULIP assets of Rs. 4401.41 Cr.

\_\_\_\_\_  
Chief Financial Officer

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

FORM L-34-YIELD ON INVESTMENTS-1

FORM - 1  
 (Read with clause 9 of Part III of Schedule III)  
 Statement As on : 30th September 2024  
 Statement of Investment and Income on Investment  
 Periodicity of Submission: Quarterly

Name of the Fund -LIFE FUND

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>
<b>A</b>	<b>GOVERNMENT SECURITIES</b>													
	Central Government Bonds	CGSB	5,26,062	10,330	2.0%	2.0%	5,24,552	20,617	3.9%	3.9%	4,93,717	19,566	4.0%	4.0%
	Sovereign Green Bonds	CSGB	515	9	1.8%	1.8%	515	18	3.5%	3.5%	-	-	-	-
	Treasury Bills	CTRB	3,534	62	0.02	0.02	6,828	243	0.04	0.04	14,383	502	0.03	0.03
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>													
	State Government Bonds	SGGB	2,58,886	4,682	1.8%	1.8%	2,48,769	8,949	3.6%	3.6%	1,99,627	7,065	3.5%	3.5%
	Central Government Guaranteed Loans/Bonds	CGSL	804	17	2.2%	2.2%	804	35	4.3%	4.3%	805	35	4.3%	4.3%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	2,318	40	0.02	0.02	2,318	81	0.03	0.03	2,317	81	0.03	0.03
<b>C</b>	<b>HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HIDN	11,255	225	2.0%	2.0%	11,257	447	4.0%	4.0%	11,292	450	4.0%	4.0%
	Bonds / Debentures issued by HUDCO	HTHD	8,464	144	0.02	0.02	8,476	285	0.03	0.03	8,577	285	0.03	0.03
<b>D</b>	<b>INFRASTRUCTURE INVESTMENTS</b>													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	1	0	29.0%	29.0%	1	0	32.9%	32.9%	1	0	9.6%	9.6%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	5	0	6.4%	6.4%	4	0	7.5%	7.5%	4	5	120.5%	120.5%
	Infrastructure - PSU - Debentures / Bonds	IPTD	1,25,063	2,371	1.9%	1.9%	1,24,421	4,688	3.8%	3.8%	1,17,844	4,844	4.1%	4.1%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	627	22	3.5%	3.5%
	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	32,236	612	0.02	0.02	32,209	1,214	0.04	0.04	18,232	687	0.04	0.04
<b>E</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>													
	PSU - Equity shares - Quoted	EAEQ	5	1	17.6%	17.6%	5	1	20.8%	20.8%	4	0	11.0%	11.0%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	102	60	58.7%	58.7%	355	2,470	695.4%	695.4%	108	11	10.2%	10.2%
	Deposits - CDs with Scheduled Banks	EDCD	4,610	87	1.9%	1.9%	3,965	149	3.8%	3.8%	2,167	78	3.6%	3.6%
	Deposits - Repo / Reverse Repo	ECMR	4,636	74	1.6%	1.6%	4,482	144	3.2%	3.2%	5,369	173	3.2%	3.2%
	Corporate Securities - Debentures	ECOS	4,220	84	2.0%	2.0%	3,597	143	4.0%	4.0%	-	-	-	-
<b>F</b>	<b>OTHER INVESTMENTS</b>													
	Reclassified Approved Investments - Debt	ORAD	1,904	-	0.0%	0.0%	1,904	-	0.0%	0.0%	1,904	-	0.0%	0.0%
	Equity Shares (incl Co-op Societies)	OESH	-	-	0.0%	0.0%	-	-	0.0%	0.0%	1,218	0	0.0%	0.0%
	<b>TOTAL</b>		<b>9,84,620</b>	<b>18,799</b>	<b>1.9%</b>	<b>1.9%</b>	<b>9,74,464</b>	<b>39,485</b>	<b>4.1%</b>	<b>4.1%</b>	<b>8,78,196</b>	<b>33,802</b>	<b>3.8%</b>	<b>3.8%</b>

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: 24-Oct-24

Chief Financial Officer

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

- 1 Based on daily simple Average of Investments
- 2 Yield netted for Tax
- 3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown
- 4 FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFN) level and also at consolidated level.
- 5 YD Income on investment shall be reconciled with figures in P&L and Revenue account
- YD Income on investment excludes the Income on Investment of Unclaimed Policyholders Fund

FORM L-34-YIELD ON INVESTMENTS-1

FORM - 1  
 (Read with clause 9 of Part III of Schedule III)  
 Statement As on : 30th September 2024  
 Statement of Investment and Income on Investment  
 Periodicity of Submission: Quarterly

Name of the Fund - Pension General Annuity Fund

(Rs. In lacs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
<b>A</b>	<b>GOVERNMENT SECURITIES</b>													
	Central Government Bonds	CGSB	19,839	383	1.9%	1.9%	19,955	778	3.9%	3.9%	21,102	809	3.8%	3.8%
	Treasury Bills	CTRB	59	1	1.7%	1.7%	58	2	3.5%	3.5%	565	19	3.4%	3.4%
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>													
	State Government Bonds	SGGB	3,425	62	1.8%	1.8%	3,409	123	3.6%	3.6%	1,563	54	3.5%	3.5%
<b>C</b>	<b>HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>													
	TAXABLE BONDS		-	-	-	-	-	-	-	-	-	-	-	-
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HIDN	130	2	1.8%	1.8%	130	5	3.5%	3.5%	130	5	3.5%	3.5%
<b>D</b>	<b>INFRASTRUCTURE INVESTMENTS</b>													
	TAXABLE BONDS		-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Debentures / Bonds	IPTD	3,170	71	2.2%	2.2%	3,170	141	4.5%	4.5%	3,409	193	5.7%	5.7%
	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	927	17	1.8%	1.8%	927	34	3.6%	3.6%	635	23	3.6%	3.6%
<b>E</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>													
	Deposits - Repo / Reverse Repo	ECMR	317	5	1.6%	1.6%	282	9	3.2%	3.2%	130	4	3.2%	3.2%
<b>F</b>	<b>OTHER INVESTMENTS</b>													
	TOTAL		27,867	541	1.9%	1.9%	27,932	1,091	3.9%	3.9%	27,534	1,107	4.0%	4.0%

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: 24-Oct-24

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

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

FORM L-34-YIELD ON INVESTMENTS-1

FORM - 1  
 (Read with clause 9 of Part III of Schedule III)  
 Statement As on : 30th September 2024  
 Statement of Investment and Income on Investment  
 Periodicity of Submission: Quarterly

Name of the Fund -ULIP Fund

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>				
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>2</sup>	Net Yield (%) <sup>2</sup>	
<b>A</b>	<b>GOVERNMENT SECURITIES</b>														
	Central Government Bonds	CGSB	51,654	1,904	3.7%	3.7%	54,694	3,183	5.8%	5.8%	50,818	1,677	3.3%	3.3%	
	Treasury Bills	CTRB	11,748	206	1.8%	1.8%	12,564	438	3.5%	3.5%	15,464	538	3.5%	3.5%	
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>														
	State Government Bonds	SGGB	29,077	973	3.3%	3.3%	20,702	1,246	6.0%	6.0%	28,144	1,382	4.9%	4.9%	
	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT		-	-	-	-	-	-	-	-	-	-	-	-	-
<b>C</b>	<b>TAXABLE BONDS</b>														
	Equity Shares in Housing Finance Companies	HAEQ	359	(52)	-14.4%	-14.4%	282	31	11.0%	11.0%	-	-	-	-	-
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HIDN	5,403	163	3.0%	3.0%	2,989	173	5.8%	5.8%	581	23	0.04	0.04	
<b>D</b>	<b>INFRASTRUCTURE INVESTMENTS</b>														
	TAXABLE BONDS														
	Infrastructure - PSU - Equity shares - Quoted	ITPE	21,274	1,871	8.8%	8.8%	20,744	5,064	24.4%	24.4%	8,328	3,063	36.8%	36.8%	
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	24,981	2,182	8.7%	8.7%	24,787	3,398	13.7%	13.7%	13,365	4,071	30.5%	30.5%	
	Infrastructure - PSU - Debentures / Bonds	IFTD	6,092	170	2.8%	2.8%	10,339	406	3.9%	3.9%	4,469	141	3.2%	3.2%	
	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	8,343	214	2.6%	2.6%	7,997	358	4.5%	4.5%	2,526	95	3.8%	3.8%	
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	2,557	55	2.2%	2.2%	3,037	113	3.7%	3.7%	4,153	156	3.8%	3.8%	
	OTHER INVESTMENTS														
	Infrastructure - Equity (including unlisted)	IOEQ	933	9	1.0%	1.0%	781	127	16.3%	16.3%	-	-	-	-	
<b>E</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>														
	PSU - Equity shares - Quoted	EAEQ	36,113	(186)	-0.5%	-0.5%	36,209	3,796	10.5%	10.5%	15,470	3,462	22.4%	22.4%	
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	1,92,271	13,277	6.9%	6.9%	1,84,551	27,611	15.0%	15.0%	1,55,757	17,136	11.0%	11.0%	
	Deposits - CDs with Scheduled Banks	EDCD	4,059	76	1.9%	1.9%	3,691	138	3.7%	3.7%	13,439	482	3.6%	3.6%	
	Equity Exchange Traded Fund	EETF	12,176	156	1.3%	1.3%	12,500	1,600	12.8%	12.8%	1,121	131	11.6%	11.6%	
	Deposits - Repo / Reverse Repo	ECMR	4,696	75	1.6%	1.6%	6,149	198	3.2%	3.2%	13,523	439	3.2%	3.2%	
	Corporate Securities - Debentures	ECOS	4,302	137	3.2%	3.2%	3,407	182	5.3%	5.3%	-	-	-	-	
	Net Current Assets (Only in respect of ULIP Business)	ENCA	4,474	-	0.0%	0.0%	4,474	-	-	-	2,034	-	0.0%	0.0%	
	OTHER INVESTMENTS														
	Equity Shares (incl Co-op Societies)	OESH	4,593	718	15.6%	15.6%	4,341	1,147	26.4%	26.4%	7,765	2,741	35.3%	35.3%	
<b>F</b>	<b>Reclassified Approved Investments - Debt</b>	ORAD	6,819	171	2.5%	2.5%	6,813	276	4.0%	4.0%	6,903	238	3.4%	3.4%	
	Equity Exchange Traded Fund	OEIF	1,377	(127)	-9.2%	-9.2%	1,708	(45)	-2.6%	-2.6%	19,377	2,282	11.8%	11.8%	
	<b>TOTAL</b>		<b>4,33,301</b>	<b>21,994</b>	<b>5.1%</b>	<b>5.1%</b>	<b>4,22,761</b>	<b>49,439</b>	<b>11.8%</b>	<b>11.8%</b>	<b>3,63,240</b>	<b>38,056</b>	<b>10.5%</b>	<b>10.5%</b>	

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: 24-Oct-24

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

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 : 30th September 2024  
 Statement of Downgraded Investment  
 Periodicity of Submission: Quarterly

Name of Fund - LIFE FUND

PART - A

(Rs. In lacs)									
No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
<b>A.</b>	<u>During the Quarter</u> <sup>1</sup>								
	NIL								
<b>B.</b>	<u>As on Date</u> <sup>2</sup>								
	9.00% Reliance Capital NCD 09.09.2026 (ISIN : INE013A079D5)	ORAD	1,904	28-Sep-16	CARE	AAA	D	23-Sep-19	

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: 24-Oct-24

\_\_\_\_\_  
 Chief Financial Officer

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

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 : 30th September 2024  
 Statement of Downgraded Investment  
 Periodicity of Submission: Quarterly

**Name of Fund - Pension General Annuity Fund**

**PART - A**

(Rs. In lacs)

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

**CERTIFICATION**

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

Date: 24-Oct-24

Chief Financial Officer

**Note:**

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

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 : 30th September 2024  
 Statement of Downgraded Investment  
 Periodicity of Submission: Quarterly

Name of Fund - ULIP Fund

PART - A

(Rs. In lacs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
<b>A.</b>	<b>During the Quarter <sup>1</sup></b>								
		NIL							
<b>B.</b>	<b>As on Date <sup>2</sup></b>								
	8.43% Indiabulls HF 22-Feb-2028 (ISIN : INE148I071Q8) #	ORAD	5,960	28-Mar-18	CRISIL	AAA	AA-	11-Oct-23	
	9.00% Reliance Capital NCD 09.09.2026 (ISIN : INE013A079D5)	ORAD	886	9-Sep-16	CARE	AAA	D	23-Sep-19	

**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: 24-Oct-24

\_\_\_\_\_  
 Chief Financial Officer

Note:

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

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

(Rs. In lacs)

S.No.	Particulars	Q2'24-25				Q2'23-24				Upto the quarter ended SEP 30, 2024				Upto the quarter ended SEP 30, 2023			
		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
<b>1</b>	<b>First year Premium</b>																
i	Individual Single Premium- (ISP)																
	From 0-10000	-	-	-	-	-	-	-	-	0	39	10	0	16	16	4	
	From 10,000-25,000	16	8	38	43	19	18	94	43	19	80	90	38	37	365		
	From 25001-50,000	32	9	56	90	21	25	243	67	18	99	194	46	45	767		
	From 50,001-75,000	7	1	9	28	4	4	96	18	3	23	28	4	4	96		
	From 75,000-100,000	-	-	-	59	6	6	161	19	2	111	97	10	10	297		
	From 1,00,001-1,25,000	85	3	456	-	-	-	-	85	3	456	-	-	-	-		
	Above Rs. 1,25,000	(13)	-	(16)	28	1	2	34	12	1	15	138	6	6	172		
ii	Individual Single Premium (ISPA)- Annuity																
	From 0-50000	133	45	-	54	16	17	-	216	72	-	124	37	37	-		
	From 50,001-100,000	91	11	-	26	4	5	-	130	17	-	63	10	10	-		
	From 1,00,001-150,000	50	4	-	52	4	4	-	110	9	-	126	10	10	-		
	From 150,001-2,00,000	53	3	-	37	3	3	-	70	4	-	36	2	2	-		
	From 2,00,001-250,000	45	2	-	23	1	1	-	45	2	-	46	2	2	-		
	From 2,50,001-3,00,000	-	-	-	29	1	1	-	29	1	-	29	1	1	-		
	Above Rs. 3,00,000	143	2	-	105	2	2	-	261	3	-	105	2	2	-		
iii	Group Single Premium (GSP)																
	From 0-10000	(4)	-	135	(113)	-	90	(523)	(3)	-	248	(37)	(10)	-	167	190	
	From 10,000-25,000	1	-	20	135	-	-	-	2	-	55	243	2	-	256	283	
	From 25001-50,000	1	-	9	72	3	1	225	367	1	-	13	107	6	1	1,755	911
	From 50,001-75,000	1	-	139	523	3	-	846	396	1	-	139	523	10	-	2,859	1,439
	From 75,000-100,000	1	-	24	48	5	-	522	551	2	-	29	101	15	1	3,135	1,813
	From 1,00,001-1,25,000	1	-	10	119	7	-	1,857	1,041	2	-	22	196	12	-	2,956	1,843
	Above Rs. 1,25,000	357	-	11,387	30,778	426	5	24,193	31,249	573	-	19,610	47,990	1,538	6	218,959	1,45,477
iv	Group Single Premium- Annuity- GSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	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	55	651	3,091	125	1,847	1,861	3,334	102	1,145	4,601	127	3,337	3,331	4,148		
	From 10,000-25,000	98	555	7,179	244	1,274	1,262	9,534	187	1,035	12,292	425	2,181	2,170	14,540		
	From 25001-50,000	288	652	4,634	748	1,826	1,762	16,950	575	3,302	12,441	1,419	3,354	3,289	29,605		
	From 50,001-75,000	359	748	5,886	439	589	540	5,521	623	1,201	8,566	903	1,369	1,302	11,640		
	From 75,000-100,000	243	265	3,240	676	485	628	9,332	486	514	7,117	1,192	1,214	1,155	15,982		
	From 1,00,001-1,25,000	343	349	4,251	410	286	251	3,858	487	650	10,024	894	659	620	8,306		
	Above Rs. 1,25,000	1,981	435	16,470	2,372	631	471	24,443	3,825	792	29,787	4,571	1,303	1,138	47,410		
vi	Individual non Single Premium- Annuity- INSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	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	(1,365)	4	(20,081)	(5,35,007)	(67)	1	21,309	1,34,492	(1,465)	4	17,694	(3,21,555)	(135)	1	41,179	2,42,146
	From 10,000-25,000	14	3	4,507	49,552	10	1	2,217	26,410	22	3	7,091	81,053	14	1	3,234	35,124
	From 25001-50,000	22	5	15,366	1,09,258	12	1	876	15,176	34	7	19,384	1,44,628	22	3	1,725	28,579
	From 50,001-75,000	20	7	18,481	1,07,954	9	1	713	9,605	31	10	21,092	1,33,648	17	3	1,154	23,805
	From 75,000-100,000	16	2	3,211	26,953	5	-	860	3,020	27	6	5,005	50,997	11	3	1,892	8,681
	From 1,00,001-1,25,000	10	4	1,729	25,610	15	7	1,691	15,151	16	6	2,354	30,660	18	7	1,751	18,418
	Above Rs. 1,25,000	4,114	90	1,32,737	20,72,612	2,463	67	1,38,753	14,03,359	7,590	149	3,45,442	38,83,479	4,968	118	2,62,737	23,81,954
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 lacs)

S.No.	Particulars	Q2'24-25				Q2'23-24				Upto the quarter ended SEP 30, 2024				Upto the quarter ended SEP 30, 2023			
		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
<b>2</b>	<b>Renewal Premium</b>																
	i Individual																
	From 0-10000	1,277	21,277		7,89,804	1,287	21,589	18,825	7,97,300	2,270	41,647		15,07,127	2,249	42,187	39,284	15,21,671
	From 10,000-25,000	2,710	15,950		5,04,923	2,948	17,193	15,237	5,14,451	4,843	35,577		10,33,621	5,205	38,466	36,308	10,51,843
	From 25001-50,000	4,322	9,946		1,79,219	4,566	10,459	8,834	1,81,441	7,482	23,033		3,89,621	7,585	23,703	21,928	3,92,467
	From 50,001-75,000	1,711	2,436		51,879	1,555	2,249	1,727	49,507	3,024	6,780		1,21,087	2,698	5,994	5,410	1,14,703
	From 75,000-100,000	3,420	3,264		65,527	3,561	3,348	2,652	69,289	5,768	6,536		1,34,873	5,672	6,502	5,790	1,39,173
	From 1,00,001-1,25,000	1,139	932		24,683	938	764	534	23,451	2,060	2,448		56,998	1,540	1,849	1,604	50,027
	Above Rs. 1,25,000	7,668	2,400		1,28,407	7,544	2,391	1,530	1,32,481	14,398	5,493		3,07,191	12,595	4,853	3,968	2,87,329
	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	7	16,568	261	-	5	619	28	0	10	17,322	299	-	10	10,887	533
	From 10,000-25,000	1	3	2,567	429	-	-	-	-	1	3	2,567	429	-	-	-	-
	From 25001-50,000	2	5	2,837	4,131	-	-	-	-	2	5	2,837	4,131	-	-	-	-
	From 50,001-75,000	1	2	3,052	1,136	-	-	-	-	1	2	3,052	1,136	-	-	-	-
	From 75,000-100,000	-	-	5,179	-	-	-	-	-	-	-	5,179	-	-	-	-	-
	From 1,00,001-1,25,000	2	2	-	1,566	-	-	-	-	2	2	-	1,566	-	-	-	-
	Above Rs. 1,25,000	1,348	38	39,184	9,40,298	-	-	-	-	1,348	38	39,184	9,40,298	-	-	-	-
	iv Group- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note:

