



IRDA Public Disclosures

FOR THE QUARTER ENDED DECEMBER 31, 2024

Version No.	Date of Upload	Particulars of Change
1.0	February 14, 2025	NA

Aviva Life Insurance Company India Limited
IRDAI Registration Code: 0122

S. No.	Form No.	Description	Page No.
1	L-1	REVENUE ACCOUNT	3-4
2	L-2	PROFIT & LOSS ACCOUNT	5
3	L-3	BALANCE SHEET	6
4	L-4	PREMIUM SCHEDULE	7
5	L-5	COMMISSION SCHEDULE	8
6	L-6	OPERATING EXPENSES SCHEDULE	9
7	L-7	BENEFITS PAID SCHEDULE	10
8	L-8	SHARE CAPITAL SCHEDULE	11
9	L-9	PATTERN OF SHAREHOLDING SCHEDULE	12
10	L-9A	PATTERN OF SHAREHOLDING SCHEDULE	13-14
11	L-10	RESERVE AND SURPLUS SCHEDULE	15
12	L-11	BORROWINGS SCHEDULE	16
13	L-12	INVESTMENT SHAREHOLDERS SCHEDULE	17
14	L-13	INVESTMENT POLICYHOLDERS SCHEDULE	18
15	L-14	INVESTMENT -ASSETS HELD TO COVER LINKED LIABILITIES SCHEDULE	19
16	L-15	LOANS SCHEDULE	20
17	L-16	FIXED ASSETS SCHEDULE	21
18	L-17	CASH AND BANK BALANCE SCHEDULE	22
19	L-18	ADVANCES AND OTHER ASSETS SCHEDULE	23
20	L-19	CURRENT LIABILITIES SCHEDULE	24
21	L-20	PROVISIONS SCHEDULE	24
22	L-21	MISC EXPENDITURE SCHEDULE	25
23	L-22	ANALYTICAL RATIOS	26-27
24	L-24	VALUATION OF NET LIABILITIES	28
25	L-25 (i)	GEOGRAPHICAL DISTRIBUTION CHANNEL- INDIVIDUAL	29-30
26	L-25 (ii)	GEOGRAPHICAL DISTRIBUTION CHANNEL- GROUP	31-32
27	L-26	INVESTMENT ASSETS(LIFE INSURERS)-3A	33
28	L-27	UNIT LINKED BUSINESS-3A	34-41
29	L-28	ULIP-NAV-3A	42
30	L-29	DETAIL REGARDING DEBT SECURITIES	43
31	L-30	RELATED PARTY TRANSACTIONS	44
32	L-31	BOARD OF DIRECTORS AND KEY PERSON	45
33	L-32	SOLVENCY MARGIN - KT 3	46
34	L-33	NPAs-7A	47-49
35	L-34	YIELD ON INVESTMENTS-1	50-52
36	L-35	DOWNGRADING OF INVESTMENTS - 2	53-55
37	L-36	PREMIUM AND NUMBER OF LIVES COVERED BY POLICY TYPE	56-57
38	L-37	BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (GROUP)	58
39	L-38	BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (INDIVIDUAL)	59
40	L-39	DATA ON SETTLEMENT OF CLAIMS	60-61
41	L-40	CLAIMS DATA FOR LIFE	62-63
42	L-41	GRIEVANCE DISPOSAL	64
43	L-42	VALUATION BASIS (LIFE INSURANCE)	65-66
44	L-43	Voting Activity disclosure under Stewardship Code	67
45	L-45	Office Information	68

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

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 DECEMBER 31, 2024
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED		NON-LINKED							Q3'24-25 (Rs. In lacs)	Upto the quarter ended December 31, 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)	
Premiums earned – net												
(a) Premium	L-4	28,690	431	201	2	50,230	378	1,522	208	42	26,932	81,704
(b) Reinsurance ceded		(286)	-	-	-	(6,912)	-	-	-	-	(2,405)	(7,198)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Income from Investments												
(a) Interest, Dividends and Rent – Gross		8,714	705	219	7	42,567	1,142	350	124	31	17,952	53,859
(b) Profit on sale/redemption of investments		31,411	2,597	61	1	1,359	30	3	5	-	4,759	35,467
(c) (Loss) on sale/ redemption of investments		(1,526)	(69)	(1)	-	-	-	-	-	-	(440)	(1,596)
(d) Transfer/Gain on revaluation/change in fair value		(16,224)	(1,327)	-	-	-	-	-	-	-	(31,752)	(17,551)
(e) Amortisation of Premium / Discount on investments		1,346	38	2	-	9,547	35	4	2	7	3,586	10,981
Other Income												
(a) Fee, Charges and Rent Income		-	-	1	-	306	1	-	-	-	62	308
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-
- towards extra mortality/other charges		16	-	-	-	355	-	-	-	-	6	371
- towards excess of expense of management		-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		52,141	2,375	483	10	97,452	1,586	1,879	339	80	18,700	156,345
Commission*	L-5	1,057	-	4	-	1,519	3	4	-	-	980	2,587
Operating Expenses related to