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

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

(Rs. In lacs)

Business Acquisition through different channels (Group)													
Sl. No.	Channels	Q2'24-25			Q2'23-24			Upto the quarter ended SEP 30, 2024			Upto the quarter ended SEP 30, 2023		
		No. of Schemes	No. of Lives Covered	Premium	No. of Schemes	No. of Lives Covered	Premium	No. of Schemes	No. of Lives Covered	Premium	No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	-	-	-	-	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	-	-	-	1	836	135	-	1,405	349	1	1,307	217
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	111	1,73,897	1,727	76	1,72,326	1,655	174	3,87,487	3,505	123	4,72,045	3,657
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	4	(7,118)	1,233	7	20,990	1,096	11	49,286	2,981	20	70,407	2,615
7	IMF	-	-	-	-	-	-	-	-	-	-	-	-
8	Others (Please Specify)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total(A)</b>	<b>115</b>	<b>1,66,779</b>	<b>2,959</b>	<b>84</b>	<b>1,94,152</b>	<b>2,885</b>	<b>185</b>	<b>4,38,178</b>	<b>6,835</b>	<b>144</b>	<b>5,43,759</b>	<b>6,489</b>
1	Referral Arrangements (B)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>115</b>	<b>1,66,779</b>	<b>2,959</b>	<b>84</b>	<b>1,94,152</b>	<b>2,885</b>	<b>185</b>	<b>4,38,178</b>	<b>6,835</b>	<b>144</b>	<b>5,43,759</b>	<b>6,489</b>

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

(Rs. In lacs)

S.No.	Channels	Business Acquisition through different channels (Individuals)							
		Q2'24-25		Q2'23-24		Upto the quarter ended September 30, 2024		Upto the quarter ended September 30, 2023	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	633	894	465	1,207	988	1,662	1,030	2,340
2	Corporate Agents-Banks	2,061	1,027	4,836	2,018	3,939	1,953	8,517	3,389
3	Corporate Agents -Others	(7)	(7)	43	52	(8)	(7)	80	85
4	Brokers	46	(26)	17	127	38	(43)	150	444
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	- Online (Through Company Website)	-	-	1	1	-	-	1	1
	- Others	913	1,391	1,604	2,001	1,589	2,651	3,262	3,903
7	IMF	74	700	50	165	164	1,331	133	369
8	Common Service Centres	-	-	-	-	-	-	-	-
9	Web Aggregators	-	-	-	-	-	-	-	-
10	Point of Sales	43	31	224	36	122	43	428	70
11	Others (Please Specify)	-	-	-	-	-	-	-	-
	<b>Total (A)</b>	<b>3,763</b>	<b>4,010</b>	<b>7,240</b>	<b>5,607</b>	<b>6,832</b>	<b>7,590</b>	<b>13,601</b>	<b>10,602</b>
1	Referral Arrangements (B)	-	0	-	-	-	1	-	-
	<b>Grand Total (A+B)</b>	<b>3,763</b>	<b>4,010</b>	<b>7,240</b>	<b>5,607</b>	<b>6,832</b>	<b>7,591</b>	<b>13,601</b>	<b>10,602</b>

FORM L-39 - Data on Settlement of Claims for the quarter ended SEP 30, 2024

Date: SEP 30, 2024

## Individual

Ageing of Claims*									
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. in lacs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	1,224	110	-	-	-	-	1,334	7,332
2	Survival Benefit	2,850	348	-	-	-	-	3,198	1,046
3	Annuities / Pension	1,135	604	110	90	86	87	2,112	129
4	Surrender	-	1,943	-	-	-	-	1,943	9,084
5	Other benefits	-	986	-	1	-	-	987	4,017
	Death Claims	-	171	-	-	-	-	171	2,439

## Group

Ageing of Claims*									
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. in lacs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims								
2	Survival Benefit								
3	Annuities / Pension								
4	Surrender	-	10	-	-	-	-	10	157
5	Other benefits	-	737	-	-	-	-	737	1,432
	Death Claims	-	693	-	-	-	-	693	1,645

AVIVA LIFE INSURANCE COMPANY INDIA LIMITED

FORM L-39-Data on Settlement of Claims for the period ended SEP 30, 2024

Date: SEP 30, 2024

## Individual

Ageing of Claims*									
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. in lacs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	2,123	141	-	-	-	-	2,264	10,897
2	Survival Benefit	5,235	378	-	-	-	-	5,613	1,799
3	Annuities / Pension	2,348	954	241	166	202	391	4,302	235
4	Surrender	-	4,009	-	-	-	-	4,009	19,507
5	Other benefits	-	1,842	-	1	-	-	1,843	6,843
	Death Claims	-	363	1	-	-	-	364	5,416

## Group

Ageing of Claims*									
Sl. No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. in lacs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims								
2	Survival Benefit								
3	Annuities / Pension								
4	Surrender	-	14	-	-	-	-	14	650
5	Other benefits	-	3,021	-	-	-	-	3,021	2,255
	Death Claims	-	1,151	2	-	-	-	1,153	2,932

AVIVA LIFE INSURANCE COMPANY INDIA LIMITED

## Death Claims

No. of claims only

Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period	18	66
2	Claims Intimated / Booked during the period	175	691
(a)	Less than 3 years from the date of acceptance of risk	34	678
(b)	Greater than 3 years from the date of acceptance of risk	141	13
3	Claims Paid during the period	171	693
4	Claims Repudiated during the period	2	3
5	Claims Rejected	-	-
6	Unclaimed	-	-
7	Claims O/S at End of the period	20	61
	Outstanding Claims:-		
	Less than 3 months	19	57
	3 months and less than 6 months	1	4
	6 months and less than 1 year		
	1 year and above		

## Individual

No. of claims only

Sl. No.	Claims Experience	Maturity	Survival Benefit1	Annuities/ Pension	Surrender*	Other Benefits**
1	Claims O/S at the beginning of the period	223	25	8,531	12	146
2	Claims Booked during the period	1,428	3,225	2,681	1,958	1,013
3	Claims Paid during the period	1,334	3,198	2,112	1,943	987
4	Unclaimed	-	-	-	-	-
5	Claims O/S at End of the period	317	52	9,100	26	168
	Outstanding Claims (Individual)					
	Less than 3months	153	36	838	26	90
	3 months and less than 6 months	67	11	713	-	10
	6 months and less than 1 year	92	4	1,220	-	1
	1 year and above	5	1	6,329	-	67

\*1 case in the surrender category was reversed from the opening balance as customer opted to continue

\*\* 4 case in the Partial Withdrawal category were reversed from the opening balance.

FORM L-40-Quarterly Claims data for Life for the period ended SEP 30, 2024

Date: SEP 30, 2024

## Death Claims

No. of claims only

Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period	-	2
2	Claims Intimated / Booked during the period	386	1,217
(a)	Less than 3 years from the date of acceptance of risk	68	1,198
(b)	Greater than 3 years from the date of acceptance of risk	318	19
3	Claims Paid during the period	364	1,153
4	Claims Repudiated during the period	2	4
5	Claims Rejected	-	-
6	Unclaimed	-	-
7	Claims O/S at End of the period	20	61
	Outstanding Claims:-		
	Less than 3 months	19	57
	3 months and less than 6 months	1	4
	6 months and less than 1 year		
	1 year and above		

## Individual

No. of claims only

Sl. No.	Claims Experience	Maturity	Survival Benefit1	Annuities/ Pension	Surrender*	Other Benefits**
1	Claims O/S at the beginning of the period	148	9	8,228	2	73
2	Claims Booked during the period	2,433	5,656	5,174	4,036	1,949
3	Claims Paid during the period	2,264	5,613	4,302	4,009	1,843
4	Unclaimed	-	-	-	-	-
5	Claims O/S at End of the period	317	52	9,100	29	179
	Outstanding Claims (Individual)					
	Less than 3months	153	36	838	26	90
	3 months and less than 6 months	67	11	713	-	10
	6 months and less than 1 year	92	4	1,220	-	1
	1 year and above	5	1	6,329	-	67

\*3 cases in the surrender category were reversed from the opening balance as customer opted to continue

\*\* 11 case in the Partial Withdrawal category were reversed from the opening balance.

GRIEVANCE DISPOSAL								
SI No.	Particulars	Opening Balance	Additions during the quarter (net of duplicate complaints)	Complaints Resolved/ Settled during the quarter			Complaints Pending at the end of the quarter	Total Complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	<b>Complaints made by customers</b>							
a)	Death Claims	0	3	0	0	3	0	4
b)	Policy Servicing	1	22	11	0	10	2	51
c)	Proposal Processing	0	0	0	0	0	0	0
d)	Survival Claims	0	8	6	1	1	0	10
e)	ULIP Related	0	0	0	0	0	0	1
f)	Unfair Business Practices	11	145	20	0	124	12	295
g)	Others	0	0	0	0	0	0	1
	<b>Total Number</b>	<b>12</b>	<b>178</b>	<b>37</b>	<b>1</b>	<b>138</b>	<b>14</b>	<b>362</b>

2	Total No. of policies during previous year:	13,601
3	Total No. of claims during previous year:	385
4	Total No. of policies during current year:	6,832
5	Total No. of claims during current year:	386
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	9
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	104

8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Up to 15 days	14	8%	0	NA	0	0%
b)	15 - 30 days	0	0%	0	NA	0	0%
c)	30 - 90 days	0	0%	0	NA	0	0%
d)	90 days & Beyond	0	0%	0	NA	0	0%
	<b>Total Number of Complaints</b>	<b>14</b>	<b>8%</b>	<b>0</b>	<b>NA</b>	<b>0</b>	<b>0%</b>



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

Range (Minimum to Maximum) of parameters used for valuation																		
Type	Category of business	Interest Rate		Mortality Rate		Morbidity Rate		Fixed Expenses		Variable Expenses		Inflation Rate		Withdrawal rates		Future Bonus Rates (Assumption)		
		As at 30-Sep for the year 2024	As at 30-Sep for the year 2023	As at 30-Sep for the year 2024	As at 30-Sep for the year 2023	As at 30-Sep for the year 2024	As at 30-Sep for the year 2023	As at 30-Sep for the year 2024	As at 30-Sep for the year 2023	As at 30-Sep for the year 2024	As at 30-Sep for the year 2023	As at 30-Sep for the year 2024	As at 30-Sep for the year 2023	As at 30-Sep for the year 2024	As at 30-Sep for the year 2023	As at 30-Sep for the year 2024	As at 30-Sep for the year 2023	
Par	<b>Non-Linked -VIP</b>																	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	<b>Non-Linked -Others</b>																	
	Life	5.30% To 6.10%	5.30% To 6.10%	115.0%	115.0%	NA	NA	633.00	1159.00	1.01%	1.01%	5%	5%	1.7% To 27.1%	1.6% To 27.1%	2.5% To 4.2%	2.31% To 4.75%	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	5.30% To 6.10%	5.30% To 6.10%	115.0%	115.0%	NA	NA	633.00	1159.00	1.01%	1.01%	5%	5%	1.7% To 27.1%	0.0%	3.00%	2.45% To 3.50%	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	<b>Linked -VIP</b>																	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	<b>Linked -Others</b>																	
	Life	5.25% To 6.05%	5.10% To 5.95%	85.0% To 115.0%	51.0% To 115.0%	NA	NA	768.00 To 1278.00	1217.00	0.00% To 1.07%	0.00% To 1.07%	5%	5%	7.0% To 68.7%	4.5% To 68.6%	12%	6%	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	5.25% To 6.05%	5.10% To 5.95%	115.0%	51.0% To 115.0%	NA	NA	1278.00	1217.00	1.07%	1.07%	5%	5%	7.5% To 65.6%	3.9% To 65.5%	11%	6%	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-Par	<b>Non-Linked -VIP</b>																	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	<b>Non-Linked -Others</b>																	
	Life	5.25% To 6.05%	5.25% To 6.05%	25.3% To 259.0%	25.3% To 259.0%	NA	NA	62.00 To 1217.00	59.00 To 1159.00	0.00% To 2.59%	0.00% To 2.59%	5%	5%	0.0% To 35.0%	0.0% To 35.0%			
	General Annuity	5.70% To 6.45%	5.70% To 6.45%	46.0%	46.0% To 63.0%	NA	NA	1217.00	1159.00	0.00%	0.00%	5%	5%	0.0%	0.0%			
	Pension	5.25% To 6.10%	5.25% To 6.10%	51.0% To 115.0%	51.0% To 115.0%	NA	NA	731.00 To 1217.00	1159.00	0.00% To 1.01%	0.00% To 1.01%	5%	5%	1.0% To 14.0%	0.0% To 14.0%			
	Health	5.25% To 6.05%	5.25% To 6.05%	38.0% To 85.0%	51.0% To 85.0%	NA	NA	912.00	869.00	1.73%	0.76% To 1.73%	5%	5%	2.4% To 17.5%	2.4% To 17.5%			
	<b>Linked -VIP</b>																	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	<b>Linked -Others</b>																	
	Life	5.25% To 6.05%	5.10% To 5.95%	63.0% To 87.0%	64.0% To 138.0%	NA	NA	767.00 To 1278.00	730.00 To 1217.00	0.00% To 1.73%	0.00% To 1.73%	5%	5%	3.5% To 58.5%	3.3% To 48.6%			
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	5.25% To 6.05%	5.10% To 5.95%	63.0% To 138.0%	64.0% To 138.0%	NA	NA	768.00 To 1278.00	1217.00	0.00% To 1.07%	0.00% To 1.07%	5%	5%	3.9% To 65.6%	7.4% To 65.5%			
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

NOT APPLICABLE

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

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

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

**Brief Details on Valuation Data**

a. How the policy data needed for valuation is accessed

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

b. How the valuation bases are supplied to the system

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

**Change in Valuation method or bases:**

- (1) Economic Assumptions  
Assumptions have been revised as compared to Sep 2023
- (2) Expense Assumptions  
Assumptions have been revised as compared to Sep 2023
- (3) Mortality Assumptions  
Assumptions have been revised as compared to Sep 2023
- (4) Withdrawal Assumptions  
Assumptions have been revised as compared to Sep 2023

Form L-42: Valuation Basis (Life Insurance) - Group

Range (Minimum to Maximum) of parameters used for valuation																		
Type	Category of business	Interest Rate		Mortality Rate		Morbidity Rate		Fixed Expenses <sup>2</sup>		Variable Expenses <sup>3</sup>		Inflation Rate		Withdrawal rates <sup>4</sup>		Future Bonus Rates (Assumption)		
		As at 30-Sep for the year 2024	As at 30-Sep for the year 2023	As at 30-Sep for the year 2024	As at 30-Sep for the year 2023	As at 30-Sep for the year 2024	As at 30-Sep for the year 2023	As at 30-Sep for the year 2024	As at 30-Sep for the year 2023	As at 30-Sep for the year 2024	As at 30-Sep for the year 2023	As at 30-Sep for the year 2024	As at 30-Sep for the year 2023	As at 30-Sep for the year 2024	As at 30-Sep for the year 2023	As at 30-Sep for the year 2024	As at 30-Sep for the year 2023	
Par	<b>Non-Linked -VIP</b>																	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	<b>Non-Linked -Others</b>																	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	<b>Linked -VIP</b>																	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	<b>Linked -Others</b>																	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Non-Par	<b>Non-Linked -VIP</b>																	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	<b>Non-Linked -Others</b>																	
	Life	5.25% To 6.05%	5.25% To 6.05%	36.8% To 715.6%	58.4% To 226.0%	NA	NA	0 to 160	0 to 478.56	0.00% To 0.3%	0.00% To 1.01%	5%	5%	0% to 1.4%	0% to 28.0%			
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	<b>Linked -VIP</b>																	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	<b>Linked -Others</b>																	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

NOT APPLICABLE

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

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

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

**Brief Details on Valuation Data**

a. **How the policy data needed for valuation is accessed**

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

b. **How the valuation bases are supplied to the system**

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

**Change in Valuation method or bases:**

- (1) **Economic Assumptions**  
Assumptions have been revised as compared to Sep 2023
- (2) **Expense Assumptions**  
Assumptions have been revised as compared to Sep 2023
- (3) **Mortality Assumptions**  
Assumptions have been revised as compared to Sep 2023
- (4) **Withdrawal Assumptions**  
Assumptions have been revised as compared to Sep 2023

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

Form L-43 Voling Activity Disclosure under Stewardship Code

Name of the Insurer: Aviva Life Insurance Company India Limited

For the Quarter ending: 30th September 2024

Date: 24-Oct-24

Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
03-Jul-2024	HCL Technologies Limited	Postal Ballot	Appointment of Ms. Lee Fang Chew (DIN 02112309) as a Non - Executive Independent Director of the Company for a term of five consecutive years commencing from April 25, 2024 to April 24, 2029 (both days inclusive), and she will not be liable to retire by rotation.	For	No concern with the proposed recommendation	For	Management
03-Jul-2024	HCL Technologies Limited	Postal Ballot	Approval of HCL Technologies Limited - Restricted Stock Unit Plan 2024 and Grant of Restricted Stock Units to the Eligible Employees of the Company.	Against	The scheme comprises both, time-based grants and performance-based grants – however, the quantum for each type of grant has not been disclosed. RSUs scheme is not aligned with shareholder interest & the company has not disclosed the performance metrics based on which vesting will be determined. Further there is concern over the skew of the distribution too.	For	Management
03-Jul-2024	HCL Technologies Limited	Postal Ballot	Grant of Restricted Stock Units to the Eligible Employees of Subsidiaries and/ or Associate Companies of the Company under the HCL Technologies Limited Restricted Stock Units Plan 2024.	Against	The company proposes to extend the RSUs 2024 scheme to employees of subsidiaries and associate companies and we are voting against due to the non clarity of the performance metrics and non alignment with shareholders interest.	For	Management
03-Jul-2024	HCL Technologies Limited	Postal Ballot	Authorization for secondary acquisition of equity shares of the Company by HCL Technologies Stock Options Trust for implementation of HCL Technologies Limited - Restricted Stock Unit Plan 2024 and providing financial assistance in this regard.	Against	HCL Tech proposes to authorize HCL Trust to implement RSU Plan 2024 by acquiring equity shares of the company through secondary acquisition. The Company will make provision of money by way of loan, guarantee, security, or any other financial assistance to HCL Trust to fund RSU Plan 2024 for the purchase of equity shares. We are voting against due to the non clarity of the performance metrics and non alignment with shareholders interest.	For	Management
04-Jul-2024	IndusInd Bank Limited	Postal Ballot	Appointment of Mr. Sudip Basu (DIN: 09743986) as a Non - Executive Non - Independent Director of the Bank, for a period of four consecutive years from May 30, 2024 up to May 29, 2028 (both days inclusive) and including remuneration.	For	No concern with the proposed recommendation	For	Management
04-Jul-2024	IndusInd Bank Limited	Postal Ballot	Payment of fixed remuneration, not exceeding Rs. 28 lakh per annum to each Non - Executive Director excluding the Non - Executive (Part-time) Chairman of the Bank, with effect from August 1, 2024.	For	No concern with the proposed recommendation	For	Management
04-Jul-2024	Larsen & Toubro Limited	Annual General Meeting	To consider and adopt the audited standalone financial statements of the Company for the year ended March 31, 2024 and the Reports of the Board of Directors and Auditors thereon.	For	No concern with the proposed recommendation	For	Management
04-Jul-2024	Larsen & Toubro Limited	Annual General Meeting	To consider and adopt the audited consolidated financial statements of the Company for the year ended March 31, 2024 and the report of the Auditors thereon.	For	No concern with the proposed recommendation	For	Management
04-Jul-2024	Larsen & Toubro Limited	Annual General Meeting	To declare a Final Dividend of Rs. 28/- per share of face value of Rs. 2/- each for FY 2023 - 24.	For	No concern with the proposed recommendation	For	Management
04-Jul-2024	Larsen & Toubro Limited	Annual General Meeting	To appoint a Director in place of Mr. R. Shankar Raman (DIN: 00019798), who retires by rotation and is eligible for re-appointment.	For	No concern with the proposed recommendation	For	Management
04-Jul-2024	Larsen & Toubro Limited	Annual General Meeting	To appoint a Director in place of Mr. Subramanian Sarma (DIN: 00554221), who retires by rotation and is eligible for re-appointment.	For	No concern with the proposed recommendation	For	Management

Form L- 43 Voling Activity Disclosure under Stewardship Code

Name of the Insurer: Aviva Life Insurance Company India Limited

For the Quarter ending: 30th September 2024

Date: 24-Oct-24

Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
04-Jul-2024	Larsen & Toubro Limited	Annual General Meeting	Appointment of M/s. MSKA and Associates Chartered Accountants (Firm Registration No. 105047W issued by the Institute of Chartered Accountants of India), as Statutory Auditors of the Company, for a period of 5 consecutive years, to hold office from conclusion of 79th Annual General Meeting till conclusion of 84th Annual General Meeting and fix their remuneration.	For	No concern with the proposed recommendation	For	Management
04-Jul-2024	Larsen & Toubro Limited	Annual General Meeting	Appointment of Mr. Siddhartha Mohanty (DIN: 08058830) (representing equity interest of Life Insurance Corporation of India), as Director of the Company liable to retire by rotation.	For	No concern with the proposed recommendation	For	Management
04-Jul-2024	Larsen & Toubro Limited	Annual General Meeting	Amendment to Articles of Association of the Company by deleting Article 107 pertaining to qualification shares.	For	No concern with the proposed recommendation	For	Management
04-Jul-2024	Larsen & Toubro Limited	Annual General Meeting	The Company for entering into and/ or continuing to enter into transactions with Larsen Toubro Arabia LLC, a subsidiary of the Company and Related Party within the meaning of Section 2 (76) of the Act and Regulation 2 (1) (zb) of the Listing Regulations, for providing Parent Company Guarantees on behalf of the said subsidiary, aggregating upto an amount not exceeding Rs. 12,500 crore or USD 1,500 Mn whichever is higher.	For	No concern with the proposed recommendation	For	Management
04-Jul-2024	Larsen & Toubro Limited	Annual General Meeting	To enter into contracts/ transactions with L and T Metro Rail (Hyderabad) Limited, a subsidiary of the Company and Related Party within the meaning of Section 2 (76) of the Act and Regulation 2 (1) (zb) of the Listing Regulations, in the nature of a) sale, purchase, lease or supply of goods or business assets or property or equipment b) availing or rendering of services c) transfer of any resources, services or obligations to meet the Company's business objectives/ requirements d) Providing inter-corporate deposits e) providing parent company guarantees (Related Party Transactions), aggregating upto an amount not exceeding Rs. 4,800 crore.	For	No concern with the proposed recommendation	For	Management
04-Jul-2024	Larsen & Toubro Limited	Annual General Meeting	To enter into contracts/ transactions with L and T Modular Fabrication Yard LLC, a subsidiary of the Company and Related Party within the meaning of Section 2 (76) of the Act and Regulation 2 (1) (zb) of the Listing Regulations, in the nature of a) sale, purchase, lease or supply of goods or business assets or property or equipment b) availing or rendering of services c) transfer of any resources, services or obligations to meet the Company's business objectives/ requirements (Related Party Transactions), aggregating upto an amount not exceeding Rs. 4,300 crore.	For	No concern with the proposed recommendation	For	Management
04-Jul-2024	Larsen & Toubro Limited	Annual General Meeting	To enter into contracts/ transactions with L and T Special Steels and Heavy Forgings Private Limited, a subsidiary of the Company and Related Party within the meaning of Section 2 (76) of the Act and Regulation 2 (1) (zb) of the Listing Regulations, in the nature of a) sale, purchase, lease or supply of goods or business assets or property or equipment b) availing or rendering of services c) transfer of any resources, services or obligations to meet the Company's business objectives/ requirements (Related Party Transactions), aggregating upto an amount not exceeding Rs. 1,500 crore.	For	No concern with the proposed recommendation	For	Management

Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
04-Jul-2024	Larsen & Toubro Limited	Annual General Meeting	To enter into contracts/ transactions with L and T - MHI Power Boilers Private Limited, a subsidiary of the Company and Related Party within the meaning of Section 2 (76) of the Act and Regulation 2 (1) (zb) of the Listing Regulations, in the nature of a) sale, purchase, lease or supply of goods or business assets or property or equipment b) availing or rendering of services c) transfer of any resources, services or obligations to meet the Company's business objectives/ requirements d) availing inter corporate borrowings (Related Party Transactions), aggregating upto an amount not exceeding Rs. 1,200 crore.	For	No concern with the proposed recommendation	For	Management
04-Jul-2024	Larsen & Toubro Limited	Annual General Meeting	To enter into contracts/ transactions with LTIMindtree Limited, a subsidiary of the Company and Related Party within the meaning of Section 2 (76) the Act and Regulation 2 (1) (zb) of the Listing Regulations, in the nature of a) sale, purchase, lease or supply of goods or business assets or property or equipment b) availing or rendering of services c) transfer of any resources, services or obligations to meet the Company's business objectives/ requirements (Related Party Transactions), aggregating upto an amount not exceeding Rs. 2,000 crore.	For	No concern with the proposed recommendation	For	Management
04-Jul-2024	Larsen & Toubro Limited	Annual General Meeting	To enter into contracts/ arrangements/ transactions with Nuclear Power Corporation of India Limited, a Related Party of the Company's subsidiary viz. L and T Special Steels and Heavy Forgings Private Limited within the meaning of Section 2 (76) of the Act, in the nature of a) sale, purchase, lease or supply of goods or assets or property or equipment b) rendering of services c) transfer of any resources, services or obligations to meet the Company's business objectives/ requirements (Related Party Transactions), aggregating upto an amount not exceeding Rs. 2,800 crore.	For	No concern with the proposed recommendation	For	Management
04-Jul-2024	Larsen & Toubro Limited	Annual General Meeting	Ratification of remuneration of Rs. 18 lakhs plus applicable taxes and out of pocket expenses at actuals for travelling and boarding/ lodging for the financial year ending March 31, 2025 to M/s R. Nanabhoj and Co. Cost Accountants (Regn. No. 000010), who are appointed as Cost Auditors to conduct the audit of cost records maintained by the Company for the Financial Year 2024 - 25.	For	No concern with the proposed recommendation	For	Management
08-Jul-2024	Nestle India Limited	Annual General Meeting	To receive, consider and adopt the Audited Financial Statements of the Company for the fifteen months financial year ended 31st March 2024 including Balance Sheet as at 31st March 2024, the Statement of Profit and Loss and Cash Flow Statement for the fifteen months period ended on that date and the Reports of the Board of Directors and Auditors thereon.	For	No concern with the proposed recommendation	For	Management

Form L-43 Voling Activity Disclosure under Stewardship Code

Name of the Insurer: Aviva Life Insurance Company India Limited

For the Quarter ending: 30th September 2024

Date: 24-Oct-24

Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
08-Jul-2024	Nestle India Limited	Annual General Meeting	To confirm payment of three Interim Dividends and declare final dividend on equity shares for the fifteen months financial year ended 31st March 2024.	For	No concern with the proposed recommendation	For	Management
08-Jul-2024	Nestle India Limited	Annual General Meeting	To appoint a Director in place of Ms Svetlana Boldina (DIN: 10044338), who retires by rotation and being eligible, offers herself for re-appointment.	For	No concern with the proposed recommendation	For	Management
08-Jul-2024	Nestle India Limited	Annual General Meeting	Ratification of remuneration of Rs. 2,40,000/- plus out of pocket expenses and applicable taxes payable to M/s Ramanath Iyer and Co., Cost Accountants (Firm Registration No.: 000019), appointed as the Cost Auditors by the Board of Directors of the Company to conduct the audit of the cost accounting records for the products falling under the specified Customs Tariff Act Heading 0402, manufactured by the Company for the financial year 2024 - 25.	For	No concern with the proposed recommendation	For	Management
08-Jul-2024	Nestle India Limited	Annual General Meeting	To borrow from time to time any sum or sums of monies, as it may consider fit for the business of the Company on such terms and conditions as it may deem fit and expedient in the interests of the Company, provided that the total amount borrowed and outstanding at any point of time, apart from temporary loans obtained/ to be obtained from the Company's Bankers in the ordinary course of business, shall not be in excess of Rs. 2,000 Crores over and above the aggregate of the paid-up equity share capital, free reserves and securities premium of the Company.	Against	The company should have sought approval through a separate resolution to enable the shareholders to vote on the resolutions separately. Aviva do not favour rolling limits linked to net worth and recommend that companies seek shareholder approval for a fixed borrowing limit.	For	Management
08-Jul-2024	Nestle India Limited	Annual General Meeting	Appointment of Mr Sidharth Kumar Birla (DIN: 00004213) as an Independent Non - Executive Director of the Company, not liable to retire by rotation, with effect from 12th June 2024, to hold office for a term of five consecutive years i.e. upto 11th June 2029.	For	No concern with the proposed recommendation	For	Management
08-Jul-2024	Nestle India Limited	Annual General Meeting	Payment of general licence fees (royalty) by Nestle India Limited (the Company) to Societe des Produits Nestle S.A. (the Licensor), being a related party as per Regulation 2(1)(zb) of the Listing Regulations, at the rate of 4.5% (four and a half percent), net of taxes, of the net sales of the products sold by the Company as per the terms and conditions of the existing General Licence Agreements (GLAs), notwithstanding that the transaction(s) involving payments to the Licensor with respect to general licence fees (royalty), during any financial year including any part thereof, is considered material related party transaction(s) being in excess of the limits specified under Regulation 23(1A) of the Listing Regulations and other applicable regulations of the Listing Regulations at any time.	For	No concern with the proposed recommendation	For	Management
12-Jul-2024	Titan Company Limited	Annual General Meeting	To receive, consider and adopt the Audited Standalone Financial Statements of the Company for the Financial Year ended 31st March 2024, together with the Reports of the Board of Directors and Auditors thereon.	For	No concern with the proposed recommendation	For	Management
12-Jul-2024	Titan Company Limited	Annual General Meeting	To receive, consider and adopt the Audited Consolidated Financial Statements of the Company for the Financial Year ended 31st March 2024, together with the Report of the Auditors thereon.	For	No concern with the proposed recommendation	For	Management
12-Jul-2024	Titan Company Limited	Annual General Meeting	To declare dividend of Rs. 11/- per equity share of face value of Rs. 1/- each on equity shares for the Financial Year ended 31st March 2024.	For	No concern with the proposed recommendation	For	Management

Form L- 43 Voling Activity Disclosure under Stewardship Code

Name of the Insurer: Aviva Life Insurance Company India Limited

For the Quarter ending: 30th September 2024

Date: 24-Oct-24

Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
12-Jul-2024	Titan Company Limited	Annual General Meeting	To appoint a Director in place of Mr. Noel Naval Tata (DIN: 00024713), who retires by rotation and being eligible, offers himself for re-appointment.	For	No concern with the proposed recommendation	For	Management
12-Jul-2024	Titan Company Limited	Annual General Meeting	Re-appointment of Mr. C K Venkataraman (DIN: 05228157) as the Managing Director of the Company for a further period with effect from 1st October 2024 up to 31st December 2025 and including remuneration.	For	No concern with the proposed recommendation	For	Management
12-Jul-2024	Titan Company Limited	Annual General Meeting	To appoint Branch Auditors for any branch office of the Company, whether existing or which may be opened/ acquired hereafter, outside India, in consultation with the Company's Auditors, any person(s) qualified to act as Branch Auditors within the provisions of Section 143(8) of the Act and to fix their remuneration.	For	No concern with the proposed recommendation	For	Management
15-Jul-2024	HDFC Life Insurance Company Ltd	Annual General Meeting	To receive, consider and adopt: (a) the audited standalone revenue account, profit and loss account and receipts and payments account of the Company for the financial year ended March 31, 2024 and the balance sheet as at that date, together with the reports of the directors and auditors thereon; and (b) the audited consolidated revenue account, profit and loss account and receipts and payments account of the Company for the financial year ended March 31, 2024 and the balance sheet as at that date, together with the report of the auditors thereon.	For	No concern with the proposed recommendation	For	Management
15-Jul-2024	HDFC Life Insurance Company Ltd	Annual General Meeting	To declare dividend of Rs. 2/- per equity share for the financial year ended March 31, 2024.	For	No concern with the proposed recommendation	For	Management
15-Jul-2024	HDFC Life Insurance Company Ltd	Annual General Meeting	To appoint a Director in place of Mr. Keki M. Mistry (DIN: 00008886) who retires by rotation and, being eligible, offers himself for re-appointment.	For	No concern with the proposed recommendation	For	Management
15-Jul-2024	HDFC Life Insurance Company Ltd	Annual General Meeting	Appointment of M/s BSR and Co. LLP, Chartered Accountants, (Firm Registration no.: 101248W/W-100022), as one of the Joint Statutory Auditors of the Company for a term of four (4) consecutive years, to hold office from the conclusion of this meeting until the conclusion of the 28th Annual General Meeting.	For	No concern with the proposed recommendation	For	Management
15-Jul-2024	HDFC Life Insurance Company Ltd	Annual General Meeting	Payment of remuneration to M/s BSR and Co. LLP, Chartered Accountants (Firm Registration no: 101248W/W-100022) and M/s G.M. Kapadia and Co. Chartered Accountants, (Firm registration no. 104767W), Joint Statutory Auditors of the Company, of Rs. 70,00,000 each i.e. total remuneration of Rs. 1,40,00,000 plus applicable taxes and reimbursement of out of pocket expenses incurred by the Joint Statutory Auditors, on actuals, in connection with the audit of the financial statements for financial year 2024 - 25.	For	No concern with the proposed recommendation	For	Management

Form L-43 Voling Activity Disclosure under Stewardship Code

Name of the Insurer: Aviva Life Insurance Company India Limited

For the Quarter ending: 30th September 2024

Date: 24-Oct-24

Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
15-Jul-2024	HDFC Life Insurance Company Ltd	Annual General Meeting	Appointment of Mr. Venkatraman Srinivasan (DIN: 00246012), as an Independent Director of the Company, not liable to retire by rotation, for a term of five (5) consecutive years with effect from April 18, 2024.	Against	Venkatraman Srinivasan serves on the boards of five listed companies (including HDFC Life Insurance Company Limited). We believe that, as a Partner with his own firm, his responsibilities are equivalent to a whole-time directorship. Therefore, his high number of directorships on listed companies are not in keeping with the spirit of the regulation.	For	Management
15-Jul-2024	HDFC Life Insurance Company Ltd	Annual General Meeting	Appointment of Mr. Subodh Kumar Jaiswal (DIN: 08195141), as an Independent Director of the Company, not liable to retire by rotation, for a term of five (5) consecutive years with effect from May 30, 2024.	For	No concern with the proposed recommendation	For	Management
15-Jul-2024	HDFC Life Insurance Company Ltd	Annual General Meeting	Amendments to Articles of Association of the company.	For	No concern with the proposed recommendation	For	Management
15-Jul-2024	HDFC Life Insurance Company Ltd	Annual General Meeting	Revision in remuneration of Ms. Vibha Padalkar (DIN: 01682810), Managing Director and Chief Executive Officer of the company with effect from April 1, 2024.	For	No concern with the proposed recommendation	For	Management
15-Jul-2024	HDFC Life Insurance Company Ltd	Annual General Meeting	Revision in remuneration of Mr. Suresh Badami (DIN: 08224871), Deputy Managing Director of the Company with effect from April 1, 2024.	For	No concern with the proposed recommendation	For	Management
15-Jul-2024	HDFC Life Insurance Company Ltd	Annual General Meeting	Revision in remuneration of Mr. Niraj Shah (DIN: 09516010), Whole-time Director (designated as Executive Director and Chief Financial Officer) of the Company with effect from April 1, 2024.	For	No concern with the proposed recommendation	For	Management
15-Jul-2024	HDFC Life Insurance Company Ltd	Annual General Meeting	Approval of related party transactions with HDFC Bank Limited Approx. upto Rs. 41,500 crore for the financial year 2024 -25.	For	No concern with the proposed recommendation	For	Management
15-Jul-2024	HDFC Life Insurance Company Ltd	Annual General Meeting	Approval of related party transactions with HDB Financial Services Limited Approx. upto Rs. 2,210 crore for the financial year 2024 -25.	For	No concern with the proposed recommendation	For	Management
15-Jul-2024	HDFC Life Insurance Company Ltd	Annual General Meeting	Approval of Employee Stock Option Scheme - 2024.	For	No concern with the proposed recommendation	For	Management
15-Jul-2024	HDFC Life Insurance Company Ltd	Annual General Meeting	Approval of special rights available to HDFC Bank Limited, the sole promoter of the Company, to nominate upto two (2) Directors on the Board as Nominee Director(s), subject to the shareholding of HDFC Bank Limited in the Company being 20% or more of the paid up equity share capital of the Company.	For	No concern with the proposed recommendation	For	Management
15-Jul-2024	Tata Steel Limited	Annual General Meeting	To receive, consider and adopt the Audited Standalone Financial Statements of the Company for the Financial Year ended March 31, 2024, together with the Reports of the Board of Directors and the Auditors thereon.	For	No concern with the proposed recommendation	For	Management



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Name of the Insurer: Aviva Life Insurance Company India Limited

For the Quarter ending: 30th September 2024

Date: 24-Oct-24

Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
15-Jul-2024	Tata Steel Limited	Annual General Meeting	To receive, consider and adopt the Audited Consolidated Financial Statements of the Company for the Financial Year ended March 31, 2024, together with the Report of the Auditors thereon.	For	No concern with the proposed recommendation	For	Management
15-Jul-2024	Tata Steel Limited	Annual General Meeting	Declaration of Dividend of Rs. 3.60 per Ordinary (equity) Share of face value Rs. 1/- each for FY 2023- 24.	For	No concern with the proposed recommendation	For	Management
15-Jul-2024	Tata Steel Limited	Annual General Meeting	To appoint a Director in the place of Mr. Saurabh Agrawal (DIN: 02144558), who retires by rotation in terms of Section 152(6) of the Companies Act, 2013 and, being eligible, seeks re-appointment.	For	No concern with the proposed recommendation	For	Management
15-Jul-2024	Tata Steel Limited	Annual General Meeting	Ratification of remuneration of Rs. 35 lakh plus applicable taxes and reimbursement of out-of-pocket expenses payable to Messrs Shome and Banerjee, Cost Accountants (Firm Registration Number - 000001), who, based on the recommendation of the Audit Committee, have been appointed by the Board of Directors of the Company (Board), as the Cost Auditors of the Company, to conduct the audit of the cost records maintained by the Company for the Financial Year ending March 31, 2025.	For	No concern with the proposed recommendation	For	Management
15-Jul-2024	Tata Steel Limited	Annual General Meeting	Material Related Party Transaction(s) with Tata International West Asia DMCC for an aggregate value up to Rs. 3,855 crore, for purchase and sale of goods, rendering and receiving of services and other transactions for the purpose of business, to be entered during FY 2024- 25.	For	No concern with the proposed recommendation	For	Management
15-Jul-2024	Tata Steel Limited	Annual General Meeting	Material modification in the approved related party transaction(s) with Tata International Singapore Pte. Limited for aggregating to Rs. 7,356 crore, for purchase and sale of goods, rendering and receiving of services and other transactions for the purpose of business, to be entered during FY 2024- 25.	For	No concern with the proposed recommendation	For	Management
15-Jul-2024	Tata Steel Limited	Annual General Meeting	Material modification in the approved related party transaction(s) with Tata International Limited for aggregating to Rs. 6,210 crore, for purchase and sale of goods, rendering and receiving of services and other transactions for the purpose of business, to be entered during FY 2024- 25.	For	No concern with the proposed recommendation	For	Management
15-Jul-2024	Tata Steel Limited	Annual General Meeting	Material Related Party Transaction(s) between Tata Steel UK Limited, a wholly owned subsidiary of Tata Steel Limited, and Tata International West Asia DMCC, a subsidiary company of the Promoter Company of Tata Steel Limited for an aggregate value up to Rs. 10,500 crore, for purchase and sale of goods, receiving and rendering of services and other transactions for business, to be entered during FY 2024- 25.	For	No concern with the proposed recommendation	For	Management
16-Jul-2024	Bajaj Auto Limited	Annual General Meeting	To consider and adopt the audited standalone and consolidated financial statements of the Company for the financial year ended 31 March 2024, together with the Directors' and Auditors' Reports thereon.	For	No concern with the proposed recommendation	For	Management

Form L-43 Voling Activity Disclosure under Stewardship Code

Name of the Insurer: Aviva Life Insurance Company India Limited

For the Quarter ending: 30th September 2024

Date: 24-Oct-24

Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
16-Jul-2024	Bajaj Auto Limited	Annual General Meeting	To declare a dividend.	For	No concern with the proposed recommendation	For	Management
16-Jul-2024	Bajaj Auto Limited	Annual General Meeting	To appoint a director in place of Pradeep Shrivastava (DIN: 07464437), who retires by rotation in terms of section 152(6) of the Companies Act, 2013 and being eligible, offers himself for re-appointment.	For	No concern with the proposed recommendation	For	Management
16-Jul-2024	Bajaj Auto Limited	Annual General Meeting	To appoint a director in place of Rakesh Sharma (DIN: 08262670), who retires by rotation in terms of section 152(6) of the Companies Act, 2013 and being eligible, offers himself for re-appointment.	For	No concern with the proposed recommendation	For	Management
16-Jul-2024	Bajaj Auto Limited	Annual General Meeting	Ratification of remuneration of Rs. 5 lakh per financial year plus taxes, out-of-pocket and travelling expenses, payable to R.B. Laddha and Co, Cost Accountants (Firm Registration No. 004689), as Cost Auditor of the Company for audit of the cost records maintained by the Company for the financial year(s) 2023 - 24 and 2024 - 25.	For	No concern with the proposed recommendation	For	Management
16-Jul-2024	Bajaj Auto Limited	Annual General Meeting	Modification to the Bajaj Auto Employee Stock Option Scheme 2019.	Against	Aviva do not support the extension of the scheme to employees of group companies and associate companies.	For	Management
16-Jul-2024	Bajaj Auto Limited	Annual General Meeting	Approval to extend the benefits and grant of options to the employee(s) of associate and group company(ies), if any, in addition to holding and subsidiary company(ies) under Bajaj Auto Employee Stock Option Scheme 2019.	Against	Aviva do not support the extension of the scheme to employees of group companies and associate companies.	For	Management
23-Jul-2024	Bajaj Finance Limited	Annual General Meeting	To consider and adopt the standalone and consolidated financial statements of the Company for the financial year ended 31 March 2024, together with the Directors and Auditors Reports thereon.	For	No concern with the proposed recommendation	For	Management
23-Jul-2024	Bajaj Finance Limited	Annual General Meeting	To declare a dividend of Rs. 36 per equity share of face value of Rs. 2 for the financial year ended 31 March 2024.	For	No concern with the proposed recommendation	For	Management
23-Jul-2024	Bajaj Finance Limited	Annual General Meeting	To appoint a director in place of Rajeev Jain (DIN: 01550158), who retires by rotation in terms of section 152(6) of the Companies Act, 2013 and, being eligible, offers himself for re-appointment.	For	No concern with the proposed recommendation	For	Management
23-Jul-2024	Bajaj Finance Limited	Annual General Meeting	Appointment of Price Waterhouse LLP, Chartered Accountants, (Firm Registration No. 301112E) as the Joint Statutory Auditor of the Company, to hold office from the conclusion of 37th Annual General Meeting till conclusion of the 40th Annual General Meeting of the Company to conduct audit of accounts of the Company for the financial year ending 31 March 2025, 31 March 2026 and 31 March 2027 and to fix their remuneration.	For	No concern with the proposed recommendation	For	Management
23-Jul-2024	Bajaj Finance Limited	Annual General Meeting	Appointment of Kirtane and Pandit LLP, Chartered Accountants, (Firm Registration No. 105215W) as the Joint Statutory Auditor of the Company, to hold office from the conclusion of 37th Annual General Meeting till conclusion of the 40th Annual General Meeting of the Company to conduct audit of accounts of the Company for the financial year ending 31 March 2025, 31 March 2026 and 31 March 2027 and to fix their remuneration.	For	No concern with the proposed recommendation	For	Management
23-Jul-2024	Bajaj Finance Limited	Annual General Meeting	Continuation of Sanjiv Bajaj (DIN: 00014615) as a Non - Executive Director on the Board of the Company, not liable to retire by rotation, for a period of five (5) years with effect from 1 April 2024.	For	No concern with the proposed recommendation	For	Management

Form L-43 Voling Activity Disclosure under Stewardship Code

Name of the Insurer: Aviva Life Insurance Company India Limited

For the Quarter ending: 30th September 2024

Date: 24-Oct-24

Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
23-Jul-2024	Bajaj Finance Limited	Annual General Meeting	Appointment of Tarun Bajaj (DIN: 02026219) as an Independent Director of the Company, not liable to retire by rotation, to hold office for a term of five consecutive years, with effect from 1 August 2024 up to 31 July 2029.	For	No concern with the proposed recommendation	For	Management
23-Jul-2024	Bajaj Finance Limited	Annual General Meeting	Issue of non-convertible debentures through private placement within the overall borrowing limit of Rs. 375,000 crore approved by the members of the Company under section 180(1)(c) of the Act.	For	No concern with the proposed recommendation	For	Management
24-Jul-2024	Bajaj Finserv Limited	Annual General Meeting	To consider and adopt the standalone and consolidated financial statements of the Company for the financial year ended 31 March 2024, together with the Directors' and Auditors' Reports thereon.	For	No concern with the proposed recommendation	For	Management
24-Jul-2024	Bajaj Finserv Limited	Annual General Meeting	To declare a dividend of Rs. 1 per equity share of face value of Rs. 1 for the financial year ended 31 March 2024.	For	No concern with the proposed recommendation	For	Management
24-Jul-2024	Bajaj Finserv Limited	Annual General Meeting	Madhur Bajaj (DIN: 00014593), a director liable to retire by rotation, who does not seek re-election, be not re-appointed as a director of the Company.	For	No concern with the proposed recommendation	For	Management
24-Jul-2024	Bajaj Finserv Limited	Annual General Meeting	Ratification of remuneration of Rs. 70,000 plus applicable taxes out-of-pocket, traveling, and living expenses payable to Dhananjay V Joshi and Associates, Cost Accountants (Firm Registration Number: 000030), who have been appointed by the Board of Directors on the recommendation of the Audit Committee, as the Cost Auditors of the Company to conduct the audit of cost records maintained by the Company for the FY 2025.	For	No concern with the proposed recommendation	For	Management
26-Jul-2024	Axis Bank Limited	Annual General Meeting	To receive, consider and adopt the: a) audited standalone financial statements of the Bank, for the fiscal year ended 31 March, 2024 and the reports of the Board of Directors and the Auditors thereon and b) audited consolidated financial statements, for the fiscal year ended 31 March, 2024 together with the report of Auditors thereon.	for	No concern with the proposed recommendation	For	Management
26-Jul-2024	Axis Bank Limited	Annual General Meeting	To declare dividend on the equity shares of the Bank, for the fiscal year ended 31 March, 2024.	for	No concern with the proposed recommendation	For	Management
26-Jul-2024	Axis Bank Limited	Annual General Meeting	To re-appoint Rajiv Anand (DIN: 02541753) as a director who retires by rotation and being eligible has offered himself for re-appointment.	for	No concern with the proposed recommendation	For	Management
26-Jul-2024	Axis Bank Limited	Annual General Meeting	Appointment of M/s. M M Nissim and Co. LLP, Chartered Accountants having (Firm Registration No. 107122W / W100672), issued by the Institute of Chartered Accountants of India, as one of the Joint Statutory Auditors of the Bank, to hold office as such from the conclusion of the 30th Annual General Meeting until the conclusion of the 33rd Annual General Meeting, subject to the approval of the RBI every year and including remuneration, as may be approved by the Audit Committee of the Board of the Bank.	for	No concern with the proposed recommendation	For	Management
26-Jul-2024	Axis Bank Limited	Annual General Meeting	Appointment of M/s. KKC and Associates LLP, Chartered Accountants, having (Firm Registration No. 105146W / W100621), issued by the Institute of Chartered Accountants of India, as one of the Joint Statutory Auditors of the Bank, to hold office as such from the conclusion of the 30th Annual General Meeting until the conclusion of the 33rd Annual General Meeting, subject to the approval of the RBI every year and including remuneration, as may be approved by the Audit Committee of the Board of the Bank.	for	No concern with the proposed recommendation	For	Management

Form L-43 Voling Activity Disclosure under Stewardship Code

Name of the Insurer: Aviva Life Insurance Company India Limited

For the Quarter ending: 30th September 2024

Date: 24-Oct-24

Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
26-Jul-2024	Axis Bank Limited	Annual General Meeting	Re-appointment of Meena Ganesh (DIN: 00528252) as an Independent Director of the Bank for a further period of four years from 1 August, 2024 upto 31 July, 2028 (both days inclusive), not liable to retire by rotation.	for	No concern with the proposed recommendation	For	Management
26-Jul-2024	Axis Bank Limited	Annual General Meeting	Re-appointment of G. Padmanabhan (DIN: 07130908) as an Independent Director of the Bank for a further period of four years from 28 October, 2024 upto 27 October, 2028 (both days inclusive), not liable to retire by rotation.	for	No concern with the proposed recommendation	For	Management
26-Jul-2024	Axis Bank Limited	Annual General Meeting	Re-appointment of Amitabh Chaudhry (DIN: 00531120) as the Managing Director and CEO of the Bank, for a period of three years, with effect from 1 January, 2025 upto 31 December, 2027 (both days inclusive) and including remuneration.	for	No concern with the proposed recommendation	For	Management
26-Jul-2024	Axis Bank Limited	Annual General Meeting	Revision in the remuneration payable to Amitabh Chaudhry (DIN: 00531120), as a Managing Director and CEO of the Bank, with effect from 1 April, 2024.	for	No concern with the proposed recommendation	For	Management
26-Jul-2024	Axis Bank Limited	Annual General Meeting	Revision in the remuneration payable to Rajiv Anand (DIN: 02541753), as Deputy Managing Director of the Bank, with effect from 1 April, 2024.	for	No concern with the proposed recommendation	For	Management
26-Jul-2024	Axis Bank Limited	Annual General Meeting	Revision in the remuneration payable to Subrat Mohanty (DIN: 08679444), as Executive Director of the Bank, with effect from 1 April, 2024.	for	No concern with the proposed recommendation	For	Management
26-Jul-2024	Axis Bank Limited	Annual General Meeting	Revision in the remuneration payable to Munish Sharda (DIN: 06796060), as Executive Director of the Bank, with effect from 1 April, 2024.	for	No concern with the proposed recommendation	For	Management
26-Jul-2024	Axis Bank Limited	Annual General Meeting	Borrowing / raising of funds in Indian rupees / foreign currency, by issue of debt securities on a private placement basis for an amount of upto Rs. 35,000 crores.	for	No concern with the proposed recommendation	For	Management
26-Jul-2024	Axis Bank Limited	Annual General Meeting	Raising of funds by issue of equity shares / depository receipts and / or any other instruments or securities representing either equity shares and / or convertible securities linked to equity shares for an amount of upto Rs. 20,000 crores.	for	No concern with the proposed recommendation	For	Management
26-Jul-2024	Axis Bank Limited	Annual General Meeting	Material related party transactions for acceptance of deposits in current / savings account or any other similar accounts permitted to be opened under applicable laws may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements, whichever is lower, or such other threshold, as may be prescribed from time to time, for each such party, provided however, that the said contracts / arrangements / transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	for	No concern with the proposed recommendation	For	Management
26-Jul-2024	Axis Bank Limited	Annual General Meeting	Material related party transactions for subscription of securities issued by the related parties and / or purchase of securities (of related or other unrelated parties) from related parties may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements, whichever is lower, or such other threshold, as may be prescribed from time to time, for each such party, provided however, that the said contracts / arrangements / transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	for	No concern with the proposed recommendation	For	Management

Form L-43 Voling Activity Disclosure under Stewardship Code

Name of the Insurer: Aviva Life Insurance Company India Limited

For the Quarter ending: 30th September 2024

Date: 24-Oct-24

Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
26-Jul-2024	Axis Bank Limited	Annual General Meeting	Material related party transactions for sale of securities (of related or other unrelated parties) to related parties may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements, whichever is lower, or such other threshold, as may be prescribed from time to time, for each such party, provided however, that the said contracts / arrangements / transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	for	No concern with the proposed recommendation	For	Management
26-Jul-2024	Axis Bank Limited	Annual General Meeting	Material related party transactions for issue of securities of the Bank to related parties, payment of interest and redemption amount thereof may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements, whichever is lower or such other threshold, as may be prescribed from time to time, for each such party, provided however, that the said contracts / arrangements / transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	for	No concern with the proposed recommendation	For	Management
26-Jul-2024	Axis Bank Limited	Annual General Meeting	Material related party transactions for receipt of fees / commission for distribution of insurance products and other related business may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements, whichever is lower or such other threshold, as may be prescribed from time to time, for each such party, provided however, that the said contracts / arrangements / transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	for	No concern with the proposed recommendation	For	Management
26-Jul-2024	Axis Bank Limited	Annual General Meeting	Material related party transactions for fund based or non-fund based credit facilities including consequential interest / fees may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements, whichever is lower, or such other threshold, as may be applicable from time to time, for each such party, provided however, that the said contracts / arrangements / transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	for	No concern with the proposed recommendation	For	Management
26-Jul-2024	Axis Bank Limited	Annual General Meeting	Material related party transactions for money market instruments / term borrowing / term lending (including repo / reverse repo) may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements, whichever is lower, or any other threshold, as may be prescribed from time to time, for each such party, provided however, that the said contracts / arrangements / transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	for	No concern with the proposed recommendation	For	Management

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Name of the Insurer: Aviva Life Insurance Company India Limited

For the Quarter ending: 30th September 2024

Date: 24-Oct-24

Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
26-Jul-2024	Axis Bank Limited	Annual General Meeting	Material related party transactions pertaining to forex and derivative contracts may exceed Rs. 1,000 crore or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements, whichever is lower or such other threshold, as may be prescribed from time to time, for each such party, provided however, that the said contracts / arrangements / transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	for	No concern with the proposed recommendation	For	Management
29-Jul-2024	Dr. Reddy's Laboratories Limited	Annual General Meeting	To receive, consider and adopt the Audited Financial Statements (Standalone and Consolidated) of the Company for the financial year ended March 31, 2024, together with the Reports of the Board of Directors and Auditors thereon.	for	No concern with the proposed recommendation	For	Management
29-Jul-2024	Dr. Reddy's Laboratories Limited	Annual General Meeting	To declare dividend of Rs. 40/- per equity share for the financial year ended March 31, 2024.	for	No concern with the proposed recommendation	For	Management
29-Jul-2024	Dr. Reddy's Laboratories Limited	Annual General Meeting	To re-appoint Mr. K Satish Reddy (DIN: 00129701), as a Director, who retires by rotation, and being eligible offers himself for re-appointment.	for	No concern with the proposed recommendation	For	Management
29-Jul-2024	Dr. Reddy's Laboratories Limited	Annual General Meeting	To consider and approve the appointment of Mr. Vishal Reddy, a related party, as an entry level employee in Dr. Reddy's Laboratories Inc, USA, a wholly owned subsidiary of the Company.	for	No concern with the proposed recommendation	For	Management
29-Jul-2024	Dr. Reddy's Laboratories Limited	Annual General Meeting	Ratification of remuneration of Rs. 9,00,000/- plus applicable taxes and out of pocket expenses at actuals, payable to M/s. Sagar and Associates, Cost Accountants (Firm Registration No. 000118), appointed by the Board of Directors, on the recommendation of the Audit Committee, as Cost Auditors of the Company to conduct audit of cost records of the Company, for the financial year ending March 31, 2025.	for	No concern with the proposed recommendation	For	Management
30-Jul-2024	Shriram Finance Limited	Annual General Meeting	To receive, consider and adopt the Audited Standalone Financial Statements of the Company for the Financial Year ended March 31, 2024, together with the Reports of the Board of Directors and the Auditors thereon.	for	No concern with the proposed recommendation	For	Management
30-Jul-2024	Shriram Finance Limited	Annual General Meeting	To receive, consider and adopt the Audited Consolidated Financial Statements of the Company for the Financial Year ended March 31, 2024, together with the Report of the Auditors thereon.	for	No concern with the proposed recommendation	For	Management
30-Jul-2024	Shriram Finance Limited	Annual General Meeting	To declare a Final Dividend of Rs. 15/- per Equity Share of face value of Rs. 10/- each and to confirm the payment of two Interim Dividends aggregating to Rs. 30/- per Equity Share of face value of Rs. 10/- each, declared by the Board of Directors in their meetings held on October 26, 2023 and January 25, 2024, for the Financial Year ended March 31, 2024.	for	No concern with the proposed recommendation	For	Management
30-Jul-2024	Shriram Finance Limited	Annual General Meeting	To appoint a director in place of Mr. Parag Sharma (DIN 02916744), Director who retires by rotation at this meeting and being eligible, offers himself for re-appointment as a Director of the Company.	for	No concern with the proposed recommendation	For	Management

Form L-43 Voling Activity Disclosure under Stewardship Code

Name of the Insurer: Aviva Life Insurance Company India Limited

For the Quarter ending: 30th September 2024

Date: 24-Oct-24

Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
30-Jul-2024	Shriram Finance Limited	Annual General Meeting	To appoint M/s. G D Apte and Co, Chartered Accountants, Mumbai, (ICAI Firm Registration No. 100515W) as one of the Joint Statutory Auditors of the Company (in place of Retiring Joint Statutory Auditors whose tenure expires at the conclusion of the ensuing Annual General Meeting) to hold office from conclusion of the 45th Annual General Meeting till the conclusion of 48th Annual General Meeting of the Company to conduct the audit of accounts of the Company for the financial years ending March 31, 2025, March 31, 2026 and March 31, 2027.	for	No concern with the proposed recommendation	For	Management
30-Jul-2024	Shriram Finance Limited	Annual General Meeting	To appoint M/s M M Nissim and Co LLP, Chartered Accountants, Mumbai (ICAI Firm Registration No. 107122W/W100672) as one of the Joint Statutory Auditors of the Company (in place of Retiring Joint Statutory Auditors whose tenure expires at the conclusion of the ensuing Annual General Meeting) to hold office from conclusion of 45th Annual General Meeting till the conclusion of 48th Annual General Meeting of the Company to conduct the audit of accounts of the Company for the financial years ending March 31, 2025, March 31, 2026 and March 31, 2027.	for	No concern with the proposed recommendation	For	Management
30-Jul-2024	Shriram Finance Limited	Annual General Meeting	Re-appointment of Mr. Umesh Revankar (DIN 00141189) as Whole Time Director designated as Executive Vice Chairman for a period of 5 (five) years with effect from October 26, 2024 to October 25, 2029 (both dates inclusive), liable to retirement by rotation and payment of remuneration to him.	for	No concern with the proposed recommendation	For	Management
30-Jul-2024	Shriram Finance Limited	Annual General Meeting	Elevation and re-designation of Mr. Parag Sharma (DIN 02916744) as Managing Director and CFO with effect from June 1, 2024, for the remainder tenure of present term of his appointment i.e. up to December 12, 2026.	for	No concern with the proposed recommendation	For	Management
30-Jul-2024	Shriram Finance Limited	Annual General Meeting	Appointment of Mr. Gokul Dixit (DIN 00357170) as an Independent Director of the Company, not liable to retire by rotation, for a term of 5 (five) consecutive years commencing with effect from June 1, 2024 to May 31, 2029 (both dates inclusive).	for	No concern with the proposed recommendation	For	Management
30-Jul-2024	Shriram Finance Limited	Annual General Meeting	Appointment of Mrs. M.V. Bhanumathi (DIN 10172983) as an Independent Director of the Company, not liable to retire by rotation, for a term of 5 (five) consecutive years commencing with effect from June 1, 2024 to May 31, 2029 (both dates inclusive).	for	No concern with the proposed recommendation	For	Management
30-Jul-2024	Shriram Finance Limited	Annual General Meeting	Revision in the present terms of remuneration of Mr. Umesh Revankar (DIN 00141189), whole-time director designated as <u>Executive Vice Chairman of the Company</u>	for	No concern with the proposed recommendation	For	Management
30-Jul-2024	Shriram Finance Limited	Annual General Meeting	Revision in the term of remuneration of Mr. Y. S. Chakravarti (DIN 00052308), whole-time director designated as Managing Director and CEO of the Company.	for	No concern with the proposed recommendation	For	Management
30-Jul-2024	Shriram Finance Limited	Annual General Meeting	Revision in the term of remuneration of Mr. Parag Sharma (DIN 02916744) whole-time director designated as Managing Director and CFO of the Company.	for	No concern with the proposed recommendation	For	Management
30-Jul-2024	Shriram Finance Limited	Annual General Meeting	Enhancement of limits of borrowing by the Board from Rs. 1,90,000 crores to Rs. 2,35,000 crores.	for	No concern with the proposed recommendation	For	Management
30-Jul-2024	Shriram Finance Limited	Annual General Meeting	Enhancement of limits for creation of security by the Board in connection with borrowings from Rs. 2,37,500 crores to Rs. 2,93,750 crores.	for	No concern with the proposed recommendation	For	Management

Form L-43 Voicing Activity Disclosure under Stewardship Code

Name of the Insurer: Aviva Life Insurance Company India Limited

For the Quarter ending: 30th September 2024

Date: 24-Oct-24

Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
30-Jul-2024	Shriram Finance Limited	Annual General Meeting	Enhancement of limits to sell/ assign/ securitize receivables from Rs. 40,000 crores to Rs. 50,000 crores.	for	No concern with the proposed recommendation	For	Management
31-Jul-2024	Mahindra & Mahindra Limited	Annual General Meeting	Consideration and Adoption of the Audited Standalone Financial Statements of the Company for the Financial Year ended 31st March, 2024 and the Reports of the Board of Directors and Auditors thereon.	for	No concern with the proposed recommendation	For	Management
31-Jul-2024	Mahindra & Mahindra Limited	Annual General Meeting	Consideration and Adoption of the Audited Consolidated Financial Statements of the Company for the Financial Year ended 31st March, 2024 and the Report of the Auditors thereon.	for	No concern with the proposed recommendation	For	Management
31-Jul-2024	Mahindra & Mahindra Limited	Annual General Meeting	Declaration of Dividend of Rs. 21.10 (422%) per Ordinary (Equity) Share of the face value of Rs. 5 each for the year ended 31st March, 2024 on 124,35,28,831 Ordinary (Equity) Shares of the Company aggregating Rs. 2,623.85 crores as recommended by the Board of Directors be declared and that the said Dividend be distributed out of the Profits for the year ended on 31st March, 2024.	for	No concern with the proposed recommendation	For	Management
31-Jul-2024	Mahindra & Mahindra Limited	Annual General Meeting	To appoint Dr. Anish Shah (DIN: 02719429), who retires by rotation and being eligible for re-appointment.	for	No concern with the proposed recommendation	For	Management
31-Jul-2024	Mahindra & Mahindra Limited	Annual General Meeting	Ratification of Remuneration of Rs. 9,50,000 plus Goods and Services Tax and reimbursement of out of pocket expenses payable to Messrs D. C. Dave and Co., Cost Accountants having Firm Registration Number 000611, appointed by the Board of Directors of the Company as Cost Auditors to conduct the audit of the cost records of the Company for the Financial Year ending 31st March, 2025.	for	No concern with the proposed recommendation	For	Management
31-Jul-2024	Mahindra & Mahindra Limited	Annual General Meeting	Revision in the Total Remuneration of Mr. Anand G. Mahindra (DIN: 00004695), Non-Executive Chairman of the Company for a period from 1st April 2024 upto 11th November, 2026.	for	No concern with the proposed recommendation	For	Management
31-Jul-2024	Mahindra & Mahindra Limited	Annual General Meeting	Appointment of Mr. Sat Pal Bhanoo (DIN: 10482731), as a Non-Executive Non-Independent Director of the Company liable to retire by rotation.	for	No concern with the proposed recommendation	For	Management
31-Jul-2024	Mahindra & Mahindra Limited	Annual General Meeting	Appointment of Mr. Ranjan Pant (DIN: 00005410) as a Non-Executive Non-Independent Director of the Company, liable to retire by rotation.	for	No concern with the proposed recommendation	For	Management
31-Jul-2024	Mahindra & Mahindra Limited	Annual General Meeting	Appointment of Ms. Padmasree Warrior (DIN: 10387032), as an Independent Director of the Company, not liable to retire by rotation, to hold office for a term of 5 (five) consecutive years commencing from 17th May, 2024 to 16th May, 2029 (both days inclusive).	for	No concern with the proposed recommendation	For	Management
31-Jul-2024	Mahindra & Mahindra Limited	Annual General Meeting	Re-appointment of Mr. Haigreve Khaitan (DIN: 00005290), as an Independent Director of the Company, not liable to retire by rotation, to hold office for a second term of 5 (five) consecutive years commencing from 8th August, 2024 to 7th August, 2029 (both days inclusive).	Against	Haigreve Khaitan, 53, is associated with M & M group since 2015 and completed ten years of association with the Mahindra Group. In FY24, the company paid Rs. 51.9 mn and Rs. 7.1 mn to Khaitan & Co and Khaitan & Co LLP respectively. While the company has stated that fees paid to Khaitan & Co and Khaitan & Co LLP by M&M and its subsidiaries does not exceed ten percent of the gross revenues of the firms, given the conflict of interest caused by existing business relationships, hence aviva do not support the resolution.	For	Management



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Name of the Insurer: Aviva Life Insurance Company India Limited

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Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
31-Jul-2024	Mahindra & Mahindra Limited	Annual General Meeting	Re-appointment of Ms. Shikha Sharma (DIN: 00043265), as an Independent Director of the Company, not liable to retire by rotation, to hold office for a second term of 5 (five) consecutive years commencing from 8th August, 2024 to 7th August, 2029 (both days inclusive).	for	No concern with the proposed recommendation	For	Management
31-Jul-2024	Mahindra & Mahindra Limited	Annual General Meeting	Re-appointment of Dr. Anish Shah (DIN: 02719429) as the Managing Director and Chief Executive Officer of the Company designated as Group CEO and Managing Director with effect from 1st April, 2025 to 31st March, 2030 (both days inclusive), liable to retire by rotation, on a basic salary in the scale of Rs. 36,00,000 to Rs. 1,00,00,000 per month.	Against	While Aviva support his reappointment, we are unable to support the resolution due to concerns over his remuneration structure. Dr. Anish Shah's remuneration for FY24 was Rs. 228.9 mn, including stock options. His proposed terms include stock option grant, which have been capped at 0.1% of outstanding equity shares. Since the proposed cap on the quantum of stock options is considerably high, we cannot rely on the past trajectory of stock options granted to him. We consider RSUs with time-based vesting as assured pay – accordingly, we raise concern over the structure in that variable or performance pay accounts for less than 10% of total pay.	For	Management
31-Jul-2024	Mahindra & Mahindra Limited	Annual General Meeting	Re-appointment of Mr. Rajesh Jejurikar (DIN: 00046823) as the Whole-time Director of the Company designated as Executive Director and CEO (Auto and Farm Sector) of the Company with effect from 1st April, 2025 to 24th June, 2029 (both days inclusive), liable to retire by rotation, on a basic salary in the scale of Rs. 24,00,000 to Rs. 90,00,000 per month.	Against	While Aviva support his reappointment, we are unable to support the resolution due to concerns over his remuneration structure. Rajesh Jejurikar's remuneration for FY24 was Rs. 192.9 mn, including stock options. His proposed terms include stock option grant, which have been capped at 0.1% of outstanding equity shares. Since the proposed cap on the quantum of stock options is considerably high, we cannot rely on the past trajectory of stock options granted to him. We consider RSUs with time-based vesting as assured pay – accordingly, we raise concern over the structure in that variable or performance pay accounts for less than 10% of total pay.	For	Management
31-Jul-2024	Mahindra & Mahindra Limited	Annual General Meeting	Material Modification of earlier approved Material Related Party Transactions between the Company and Mahindra Electric Automobile Limited, a Subsidiary of the Company not exceeding Rs. 30,500 crores.	for	No concern with the proposed recommendation	For	Management
31-Jul-2024	Mahindra & Mahindra Limited	Annual General Meeting	Approval for Material Related Party Transactions pertaining to Subsidiaries of the Company with Martial Solren Private Limited (Martial) not exceeding Rs. 1,750 Crores, Gelos Solren Private Limited (GSPL) not exceeding Rs. 1,500 Crores, Furies Solren Private Limited (FSPL) not exceeding Rs. 2,500 Crores, Hazel Hybren Private Limited (HHPL) not exceeding Rs. 1,250 Crores, Illuminate Hybren Private Limited (IHPL) not exceeding Rs. 1,250 Crores, Layer Hybren Private Limited (LHPL) not exceeding Rs. 1,250 Crores, Jade Hybren Private Limited (JHPL) not exceeding Rs. 1,250 Crores, Kyros Hybren Private Limited (KHPL) not exceeding Rs. 1,250 Crores, Migos Hybren Private Limited (MHPL) not exceeding Rs. 1,250 Crores.	for	No concern with the proposed recommendation	For	Management
03-Aug-2024	Kotak Mahindra Bank Limited	Annual General Meeting	To receive, consider and adopt the Standalone Audited Financial Statement of the Bank for the financial year ended 31st March, 2024 together with the Reports of the Board of Directors and the Auditors thereon.	for	No concern with the proposed recommendation	For	Management

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Name of the Insurer: Aviva Life Insurance Company India Limited

For the Quarter ending: 30th September 2024

Date: 24-Oct-24

Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
03-Aug-2024	Kotak Mahindra Bank Limited	Annual General Meeting	To receive, consider and adopt the Consolidated Audited Financial Statement of the Bank for the financial year ended 31st March, 2024 together with the Report of the Auditors thereon.	for	No concern with the proposed recommendation	For	Management
03-Aug-2024	Kotak Mahindra Bank Limited	Annual General Meeting	To confirm payment of dividend at the rate of Rs. 0.405 per annum per 8.10% Non-Convertible Perpetual Non-Cumulative Preference Share (PNCPs) of Rs. 5/- as declared by the Board of Directors for the period commencing from 1st April, 2023 to 13th March, 2024.	for	No concern with the proposed recommendation	For	Management
03-Aug-2024	Kotak Mahindra Bank Limited	Annual General Meeting	To declare dividend at the rate of Rs. 2/- per Equity Share of Rs. 5/- as recommended by the Board of Directors for FY 2023 - 24 and that the same be paid out of the profits of the Bank for the financial year ended 31st March, 2024.	for	No concern with the proposed recommendation	For	Management
03-Aug-2024	Kotak Mahindra Bank Limited	Annual General Meeting	To re-appoint Mr. Amit Desai (DIN: 00310510) who retires by rotation and, being eligible, has offered himself for re-appointment.	for	No concern with the proposed recommendation	For	Management
03-Aug-2024	Kotak Mahindra Bank Limited	Annual General Meeting	Appointment of M/s. Deloitte Haskins and Sells Chartered Accountants (Firm Registration Number: 117365W), as one of the Joint Statutory Auditors of the Bank, to hold office from the conclusion of the Thirty-Ninth Annual General Meeting until the conclusion of the Forty-Second Annual General Meeting of the Bank, for the purpose of the audit of the Bank's standalone and consolidated financial statements for the FY 2024 - 25 to FY 2026 - 27.	for	No concern with the proposed recommendation	For	Management
03-Aug-2024	Kotak Mahindra Bank Limited	Annual General Meeting	Payment of an overall fee not exceeding Rs. 41,000,000/- to the Joint Statutory Auditors of the Bank for the time being in office, for the audit/ review of financials, as the case may be, in respect of FY 2024 - 25, in addition to any out of pocket expenses, outlays and taxes, as applicable.	for	No concern with the proposed recommendation	For	Management
03-Aug-2024	Kotak Mahindra Bank Limited	Annual General Meeting	Appointment of Ms. Ketaki Bhagwati (DIN: 07367868) as an Independent Director of the Bank, for a period of four years with effect from 18th May, 2024 to 17th May, 2028 (both days inclusive).	for	No concern with the proposed recommendation	For	Management
03-Aug-2024	Kotak Mahindra Bank Limited	Annual General Meeting	Alteration of the Articles of Association of the Bank.	for	No concern with the proposed recommendation	For	Management
03-Aug-2024	Kotak Mahindra Bank Limited	Annual General Meeting	Increase in the remuneration of Mr. C S Rajan (DIN: 00126063), Non-Executive Independent Part-time Chairman, from up to Rs. 3,600,000/- per annum to up to Rs. 5,000,000/- per annum and for providing car with driver as per the applicable policy of the Bank from 1st July, 2024 till the end of his tenure as Non-Executive Independent Part-time Chairman of the Bank on 31st December, 2025.	for	No concern with the proposed recommendation	For	Management
05-Aug-2024	Sun Pharmaceutical Industries Ltd	Annual General Meeting	To receive, consider and adopt the audited standalone financial statements of the Company for the financial year ended March 31, 2024 and the reports of the Board of Directors and Auditors thereon.	for	No concern with the proposed recommendation	For	Management
05-Aug-2024	Sun Pharmaceutical Industries Ltd	Annual General Meeting	To receive, consider and adopt the audited consolidated financial statements of the Company for the financial year ended March 31, 2024 and the report of the Auditors thereon.	for	No concern with the proposed recommendation	For	Management
05-Aug-2024	Sun Pharmaceutical Industries Ltd	Annual General Meeting	To declare Final Dividend of Rs. 5/- per Equity Share of Rs. 1/- each for the financial year 2023 - 24.	for	No concern with the proposed recommendation	For	Management
05-Aug-2024	Sun Pharmaceutical Industries Ltd	Annual General Meeting	To appoint Mr. Dilip Shanghvi (DIN: 00005588), who retires by rotation and being eligible, has offered himself for re-appointment.	for	No concern with the proposed recommendation	For	Management

Form L-43 Voling Activity Disclosure under Stewardship Code

Name of the Insurer: Aviva Life Insurance Company India Limited

For the Quarter ending: 30th September 2024

Date: 24-Oct-24

Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
05-Aug-2024	Sun Pharmaceutical Industries Ltd	Annual General Meeting	Ratification of remuneration of Rs. 3,126,375/- per annum plus reimbursement of out-of-pocket expenses and applicable taxes, payable to M/s. K D and Co, Cost Accountants, (Firm's Registration No. 004076), appointed as the Cost Auditor of the Company to conduct the audit of cost records maintained by the Company for the financial year 2024 - 25.	for	No concern with the proposed recommendation	For	Management
05-Aug-2024	Sun Pharmaceutical Industries Ltd	Annual General Meeting	Approval for material related party transactions between Taro Pharmaceutical Industries Limited, Israel and Taro Pharmaceuticals USA, Inc for the financial year 2024 - 25, for purchase and sale of pharmaceutical products, not exceeding an aggregate value equivalent of Rs. 15,000 Million, and that such transaction(s)/ arrangement(s) shall be at arm's length.	for	No concern with the proposed recommendation	For	Management
05-Aug-2024	Sun Pharmaceutical Industries Ltd	Annual General Meeting	Approval for material related party transactions between Taro Pharmaceuticals Inc, Canada and Taro Pharmaceuticals USA, Inc for the financial year 2024 - 25, for purchase and sale of pharmaceutical products, not exceeding an aggregate value equivalent of Rs. 20,000 Million, and that such transaction(s)/ arrangement(s) shall be at arm's length.	for	No concern with the proposed recommendation	For	Management
09-Aug-2024	HDFC Bank Limited	Annual General Meeting	To receive, consider and adopt the audited financial statements (standalone) of the Bank for the financial year ended March 31, 2024 along with the Reports of the Board of Directors and Auditors thereon.	for	No concern with the proposed recommendation	For	Management
09-Aug-2024	HDFC Bank Limited	Annual General Meeting	To receive, consider and adopt the audited financial statements (consolidated) of the Bank for the financial year ended March 31, 2024 along with the Report of Auditors thereon.	for	No concern with the proposed recommendation	For	Management
09-Aug-2024	HDFC Bank Limited	Annual General Meeting	To consider declaration of dividend on Equity Shares.	for	No concern with the proposed recommendation	For	Management
09-Aug-2024	HDFC Bank Limited	Annual General Meeting	To appoint a Director in place of Mr. Bhavesh Zaveri (DIN: 01550468), who retires by rotation and being eligible, offers himself for re-appointment.	for	No concern with the proposed recommendation	For	Management
09-Aug-2024	HDFC Bank Limited	Annual General Meeting	To appoint a director in place of Mr. Keki Mistry (DIN: 00008886), who retires by rotation and, being eligible, offers himself for re-appointment.	for	No concern with the proposed recommendation	For	Management
09-Aug-2024	HDFC Bank Limited	Annual General Meeting	Appointment of M/s. Batliboi and Purohit, Chartered Accountants, (ICAI Firm Registration No. 101048W) as one of the Joint Statutory Auditors of the Bank, to hold office for a period of 3 (three) years with effect from FY 2024 - 25 till and including FY 2026 - 27 and to fix the overall remuneration.	for	No concern with the proposed recommendation	For	Management
09-Aug-2024	HDFC Bank Limited	Annual General Meeting	To Issue Long-Term Bonds (financing of infrastructure and affordable housing), Perpetual Debt Instruments (part of additional Tier I capital) and Tier II capital bonds through private placement mode of an amount in aggregate not exceeding Rs. 60,000 Crore.	for	No concern with the proposed recommendation	For	Management
09-Aug-2024	HDFC Bank Limited	Annual General Meeting	To grant equity stock options under Employees Stock Option Master Scheme - 2024.	for	No concern with the proposed recommendation	For	Management
12-Aug-2024	Divis Laboratories Ltd	Annual General Meeting	To consider and adopt the audited financial statements of the Company, both standalone and consolidated, for the financial year ended March 31, 2024, and the reports of the Board of Directors' and Auditors' thereon.	for	No concern with the proposed recommendation	For	Management

Form L-43 Voling Activity Disclosure under Stewardship Code

Name of the Insurer: Aviva Life Insurance Company India Limited

For the Quarter ending: 30th September 2024

Date: 24-Oct-24

Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
12-Aug-2024	Divis Laboratories Ltd	Annual General Meeting	To declare dividend of Rs. 30/- per Equity Share of face value Rs. 2/- each (i.e. @ 1,500%) for the financial year ended March 31, 2024.	for	No concern with the proposed recommendation	For	Management
12-Aug-2024	Divis Laboratories Ltd	Annual General Meeting	To appoint a director in place of Mr. N.V. Ramana (DIN: 00005031), who retires by rotation at this Annual General Meeting and being eligible, offers himself for re-appointment.	for	No concern with the proposed recommendation	For	Management
12-Aug-2024	Divis Laboratories Ltd	Annual General Meeting	To appoint a director in place of Dr. Kiran S. Divi (DIN: 00006503), who retires by rotation at this Annual General Meeting and being eligible, offers himself for re-appointment.	for	No concern with the proposed recommendation	For	Management
12-Aug-2024	Divis Laboratories Ltd	Annual General Meeting	Appointment of Dr. Rajendra Kumar Premchand (DIN: 00895990) as an Independent Director of the Company, not liable to retire by rotation and to hold office for a term of 5 (five) consecutive years, i.e., up to May 24, 2029.	for	No concern with the proposed recommendation	For	Management
12-Aug-2024	Divis Laboratories Ltd	Annual General Meeting	Re-appointment of Dr. Murali K. Divi (DIN: 00005040) as Managing Director of the Company, for a further period of 5 (five) years, on expiry of his present term of office, i.e. with effect from October 10, 2024 and including remuneration.	Against	While Aviva support his reappointment, we do not support his remuneration. His pay is high when compared to peers and is not commensurate with the company's size. The company must cap the overall pay in absolute terms at a level that is commensurate with the size, performance and complexity of the business. Further, the overall pay to promoter directors has outpaced the growth in the company's profits in the last five years.	For	Management
12-Aug-2024	Divis Laboratories Ltd	Annual General Meeting	Re-appointment of Mr. N.V. Ramana (DIN: 00005031), as Executive Director of the Company for a further period of 5 (five) years, on expiry of his present term of office, i.e., with effect from December 26, 2024 and including remuneration.	Against	N.V.Ramana overall pay in absolute terms is high when compared to peers. The company must clarify how the NRC has benchmarked his pay with industry compensation levels. The company must cap his compensation at a level that is commensurate with the size, performance and complexity of the business. Aviva do not support the resolution.	For	Management
12-Aug-2024	Divis Laboratories Ltd	Annual General Meeting	Re-appointment of Mr. K.V. Chowdary (DIN: 08485334) as an Independent Director, not liable to retire by rotation, for a second term of 5 (five) consecutive years with effect from January 04, 2025 up to January 03, 2030.	Against	K V Chowdary will attain the age of 75 in October 2029 – Aviva do not consider age to be a criterion for board memberships.	For	Management
12-Aug-2024	Britannia Industries Limited	Annual General Meeting	To consider and adopt the Audited Standalone and Consolidated Financial Statements of the Company for the financial year ended 31 March 2024, together with the Reports of the Board of Directors and the Auditors thereon.	for	No concern with the proposed recommendation	For	Management
12-Aug-2024	Britannia Industries Limited	Annual General Meeting	To declare Final Dividend of 7350% i.e., Rs. 73. 50/- per equity share of face value of Rs. 1/- each for the financial year ended 31 March 2024.	for	No concern with the proposed recommendation	For	Management
12-Aug-2024	Britannia Industries Limited	Annual General Meeting	To appoint a Director in place of Mr. Ness N. Wadia (DIN: 00036049), who retires by rotation in terms of Section 152(6) of the Companies Act, 2013 and being eligible, offers himself for re-appointment.	for	No concern with the proposed recommendation	For	Management
12-Aug-2024	Britannia Industries Limited	Annual General Meeting	Appointment of Dr. Urjit Patel (DIN: 00175210) as a Non - Executive Independent Director of the Company, not liable to retire by rotation, for a term of 5 (five) consecutive years w.e.f. 2 July 2024 upto 1 July 2029 (both days inclusive).	for	No concern with the proposed recommendation	For	Management

Form L-43 Voling Activity Disclosure under Stewardship Code

Name of the Insurer: Aviva Life Insurance Company India Limited

For the Quarter ending: 30th September 2024

Date: 24-Oct-24

Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
12-Aug-2024	Britannia Industries Limited	Annual General Meeting	Appointment of Mr. Sunil Siddharth Lalbhai (DIN: 00045590) as a Non - Executive Independent Director of the Company, not liable to retire by rotation, for a term of 5 (five) consecutive years w.e.f. 2 July 2024 upto 1 July 2029 (both days inclusive).	Against	Given his association with the group will exceed ten years during the proposed tenure, Aviva do not support his appointment. The company may consider appointing him as non-executive non independent director	For	Management
12-Aug-2024	Britannia Industries Limited	Annual General Meeting	Ratification of remuneration of Rs. 75,000/- (plus applicable taxes and reimbursement of out - of - pocket expenses) payable to M/s. GNV and Associates, Cost and Management Accountants (Firm Registration No.: 000150) re-appointed as Cost Auditors of the Company to conduct the audit of the cost records of the Company for the financial year ending 31 March 2025.	for	No concern with the proposed recommendation	For	Management
12-Aug-2024	Hero MotoCorp Limited	Annual General Meeting	To receive, consider and adopt the audited standalone financial statements of the Company for the financial year ended March 31, 2024 together with the reports of the Directors' and Auditors' thereon and the audited consolidated financial statements of the Company for the financial year ended March 31, 2024.	for	No concern with the proposed recommendation	For	Management
12-Aug-2024	Hero MotoCorp Limited	Annual General Meeting	To confirm payment of interim dividend of Rs. 75/- per equity share and a special dividend of Rs. 25/- per equity share, taking overall interim dividend to Rs. 100/- per equity share for the financial year 2023 - 24 and to declare a final dividend of Rs. 40/-per equity share for the financial year 2023 - 24.	for	No concern with the proposed recommendation	For	Management
12-Aug-2024	Hero MotoCorp Limited	Annual General Meeting	To appoint a Director in place of Mr. Pradeep Dinodia (DIN: 00027995) who retires by rotation and being eligible, offers himself for re-appointment.	Against	Though Pradeep Dinodia reappointment meets statutory requirements, Aviva do not support his reappointment on account of the failure of the Nomination and Remuneration Committee, of which he has been a member since 30 January 2006, to provide effective oversight to the Chairperson and Managing Director's (CMD) remuneration.	For	Management
12-Aug-2024	Hero MotoCorp Limited	Annual General Meeting	Ratification of remuneration of Rs. 3,30,000/- plus applicable taxes and reimbursement of out of pocket expenses incurred in connection with the aforesaid audit, payable to M/s. R.J. Goel and Co., Cost Accountants (Firm Registration No. 000026), appointed by the Board of Directors as Cost Auditors to conduct audit of the cost records of the Company for the financial year 2024 - 25.	for	No concern with the proposed recommendation	For	Management
12-Aug-2024	Hero MotoCorp Limited	Annual General Meeting	Re-appointment of Mr. Vikram Sitaram Kasbekar (DIN: 00985182) as a Whole- time Director, designated as Executive Director (Operations), for a term of three (3) years from the expiry of his present term of office, viz. with effect from August 8, 2024 till August 7, 2027 and including remuneration.	for	No concern with the proposed recommendation	For	Management
12-Aug-2024	Hero MotoCorp Limited	Annual General Meeting	Re-appointment of Ms. Tina Trikha (DIN: 02778940) as an Independent Director of the Company, not liable to retire by rotation, to hold office for a second term of five (5) consecutive years, with effect from October 23, 2024 to October 22, 2029.	for	No concern with the proposed recommendation	For	Management
12-Aug-2024	Hero MotoCorp Limited	Annual General Meeting	Re-appointment of Ms. Camille Miki Tang (DIN: 09404649) as an Independent Director of the Company, not liable to retire by rotation, to hold office for a second term of three (3) consecutive years, with effect from November 19, 2024 to November 18, 2027.	for	No concern with the proposed recommendation	For	Management

Form L-43 Voling Activity Disclosure under Stewardship Code

Name of the Insurer: Aviva Life Insurance Company India Limited

For the Quarter ending: 30th September 2024

Date: 24-Oct-24

Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
12-Aug-2024	Hero MotoCorp Limited	Annual General Meeting	Re-appointment of Mr. Rajnish Kumar (DIN: 05328267) as an Independent Director of the Company, not liable to retire by rotation, to hold office for a second term of three (3) consecutive years, with effect from November 25, 2024 to November 24, 2027.	for	No concern with the proposed recommendation	For	Management
13-Aug-2024	HCL Technologies Limited	Annual General Meeting	To receive, consider and adopt the Audited Financial Statements (including Audited Consolidated Financial Statements) of the Company for the financial year ended March 31, 2024, together with the Reports of the Board of Directors and of the Statutory Auditors thereon.	for	No concern with the proposed recommendation	For	Management
13-Aug-2024	HCL Technologies Limited	Annual General Meeting	To re-appoint Mr. C. Vijayakumar (DIN - 09244485) as Director, who retires by rotation and being eligible, has offered himself for re-appointment.	for	No concern with the proposed recommendation	For	Management
13-Aug-2024	HCL Technologies Limited	Annual General Meeting	To re-appoint M/s. B S R and Co. LLP, Chartered Accountants (ICAI Firm Registration No. 101248W/W-100022) as Statutory Auditors of the Company to hold office for a period of five consecutive years from the conclusion of this Annual General Meeting until the conclusion of the 37th Annual General Meeting of the Company and to fix their remuneration.	for	No concern with the proposed recommendation	For	Management
13-Aug-2024	HCL Technologies Limited	Annual General Meeting	Payment of commission to Non-Executive Directors of the Company for each financial year commencing from April 1, 2024, and the amount, proportion and manner of the said commission be decided by the Board of Directors (or any Committee thereof) of the Company.	Against	While the payment of commission is in line with market practices, the company has not defined a tenure for payment of commission and the resolution is effectively valid for perpetuity. Aviva believe shareholders must get an opportunity to periodically approve such payments and therefore do not support the resolution.	For	Management
13-Aug-2024	HCL Technologies Limited	Annual General Meeting	Re-appointment of Mr. Simon John England (DIN- 08664595) as a Non-Executive Independent Director of the Company for a second term of five consecutive years commencing from January 16, 2025 to January 15, 2030 (both days inclusive), and he will not be liable to retire by rotation.	for	No concern with the proposed recommendation	For	Management
14-Aug-2024	UltraTech Cement Limited	Annual General Meeting	To receive, consider and adopt: a. the Audited Standalone Financial Statements for the financial year ended 31st March, 2024 and the Reports of Directors' and Auditors' thereon b. the Audited Consolidated Financial Statements for the financial year ended 31st March, 2024 and the Reports of Auditors' thereon.	for	No concern with the proposed recommendation	For	Management
14-Aug-2024	UltraTech Cement Limited	Annual General Meeting	To declare dividend on equity shares for the year ended 31st March, 2024.	for	No concern with the proposed recommendation	For	Management
14-Aug-2024	UltraTech Cement Limited	Annual General Meeting	To appoint a Director in place of Mr. Kumar Mangalam Birla (DIN: 00012813), who retires by rotation and being eligible, offers himself for re-appointment.	for	No concern with the proposed recommendation	For	Management
14-Aug-2024	UltraTech Cement Limited	Annual General Meeting	Ratification of remuneration of Rs. 24,00,000/- payable to M/s. D. C. Dave and Co., Cost Accountants, Mumbai and of Rs. 24,00,000/- M/s. N. D. Birla and Co., Cost Accountants, Ahmedabad appointed by the Board of Directors of the Company to conduct the audit of the cost records of the Company for the financial year ending 31st March, 2025.	for	No concern with the proposed recommendation	For	Management

Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
14-Aug-2024	UltraTech Cement Limited	Annual General Meeting	Appointment of Ms. Anita Ramachandran (DIN: 00118188) as an Independent Director of the Company, not liable to retire by rotation and to hold office for a term of five consecutive years with effect from 17th July, 2024 till 16th July, 2029 (both days inclusive).	Against	Aviva do not support appointment of independent directors if their aggregate tenure with the company or the group exceeds 10 years anytime during the proposed tenure as we believe that this is not in line with the spirit of the regulations. Given her full-time responsibilities as Director of Cerebrus Consultants, she serves as a director on seven listed companies, including Ultratech. Aviva believe her high number of directorships on listed companies are not in keeping with the spirit of the regulation.	For	Management
14-Aug-2024	UltraTech Cement Limited	Annual General Meeting	Appointment of Mr. Anjani Kumar Agrawal (DIN: 08579812) as an Independent Director of the Company, not liable to retire by rotation and to hold office for a term of five consecutive years with effect from 17th July, 2024 till 16th July, 2029 (both days inclusive).	Against	Aviva will consider his overall association with the Group while computing his tenure. We note Anjani Kumar Agrawal serves on the board of four listed companies, including Ultratech. Given his full-time responsibilities as CEO VFP Advisors, we believe the high number of directorships on listed companies are not in keeping with the spirit of the regulation.	For	Management
14-Aug-2024	UltraTech Cement Limited	Annual General Meeting	Appointment of Mr. Vivek Agrawal (DIN: 10599212) as a Director of the Company.	for	No concern with the proposed recommendation	For	Management
14-Aug-2024	UltraTech Cement Limited	Annual General Meeting	Appointment of Mr. Vivek Agrawal (DIN: 10599212) as Whole - time Director and Chief Marketing Officer of the Company and including remuneration.	for	No concern with the proposed recommendation	For	Management
14-Aug-2024	UltraTech Cement Limited	Annual General Meeting	Re-appointment of Mr. Kailash Chandra Jhanwar (DIN: 01743559) as Managing Director of the Company and including remuneration.	for	No concern with the proposed recommendation	For	Management
17-Aug-2024	Apollo Hospitals Enterprise Limited	Postal Ballot	Material related party transactions entered into by Apollo Healthco Limited (AHL), a material subsidiary of the Company.	for	No concern with the proposed recommendation	For	Management
17-Aug-2024	Apollo Hospitals Enterprise Limited	Postal Ballot	Approval for dilution of shareholding in Apollo Healthco Limited (AHL), a material subsidiary of the Company.	for	No concern with the proposed recommendation	For	Management
20-Aug-2024	Grasim Industries Limited	Annual General Meeting	Adoption of Audited Standalone and Consolidated Financial Statements of the Company for the financial year ended 31st March 2024, and the Reports of the Board of Directors and Auditors thereon.	for	No concern with the proposed recommendation	For	Management
20-Aug-2024	Grasim Industries Limited	Annual General Meeting	Declaration of Dividend at the rate of Rs. 10/- per equity share of Rs. 2/- each (on fully paid-up equity shares and partly paid-up equity shares in proportion to their share in the paid-up equity share capital), as recommended by the Board of Directors for the financial year ended 31st March 2024.	for	No concern with the proposed recommendation	For	Management
20-Aug-2024	Grasim Industries Limited	Annual General Meeting	Re-appointment of Smt. Rajashree Birla (DIN: 00022995) as a Director of the Company, liable to retire by rotation.	for	No concern with the proposed recommendation	For	Management
20-Aug-2024	Grasim Industries Limited	Annual General Meeting	Mr. Raj Kumar (DIN: 06627311), who retires by rotation at this Annual General Meeting and who has not offered himself for re-appointment, be and is not re-appointed as a Director of the Company and the vacancy, so created be not filled.	for	No concern with the proposed recommendation	For	Management
20-Aug-2024	Grasim Industries Limited	Annual General Meeting	Appointment of M/s. Singhi and Co., Chartered Accountants (Registration Number 302049E) as the Branch Auditor of the Company, to hold office from the conclusion of this Annual General Meeting (AGM) until the conclusion of the 78th AGM of the Company, to conduct the audit for Paints Business, for the financial year 2024 - 25, at a remuneration not exceeding Rs. 50 lakh plus tax as applicable and reimbursement of out - of - pocket expenses.	for	No concern with the proposed recommendation	For	Management

Form L- 43 Voting Activity Disclosure under Stewardship Code

Name of the Insurer: Aviva Life Insurance Company India Limited

For the Quarter ending: 30th September 2024

Date: 24-Oct-24

Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
20-Aug-2024	Grasim Industries Limited	Annual General Meeting	Ratification of remuneration of Rs. 26 lakh plus applicable taxes and reimbursement of out - of - pocket expenses payable to M/s. D. C. Dave and Co., Cost Accountants, Mumbai (Registration No. 000611), for conducting audit of the cost accounting records of the Company for the financial year ending 31st March 2025.	for	No concern with the proposed recommendation	For	Management
20-Aug-2024	Grasim Industries Limited	Annual General Meeting	Continuation of Smt. Rajashree Birla (DIN: 00022995), who has attained the age of 75 (Seventy Five) years, as a Non-executive Director of the Company, liable to retire by rotation.	for	No concern with the proposed recommendation	For	Management
20-Aug-2024	Grasim Industries Limited	Annual General Meeting	Appointment of Mr. Haigreve Khaitan (DIN: 00005290) as an Independent Director of the Company, not liable to retire by rotation, for a term of 5 (Five) consecutive years commencing from 26th September 2024 upto 25th September 2029 (both days inclusive).	Against	He currently serves as Independent Director on the boards of six listed companies which we believe is quiet a stretch for his appropriate attention. Also, given their full-time responsibilities, regulations allow whole-time directors of listed companies to be independent directors in a maximum of three listed companies. We believe that, as a Senior Partner of Khaitan & Co., his responsibilities are equivalent to a whole-time directorship therefore, his high number of directorships in listed companies divides his time & attention insufficiently.	For	Management
20-Aug-2024	Grasim Industries Limited	Annual General Meeting	Appointment of Mr. Ashvin Dhirajlal Parekh (DIN: 06559989) as an Independent Director of the Company, not liable to retire by rotation, for a term of 5 (Five) consecutive years commencing from 23rd August 2024 up to 22nd August 2029 (both days inclusive) and to continue to act as an Independent Director of the Company, on attaining the age of 75 (seventy five) years in the year 2028.	for	No concern with the proposed recommendation	For	Management
20-Aug-2024	Grasim Industries Limited	Annual General Meeting	Appointment of Mr. Mukkavilli Jagannath (DIN: 10090437) as a Non-executive Director of the Company, with effect from 26th September 2024, whose office shall be liable to retire by rotation.	for	No concern with the proposed recommendation	For	Management
20-Aug-2024	Grasim Industries Limited	Annual General Meeting	Material Related Party Transactions with Hindalco Industries Limited for an aggregate value of up to Rs. 1,250 crore during the FY 2024 - 25.	for	No concern with the proposed recommendation	For	Management
20-Aug-2024	Grasim Industries Limited	Annual General Meeting	Material Related Party Transactions with AV Group NB Inc, Canada for an aggregate value of up to Rs. 1,108 crore during the FY 2024 - 25.	for	No concern with the proposed recommendation	For	Management
20-Aug-2024	Cipla Limited	Annual General Meeting	To receive, consider and adopt the audited standalone financial statements of the Company for the financial year ended 31st March, 2024 and the reports of the Board of Directors and Auditor thereon.	for	No concern with the proposed recommendation	For	Management
20-Aug-2024	Cipla Limited	Annual General Meeting	To receive, consider and adopt the audited consolidated financial statements of the Company for the financial year ended 31st March, 2024 and the report of the Auditor thereon.	for	No concern with the proposed recommendation	For	Management
20-Aug-2024	Cipla Limited	Annual General Meeting	To declare final dividend of Rs. 13/- per equity share of the Company, as recommended by the Board of Directors for the financial year ended 31st March 2024.	for	No concern with the proposed recommendation	For	Management
20-Aug-2024	Cipla Limited	Annual General Meeting	To approve to not to fill the vacancy caused by retirement of Mr S Radhakrishnan (DIN: 02313000) shall not be filled as he has expressed his desire not to seek reappointment as director of the Company.	for	No concern with the proposed recommendation	For	Management



Form L-43 Voling Activity Disclosure under Stewardship Code

Name of the Insurer: Aviva Life Insurance Company India Limited

For the Quarter ending: 30th September 2024

Date: 24-Oct-24

Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
20-Aug-2024	Cipla Limited	Annual General Meeting	To approve the continuation of Dr Y K Hamied (DIN: 00029049) as Non-Executive Director of the Company not liable to retire by rotation.	for	No concern with the proposed recommendation	For	Management
20-Aug-2024	Cipla Limited	Annual General Meeting	To ratify remuneration of Rs. 12,50,000/- plus applicable taxes and reimbursement of out-of-pocket expenses to be paid to M/s Joshi Apte and Associates (Firm Registration No. 000240), the Cost Auditor, to audit the cost records maintained by the Company for the financial year ending 31st March, 2025.	for	No concern with the proposed recommendation	For	Management
20-Aug-2024	Bharti Airtel Limited	Annual General Meeting	To receive, consider and adopt the audited standalone and consolidated financial statements of the Company for the financial year ended March 31, 2024 together with the reports of Board of Directors and of Auditors thereon.	for	No concern with the proposed recommendation	For	Management
20-Aug-2024	Bharti Airtel Limited	Annual General Meeting	To declare dividend at the rate of Rs. 8/- per fully paid-up equity share of face value of Rs. 5/- each and a pro-rata dividend at the rate of Rs. 2/- per partly paid-up equity shares of face value of Rs. 5/- each (Paid-up value of Rs. 1.25/- per share), as recommended by the Board of Directors for the financial year ended March 31, 2024.	for	No concern with the proposed recommendation	For	Management
20-Aug-2024	Bharti Airtel Limited	Annual General Meeting	To re-appoint Mr. Tao Yih Arthur Lang (DIN: 07798156), who retires by rotation and being eligible offers himself for re-appointment.	for	No concern with the proposed recommendation	For	Management
20-Aug-2024	Bharti Airtel Limited	Annual General Meeting	Ratification of remuneration of Rs. 12,50,000/- plus applicable taxes and reimbursement of actual travel and out of pocket expenses payable to Sanjay Gupta and Associates, Cost Accountants (Firm registration no. 00212) as Cost Auditors of the Company for conducting the cost audit for financial year 2024 - 25.	for	No concern with the proposed recommendation	For	Management
20-Aug-2024	Bharti Airtel Limited	Annual General Meeting	Appointment of Justice (Retd.) Arjan Kumar Sikri (DIN: 08624055) as an Independent Director of the Company for a term of five consecutive years with effect from the date of appointment i.e. from June 01, 2024 to May 31, 2029, notwithstanding that he will attain the age of 75 years during the currency of his tenure as Independent Director.	for	No concern with the proposed recommendation	For	Management
20-Aug-2024	Bharti Airtel Limited	Annual General Meeting	To approve Material Related Party Transactions with Bharti Hexacom Limited, a subsidiary company for aggregate, does not exceed Rs. 3,000 Crore in a financial year, provided that the said contract(s)/ arrangement(s)/ transaction(s) shall be carried out at arm's length basis and in the ordinary course of business of the Company.	for	No concern with the proposed recommendation	For	Management
20-Aug-2024	Bharti Airtel Limited	Annual General Meeting	To approve Material Related Party Transactions with Nxta Data Limited, a subsidiary company for aggregate, does not exceed Rs. 3,000 Crore in a financial year, provided that the said contract(s)/ arrangement(s)/ transaction(s) shall be carried out at arm's length basis and in the ordinary course of business of the Company.	for	No concern with the proposed recommendation	For	Management
20-Aug-2024	Bharti Airtel Limited	Annual General Meeting	To approve Material Related Party Transactions with Indus Towers Limited, a joint venture company for aggregate, does not exceed Rs. 19,000 Crore in a financial year, provided that the said contract(s)/ arrangement(s)/ transaction(s) shall be carried out at arm's length basis and in the ordinary course of business of the Company.	for	No concern with the proposed recommendation	For	Management

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Name of the Insurer: Aviva Life Insurance Company India Limited

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Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
20-Aug-2024	Bharti Airtel Limited	Annual General Meeting	To approve Material Related Party Transactions with Dixon Electro Appliances Private Limited, an associate company for aggregate, does not exceed Rs. 2,500 Crore in the financial year, provided that the said contract(s)/ arrangement(s)/ transaction(s) shall be carried out at arm's length basis and in the ordinary course of business of the Company.	for	No concern with the proposed recommendation	For	Management
22-Aug-2024	Eicher Motors Limited	Annual General Meeting	To receive, consider and adopt the Audited Financial Statements (including Audited Consolidated Financial Statements) of the Company for the financial year ended March 31, 2024 together with the Reports of the Board of Directors and the Auditors thereon.	for	No concern with the proposed recommendation	For	Management
22-Aug-2024	Eicher Motors Limited	Annual General Meeting	To declare a dividend of Rs. 51/- per equity share of face value of Re. 1/- each for the financial year ended March 31, 2024.	for	No concern with the proposed recommendation	For	Management
22-Aug-2024	Eicher Motors Limited	Annual General Meeting	To appoint Mr. Govindarajan Balakrishnan (DIN: 03093035), who retires by rotation and being eligible, offers himself for re-appointment as a Director.	for	No concern with the proposed recommendation	For	Management
22-Aug-2024	Eicher Motors Limited	Annual General Meeting	To consider and approve Material Related Party Transactions between VE Commercial Vehicles Limited (VECV), Subsidiary of the Company, and Volvo Group India Private Limited, a related party of VECV, Value of the proposed transaction Not exceeding Rs. 4000 Crores, excluding taxes, during the financial year 2024 - 25.	for	No concern with the proposed recommendation	For	Management
22-Aug-2024	Eicher Motors Limited	Annual General Meeting	Ratification of remuneration of Rs. 5,00,000/- plus taxes as applicable and reimbursement of out of pocket expenses payable to M/s. Jyothi Satish and Co., Cost Accountants (Firm registration No. 101197), appointed by the Board of Directors on the recommendation of the Audit Committee as Cost Auditor of the Company to conduct audit of the relevant cost records of the Company for the financial year 2023 - 24.	for	No concern with the proposed recommendation	For	Management
22-Aug-2024	Hindalco Industries Limited	Annual General Meeting	To consider and adopt the Audited Standalone Financial Statements for the financial year ended 31st March, 2024, together with Report of the Board of Directors and the Auditors thereon.	for	No concern with the proposed recommendation	For	Management
22-Aug-2024	Hindalco Industries Limited	Annual General Meeting	To consider and adopt the Audited Consolidated Financial Statements for the financial year ended 31st March, 2024, together with Report of the Auditors thereon.	for	No concern with the proposed recommendation	For	Management
22-Aug-2024	Hindalco Industries Limited	Annual General Meeting	To declare Dividend of Rs. 3.50/- per equity share having face value Rs. 1/- each of the Company for the financial year ended 31st March, 2024.	for	No concern with the proposed recommendation	For	Management
22-Aug-2024	Hindalco Industries Limited	Annual General Meeting	Approved not to fill the vacancy caused by the retirement of Mr. Askaran Agarwala [DIN: 00023684], a Director, who retires by rotation at the 65th Annual General Meeting and does not seek reappointment.	for	No concern with the proposed recommendation	For	Management
22-Aug-2024	Hindalco Industries Limited	Annual General Meeting	Appoint a Director in place of Mr. Kumar Mangalam Birla [DIN: 00012813], Non - Executive Director who retires by rotation and being eligible, offers himself for reappointment.	for	No concern with the proposed recommendation	For	Management

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For the Quarter ending: 30th September 2024

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Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
22-Aug-2024	Hindalco Industries Limited	Annual General Meeting	Ratification of remuneration of Rs. 20,00,000/- per annum plus taxes, as applicable and reimbursement of actual travel and out - of-pocket expenses payable to M/s. R. Nanabhoj and Co., Cost Accountants [Firm Registration No. 000010] appointed by the Board of Directors on recommendation of the Audit Committee to conduct the audit of the cost records of the Company for the financial year ending 31st March, 2025.	for	No concern with the proposed recommendation	For	Management
22-Aug-2024	Hindalco Industries Limited	Annual General Meeting	Material Related Party Transactions with Grasim Industries Limited for an aggregate value of up to Rs. 1,250/- Crore for financial year ending 31st March, 2025.	for	No concern with the proposed recommendation	For	Management
22-Aug-2024	Hindalco Industries Limited	Annual General Meeting	Reappointment of Mr. Sudhir Mital [DIN: 08314675] as an Independent Director of the Company for a second term of 5 [Five] consecutive years commencing from 11th November, 2024, until 10th November, 2029 [both days inclusive].	for	No concern with the proposed recommendation	For	Management
23-Aug-2024	SBI Life Insurance Company Limited	Postal Ballot	Approval for re-appointment of Ms. Usha Sangwan (DIN: 02609263), as an Independent Director of the Company not liable to retire by rotation for a second term of 3 (three) consecutive years commencing from August 24, 2024 upto August 23, 2027.	for	No concern with the proposed recommendation	For	Management
27-Aug-2024	IndusInd Bank Limited	Annual General Meeting	To receive, consider and adopt the Audited Financial Statements (Standalone and Consolidated) of the Bank for the Financial Year ended March 31, 2024, together with the Reports of the Board of Directors and Auditors thereon.	for	No concern with the proposed recommendation	For	Management
27-Aug-2024	IndusInd Bank Limited	Annual General Meeting	To declare Dividend at the rate of Rs. 16.50 per Equity Share of Rs. 10 each of the Bank, fully paid, for the Financial Year ended March 31, 2024.	for	No concern with the proposed recommendation	For	Management
27-Aug-2024	IndusInd Bank Limited	Annual General Meeting	To re-appoint Mr. Arun Khurana (DIN: 00075189) as a director who retires by rotation and being eligible has offered himself for re-appointment.	for	No concern with the proposed recommendation	For	Management
27-Aug-2024	IndusInd Bank Limited	Annual General Meeting	Appointment of M/s. Chokshi and Chokshi LLP, Chartered Accountants (Firm Registration Number 101872W / W100045) as one of the Joint Statutory Auditor of the Bank, for a period of 3 (Three) years, and to hold office as such from the conclusion of the Thirtieth Annual General Meeting of the Bank until the conclusion of the Thirty-Third Annual General Meeting of the Bank.	for	No concern with the proposed recommendation	For	Management

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Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
27-Aug-2024	IndusInd Bank Limited	Annual General Meeting	To borrow / raise funds denominated in Indian (Rs) or any other permitted Foreign Currency, by issuance of Debentures, Non - Convertible Debentures, Medium Term Notes, Infrastructure Bonds, Green Bonds, Tier 2 Capital Bonds, Perpetual Debt Instruments, AT 1 Bonds or such other debt securities by whatever name called, in domestic and/ or overseas market as may be permitted under the aforesaid norms, from time to time, (Debt Securities) on Private Placement basis and / or for making offers and / or invitations thereof, and / or issue / issuances thereof, on Private Placement basis, in one or more tranches and / or series and / or under one or more shelf disclosure documents and / or one or more Letters of Offer, and on such terms and conditions for each series / tranches, including the price, coupon, premium, discount, tenor etc. as may be deemed fit and appropriate by the Board, as per the structure and within the overall limits as may be permitted by the RBI, from time to time, for an aggregate amount not exceeding Rs. 20,000 crores or its equivalent amount in such foreign currencies as may be necessary, in domestic and / or overseas markets within the overall borrowing limits of the Bank.	for	No concern with the proposed recommendation	For	Management
27-Aug-2024	IndusInd Bank Limited	Annual General Meeting	Augmentation of capital through further issue or placement of securities including American Depository Receipts, Global Depository Receipts, Qualified Institutional Placement, etc for an aggregate amount not exceeding Rs. 10,000 crores.	for	No concern with the proposed recommendation	For	Management
29-Aug-2024	NTPC Limited	Annual General Meeting	To consider and adopt Audited Standalone and Consolidated Financial Statements of the Company for the financial year ended 31st March 2024, the reports of the Board of Directors and Auditors thereon.	for	No concern with the proposed recommendation	For	Management
29-Aug-2024	NTPC Limited	Annual General Meeting	To confirm payment an interim dividend @ 45% (Rs. 4.50 per equity share of Rs. 10/-) on the paid- up equity share capital of the Company and final dividend @ 32.50% (Rs. 3.25 per equity share of Rs. 10/-) as recommended by the Board of Directors out of the profits of the Company for the financial year 2023 - 24.	for	No concern with the proposed recommendation	For	Management
29-Aug-2024	NTPC Limited	Annual General Meeting	To appoint Shri Piyush Surendrapal Singh (DIN: 07492389) Government Nominee Director, who retires by rotation as a Director.	Abstain	He has attended 14 out of 15 board meetings in FY24 (93%). He retires by rotation. While his reappointment is in line with statutory requirements, Aviva is unable to support his appointment on the board as the board composition is not compliant with regulations on independent director representation.	For	Management
29-Aug-2024	NTPC Limited	Annual General Meeting	To fix the remuneration of the Statutory Auditors of the company appointed by the Comptroller and Auditor General of India for the financial year 2024 - 25.	for	No concern with the proposed recommendation	For	Management
29-Aug-2024	NTPC Limited	Annual General Meeting	To appoint Shri K. Shanmugha Sundaram (DIN: 10347322) as Director (Projects) of the Company and he shall be liable to retire by rotation.	for	No concern with the proposed recommendation	For	Management
29-Aug-2024	NTPC Limited	Annual General Meeting	To appoint Shri Ravindra Kumar (DIN: 10523088) as Director (Operations) of the Company and he shall be liable to retire by rotation.	for	No concern with the proposed recommendation	For	Management

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Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
29-Aug-2024	NTPC Limited	Annual General Meeting	Ratification of remuneration of Rs. 47,40,000/- as approved by the Board of Directors payable to Cost Auditors appointed by the Board of Directors of the Company to conduct the audit of the cost records of the Company for the financial year 2024 - 25.	for	No concern with the proposed recommendation	For	Management
29-Aug-2024	NTPC Limited	Annual General Meeting	To make offer(s) or invitation(s) to subscribe to the secured/ unsecured, redeemable, taxable/ tax-free, cumulative/ non-cumulative, non-convertible debentures (NCDs/ Bonds) up to Rs. 12,000 Crore in one or more tranches/ series not exceeding 12 (twelve), through private placement, in domestic market for capex, working capital and general corporate purposes, during the period commencing from the date of passing of Special Resolution till completion of one year thereof or the date of next Annual General Meeting in the financial year 2025 - 26.	for	No concern with the proposed recommendation	For	Management
29-Aug-2024	NTPC Limited	Annual General Meeting	To appoint Shri Mahabir Prasad (DIN: 07094229) as Government Nominee Director of the Company and he shall be liable to retire by rotation.	Abstain	His appointment is in line with statutory requirements, Aviva are unable to support his appointment on the board as the board composition is not compliant with regulations on independent director representation.	For	Management
29-Aug-2024	ICICI Bank Limited	Annual General Meeting	To receive, consider and adopt the audited standalone and consolidated financial statements for the financial year ended March 31, 2024 together with the Reports of the Directors and the Auditors thereon.	for	No concern with the proposed recommendation	For	Management
29-Aug-2024	ICICI Bank Limited	Annual General Meeting	To declare dividend on equity shares.	for	No concern with the proposed recommendation	For	Management
29-Aug-2024	ICICI Bank Limited	Annual General Meeting	To appoint a director in place of Mr. Rakesh Jha (DIN: 00042075), who retires by rotation and, being eligible, offers himself for re-appointment.	for	No concern with the proposed recommendation	For	Management
29-Aug-2024	ICICI Bank Limited	Annual General Meeting	Appointment of M/s. B S R and Co. LLP, Chartered Accountants (Registration No. 101248W/W100022) as one of the Joint Statutory Auditors of the Bank, to hold office from the conclusion of this meeting till the conclusion of the Thirty- First Annual General Meeting of the Bank on such terms including remuneration.	for	No concern with the proposed recommendation	For	Management
29-Aug-2024	ICICI Bank Limited	Annual General Meeting	Appointment of M/s. C N K and Associates LLP, Chartered Accountants (Registration No. 101961W/W100036) as one of the Joint Statutory Auditors of the Bank, to hold office from the conclusion of this meeting till the conclusion of the Thirty- First Annual General Meeting of the Bank on such terms including remuneration.	for	No concern with the proposed recommendation	For	Management
29-Aug-2024	ICICI Bank Limited	Annual General Meeting	Payment of remuneration to M/s. M S K A and Associates, Chartered Accountants (Registration No. 105047W) (hereinafter referred to as M S K A and Associates) and M/s. KKC and Associates LLP, Chartered Accountants (formerly M/s. Khimji Kunverji and Co LLP) (Registration No. 105146W/W100621) (hereinafter referred to as KKC and Associates), Joint Statutory Auditors of the Bank, approval of the Members of the Bank.	for	No concern with the proposed recommendation	For	Management
29-Aug-2024	ICICI Bank Limited	Annual General Meeting	Appointment of Mr. Rohit Bhasin (DIN: 02478962) as an Independent Director of the Bank, not liable to retire by rotation, for a term of five years with effect from July 26, 2024.	for	No concern with the proposed recommendation	For	Management
29-Aug-2024	ICICI Bank Limited	Annual General Meeting	Revision in remuneration of Mr. Sandeep Bakhshi (DIN: 00109206) as Managing Director and Chief Executive Officer (MD and CEO) of the Bank.	for	No concern with the proposed recommendation	For	Management

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Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
29-Aug-2024	ICICI Bank Limited	Annual General Meeting	Revision in remuneration of Mr. Sandeep Batra (DIN: 03620913) as Executive Director of the Bank.	for	No concern with the proposed recommendation	For	Management
29-Aug-2024	ICICI Bank Limited	Annual General Meeting	Revision in remuneration of Mr. Rakesh Jha (DIN: 00042075) as Executive Director of the Bank.	for	No concern with the proposed recommendation	For	Management
29-Aug-2024	ICICI Bank Limited	Annual General Meeting	Revision in remuneration of Mr. Ajay Kumar Gupta (DIN: 07580795) as Executive Director of the Bank.	for	No concern with the proposed recommendation	For	Management
29-Aug-2024	ICICI Bank Limited	Annual General Meeting	Modification of earlier approved Material Related Party Transactions for acceptance of Current account and Savings account (CASA) deposits by the Bank from the Related Parties for FY 2025, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	for	No concern with the proposed recommendation	For	Management
29-Aug-2024	ICICI Bank Limited	Annual General Meeting	Modification of earlier approved Material Related Party Transactions for subscription of securities issued by the Related Party and purchase of securities from the Related Party (issued by related or unrelated parties) by the Bank for FY 2025, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	for	No concern with the proposed recommendation	For	Management
29-Aug-2024	ICICI Bank Limited	Annual General Meeting	Modification of earlier approved Material Related Party Transactions for sale of securities to the Related Party (issued by related or unrelated parties) by the Bank for FY 2025, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	for	No concern with the proposed recommendation	For	Management
29-Aug-2024	ICICI Bank Limited	Annual General Meeting	Material Related Party Transactions for rendering of insurance services by ICICI Prudential Life Insurance Company Limited, subsidiary of the Bank for FY 2025, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of ICICI Prudential Life Insurance Company Limited.	for	No concern with the proposed recommendation	For	Management

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Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
29-Aug-2024	ICICI Bank Limited	Annual General Meeting	Material Related Party Transactions for dividend payout by ICICI Prudential Asset Management Company Limited, subsidiary of the Bank for FY 2025, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of ICICI Prudential Asset Management Company Limited.	for	No concern with the proposed recommendation	For	Management
29-Aug-2024	ICICI Bank Limited	Annual General Meeting	Material Related Party Transactions pertaining to foreign exchange and derivative transactions by the Bank with the Related Parties for FY 2025, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	for	No concern with the proposed recommendation	For	Management
29-Aug-2024	ICICI Bank Limited	Annual General Meeting	Material Related Party Transactions for acceptance of Current account and Savings account (CASA) deposits by the Bank from the Related Parties for FY 2026, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	for	No concern with the proposed recommendation	For	Management
29-Aug-2024	ICICI Bank Limited	Annual General Meeting	Material Related Party Transactions for subscription of securities issued by the Related Parties and purchase of securities from the Related Parties (issued by related or unrelated parties) by the Bank for FY 2026, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	for	No concern with the proposed recommendation	For	Management

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Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
29-Aug-2024	ICICI Bank Limited	Annual General Meeting	Material Related Party Transactions for sale of securities to the Related Parties (issued by related or unrelated parties) by the Bank for FY 2026, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	for	No concern with the proposed recommendation	For	Management
29-Aug-2024	ICICI Bank Limited	Annual General Meeting	Material Related Party Transactions for granting of fund based and/ or non- fund based credit facilities by the Bank to the Related Parties for FY 2026, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	for	No concern with the proposed recommendation	For	Management
29-Aug-2024	ICICI Bank Limited	Annual General Meeting	Material Related Party Transactions for purchase/ sale of loans by the Bank from/ to the Related Party for FY 2026, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	for	No concern with the proposed recommendation	For	Management
29-Aug-2024	ICICI Bank Limited	Annual General Meeting	Material Related Party Transactions for undertaking repurchase (repo) transactions and other permitted short- term borrowing transactions by the Bank with the Related Party for FY 2026, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	for	No concern with the proposed recommendation	For	Management



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Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
29-Aug-2024	ICICI Bank Limited	Annual General Meeting	Material Related Party Transactions for undertaking reverse repurchase (reverse repo) transactions and other permitted short-term lending transactions by the Bank with the Related Party for FY 2026, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	for	No concern with the proposed recommendation	For	Management
29-Aug-2024	ICICI Bank Limited	Annual General Meeting	Material Related Party Transactions pertaining to foreign exchange and derivative transactions by the Bank with the Related Parties for FY 2026, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	for	No concern with the proposed recommendation	For	Management
29-Aug-2024	ICICI Bank Limited	Annual General Meeting	Material Related Party Transactions for availing insurance services by the Bank from the Related Party for FY 2026, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of the Bank.	for	No concern with the proposed recommendation	For	Management
29-Aug-2024	ICICI Bank Limited	Annual General Meeting	Material Related Party Transactions for rendering of insurance services by ICICI Prudential Life Insurance Company Limited, subsidiary of the Bank for FY 2026, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of ICICI Prudential Life Insurance Company Limited.	for	No concern with the proposed recommendation	For	Management

Form L-43 Voling Activity Disclosure under Stewardship Code

Name of the Insurer: Aviva Life Insurance Company India Limited

For the Quarter ending: 30th September 2024

Date: 24-Oct-24

Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
29-Aug-2024	ICICI Bank Limited	Annual General Meeting	Material Related Party Transactions for dividend payout by ICICI Prudential Asset Management Company Limited, subsidiary of the Bank for FY 2026, may exceed Rs. 10.00 billion or 10% of the annual consolidated turnover of the Bank as per the last audited financial statements of the Bank, whichever is lower, as prescribed under the Applicable Laws or any other materiality threshold, as may be applicable from time to time, for each such Party, provided however, that the said contracts/ arrangements/ transactions shall be carried out on an arm's length basis and in the ordinary course of business of ICICI Prudential Asset Management Company Limited.	for	No concern with the proposed recommendation	For	Management
29-Aug-2024	Reliance Industries Limited	Annual General Meeting	To consider and adopt (a) the audited financial statement of the Company for the financial year ended March 31, 2024 and the reports of the Board of Directors and Auditors thereon.	for	No concern with the proposed recommendation	For	Management
29-Aug-2024	Reliance Industries Limited	Annual General Meeting	To consider and adopt (b) the audited consolidated financial statement of the Company for the financial year ended March 31, 2024 and the report of Auditors thereon.	for	No concern with the proposed recommendation	For	Management
29-Aug-2024	Reliance Industries Limited	Annual General Meeting	To declare dividend at the rate of Rs. 10/- per equity share of Rs. 10/ each fully paid- up of the Company, as recommended by the Board of Directors, for the financial year ended March 31, 2024 and the same be paid out of the profits of the Company.	for	No concern with the proposed recommendation	For	Management
29-Aug-2024	Reliance Industries Limited	Annual General Meeting	To appoint Shri Hital R. Meswani (DIN: 00001623), who retires by rotation at this meeting, as a Director of the Company.	for	No concern with the proposed recommendation	For	Management
29-Aug-2024	Reliance Industries Limited	Annual General Meeting	To appoint Shri P. M .S. Prasad (DIN: 00012144), who retires by rotation at this meeting, as a Director of the Company.	for	No concern with the proposed recommendation	For	Management
29-Aug-2024	Reliance Industries Limited	Annual General Meeting	Ratification of remuneration, a) to be paid to the Cost Auditors appointed by the Board of Directors, to conduct the audit of cost records of the Company for the financial year ending March 31, 2025 and b) to be paid to Shome and Banerjee, Cost Accountants (FRN: 000001), the Cost Auditors appointed by the Board of Directors, to conduct the audit of cost records of the Company for the financial year ended March 31, 2024.	for	No concern with the proposed recommendation	For	Management
29-Aug-2024	Reliance Industries Limited	Annual General Meeting	To approve Material Related Party Transactions with Star India Private Limited (SIPL) by investing in equity shares for an amount not exceeding Rs. 11,500 crore, for licensing of content by Jio Studios a division of the Company, transactions to be upto Rs.300 crore and brand integration services, transactions to be upto Rs. 30 crore during the FY 2024 - 25.	for	No concern with the proposed recommendation	For	Management
30-Aug-2024	Bajaj Auto Limited	Postal Ballot	Appointment of Dr. Sangita Reddy (DIN: 00006285) as a Non-executive Independent Director of the Company, not liable to retire by rotation, for a consecutive period of five years, effective from July 16, 2024 up to July 15, 2029.	for	No concern with the proposed recommendation	For	Management

Form L-43 Voling Activity Disclosure under Stewardship Code

Name of the Insurer: Aviva Life Insurance Company India Limited

For the Quarter ending: 30th September 2024

Date: 24-Oct-24

Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
30-Aug-2024	Apollo Hospitals Enterprise Limited	Annual General Meeting	To receive, consider and adopt: i. the audited standalone financial statements of the Company for the financial year ended March 31, 2024 together with the reports of the Board of Directors and Auditors thereon, ii. the audited consolidated financial statements of the Company for the financial year ended March 31, 2024 together with the report of the Auditors thereon.	for	No concern with the proposed recommendation	For	Management
30-Aug-2024	Apollo Hospitals Enterprise Limited	Annual General Meeting	To confirm payment of Interim Dividend of Rs. 6/- per equity share (120%) of face value of Rs. 5/- paid to the shareholders on 1st March 2024 involving a gross amount of Rs. 862.71 million and to declare final dividend on Equity Shares at the rate of Rs. 10/- per equity share (200%) of face value of Rs. 5/- each fully paid up, same be paid as recommended by the Board of Directors of the Company, out of the profits of the Company for the financial year ended March 31, 2024.	for	No concern with the proposed recommendation	For	Management
30-Aug-2024	Apollo Hospitals Enterprise Limited	Annual General Meeting	To appoint a director in place of Smt. Preetha Reddy, (DIN: 00001871) who retires by rotation and being eligible offers herself for re-appointment.	for	No concern with the proposed recommendation	For	Management
30-Aug-2024	Apollo Hospitals Enterprise Limited	Annual General Meeting	Re-appointment of Dr. Prathap C Reddy (DIN: 00003654) as a Wholetime Director designated as Executive Chairman of the Company for a further period of two years with effect from June 25, 2024 upto June 24, 2026 and including remuneration.	for	No concern with the proposed recommendation	For	Management
30-Aug-2024	Apollo Hospitals Enterprise Limited	Annual General Meeting	To offer or invite subscriptions for secured/ unsecured redeemable non - convertible debentures, in one or more series/ tranches, aggregating upto Rs 5,000 million on a private placement basis.	for	No concern with the proposed recommendation	For	Management
30-Aug-2024	Apollo Hospitals Enterprise Limited	Annual General Meeting	Adoption of Apollo Hospitals Enterprise Limited Employee Stock Option Plan 2024 (Apollo ESOP 2024).	Against	The exercise price under Apollo ESOP 2024 could range between the face value and the market price. Stock options, if granted at the face value of Rs. 5.0, represents a discount of ~99.9% on the current market price. Aviva do not favour stock option schemes where options are granted at a significant discount (>20%) to market price since stock options are 'pay at risk' options that employees accept at the time of grant.	For	Management
30-Aug-2024	Apollo Hospitals Enterprise Limited	Annual General Meeting	Extension of benefits of Apollo Hospitals Enterprise Limited Employee Stock Option Plan 2024 to the Eligible Employees of the subsidiary companies, associate companies, joint ventures and group companies of the Company.	Against	The exercise price under Apollo ESOP 2024 could range between the face value and the market price. Stock options, if granted at the face value of Rs. 5.0, represents a discount of ~99.9% on the current market price. Aviva do not favour stock option schemes where options are granted at a significant discount (>20%) to market price since stock options are 'pay at risk' options that employees accept at the time of grant.	For	Management

Form L-43 Voling Activity Disclosure under Stewardship Code

Name of the Insurer: Aviva Life Insurance Company India Limited

For the Quarter ending: 30th September 2024

Date: 24-Oct-24

Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
30-Aug-2024	Apollo Hospitals Enterprise Limited	Annual General Meeting	Ratification of remuneration of Rs. 1.65 million plus statutory levies as applicable, excluding out of pocket expenses incurred in connection with the aforesaid audit payable to M/s. A.N. Raman and Associates, Cost Accountants, Chennai (Firm Registration No. 102111), appointed by the Board of Directors on the recommendation of the Audit Committee, as Cost Auditors of the Company to conduct the audit of the cost records of the Company for the financial year ending March 31, 2025.	for	No concern with the proposed recommendation	For	Management
30-Aug-2024	Bharat Petroleum Corporation Limited	Annual General Meeting	To receive, consider and adopt (a) the Audited Financial Statements of the Company for the Financial Year ended March 31, 2024 (b) the Audited Consolidated Financial Statements of the Company for the Financial Year ended March 31, 2024 and the Reports of the Board of Directors, the Statutory Auditors and the Comments of the Comptroller and Auditor General of India thereon.	for	No concern with the proposed recommendation	For	Management
30-Aug-2024	Bharat Petroleum Corporation Limited	Annual General Meeting	To confirm the payment of Interim Dividend and to declare a Final Dividend on Equity Shares for the Financial Year ended March 31, 2024.	for	No concern with the proposed recommendation	For	Management
30-Aug-2024	Bharat Petroleum Corporation Limited	Annual General Meeting	To appoint a Director in place of Shri Vetsa Ramakrishna Gupta, Director (DIN: 08188547), who retires by rotation and being eligible, offers himself for reappointment.	for	No concern with the proposed recommendation	For	Management
30-Aug-2024	Bharat Petroleum Corporation Limited	Annual General Meeting	To authorize the Board of Directors of the Company to fix the remuneration of the Joint Statutory Auditors of the Company for the Financial Year 2024 - 25 in terms of the provisions of Section 139(5) read with Section 142 of the Companies Act, 2013.	for	No concern with the proposed recommendation	For	Management
30-Aug-2024	Bharat Petroleum Corporation Limited	Annual General Meeting	Ratification of Remuneration of Rs. 3,50,000 and Rs. 1,25,000 plus applicable tax and reasonable out of pocket expenses payable to M/s. Dhananjay V. Joshi and Associates., Cost Accountants and M/s. Diwanji and Co., Cost Accountants, appointed by the Board of Directors of the Company to conduct the audit of the cost records of the Company for the Financial Year ending March 31, 2025.	for	No concern with the proposed recommendation	For	Management
30-Aug-2024	Bharat Petroleum Corporation Limited	Annual General Meeting	Appointment of Shri Acharath Parakat Mahalil Mohamedhanish (DIN: 02504842), as Director of the Company, liable to retire by rotation.	Abstain	He is liable to retire by rotation. While his appointment is in line with statutory requirements, Aviva is unable to support his appointment on the board as the board composition is not compliant with regulations on independent director representation.	For	Management
30-Aug-2024	Oil & Natural Gas Corporation Limited	Annual General Meeting	To receive, consider and adopt the Audited Financial Statements (Standalone and Consolidated) of the Company for the Financial Year ended March 31, 2024 together with Reports of the Board of Directors, the Auditors thereon and the comments of the Comptroller and Auditor General of India.	for	No concern with the proposed recommendation	For	Management
30-Aug-2024	Oil & Natural Gas Corporation Limited	Annual General Meeting	To declare the Final Dividend of Rs. 2.50 per equity share for the FY 24.	for	No concern with the proposed recommendation	For	Management
30-Aug-2024	Oil & Natural Gas Corporation Limited	Annual General Meeting	To appoint a Director in place of Mr. Pankaj Kumar (DIN: 09252235), who retires by rotation and being eligible, offers himself for re-appointment.	for	No concern with the proposed recommendation	For	Management
30-Aug-2024	Oil & Natural Gas Corporation Limited	Annual General Meeting	To authorize the Board of Directors for fixing the remuneration of Statutory Auditors as appointed by the Comptroller and Auditor General of India for FY 25.	for	No concern with the proposed recommendation	For	Management

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Name of the Insurer: Aviva Life Insurance Company India Limited

For the Quarter ending: 30th September 2024

Date: 24-Oct-24

Date	Investee Company Name	Type of Meeting	Description of the Proposal	Vote (For/Against/Abstain/Not Voted)	Reason supporting the vote decision	Investee Companies' Management Recommendation	Proposal by Management or Shareholder
30-Aug-2024	Oil & Natural Gas Corporation Limited	Annual General Meeting	Appointment of Mr. Vivek Chandrakant Tongaonkar (DIN: 10143854) as Director (Finance) of the Company, liable to retire by rotation and including remuneration.	for	No concern with the proposed recommendation	For	Management
30-Aug-2024	Oil & Natural Gas Corporation Limited	Annual General Meeting	Ratification of Remuneration of Rs. 7.50 Lakh per Cost Audit firm plus applicable GST and reimbursement of out-of-pocket expenses, to conduct audit of cost records of the Company to six firms of Cost Auditors as appointed by the Board of Directors for FY 24.	for	No concern with the proposed recommendation	For	Management
30-Aug-2024	Oil & Natural Gas Corporation Limited	Annual General Meeting	Approval of Material Related Party Transaction(s) with Oil and Natural Gas Corporation Employees Contributory Provident Fund Trust for value upto Rs. 1,104 Crore for FY 26.	for	No concern with the proposed recommendation	For	Management
30-Aug-2024	Oil & Natural Gas Corporation Limited	Annual General Meeting	Approval of Material Related Party Transaction(s) with Petronet LNG Limited for value upto Rs. 3,248.40 crore for FY 26.	for	No concern with the proposed recommendation	For	Management
30-Aug-2024	Oil & Natural Gas Corporation Limited	Annual General Meeting	Approval of Material Related Party Transaction(s) with ONGC Petro additions Limited (OPaL) for value upto Rs. 4,472.60 Crore for FY 26.	for	No concern with the proposed recommendation	For	Management
30-Aug-2024	Oil & Natural Gas Corporation Limited	Annual General Meeting	Approval of Material Related Party Transaction for providing Letter of Comfort (LoC) for raising debt by OPaL up to a value of Rs. 5,400 crore.	for	No concern with the proposed recommendation	For	Management
10-Sep-2024	ITC Limited	Postal Ballot	Appointment of Mr. Chandra Kishore Mishra (DIN: 02553126) as a Director and also as an Independent Director of the Company with effect from 14th September, 2024 for a period of five years or till such earlier date to conform with the policy on retirement and as may be determined by any applicable statutes, rules, regulations or guidelines.	for	No concern with the proposed recommendation	For	Management
12-Sep-2024	Dr. Reddy's Laboratories Limited	Postal Ballot	Sub-division/ split of equity shares of the Company, such that each equity share having face value of Rs. 5/- each, fully paid-up, be sub-divided into 5 (five) equity shares having face value of Re. 1/- each, fully paid-up, ranking pari-passu in all respects with effect from such date as may be fixed for this purpose (Record Date) by the Board (hereinafter the term Board, shall be deemed to encompass any committee formed by the Board, including those constituted by the Board subsequently) of the Company.	for	No concern with the proposed recommendation	For	Management

## FORM L-45 OFFICES AND OTHER INFORMATION

Sl. No.	Information	Number
1	No. of offices at the beginning of the quarter*	53
2	No. of branches approved during the quarter	-
3	No. of branches opened during the quarter	Out of approvals of previous year
4		Out of approvals of this year
5	No. of branches closed during the quarter	-
6	No of branches at the end of the quarter	52
7	No. of branches approved but not opened	-
8	No. of rural branches	-
9	No. of urban branches	52
10	No. of Directors:-	7
	(a) Independent Director	2
	(b) Executive Director	1
	(c) Non-executive Director (including Independent Director and women directors)	4
	(d) Women Director	-
	(e) Whole time director	1
11	No. of Employees	
	(a) On-roll:	1,505
	(b) Off-roll:	58
	(c) Total	1,563
12	No. of Insurance Agents and Intermediaries	
	(a) Individual Agents	2,816
	(b) Corporate Agents-Banks	4
	(c) Corporate Agents-Others	3
	(d) Insurance Brokers	117
	(e) Web Aggregators	-
	(f) Insurance Marketing Firm	19
	(g) Micro Agents	-
	(h) Point of Sales persons (DIRECT)	1,666
	(i) Other as allowed by IRDAI (To be specified)	-

\* including head office.

## Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter	1,534	4,747
Recruitments during the quarter	357	384
Attrition during the quarter	386	506
Number at the end of the quarter	1,505	4,625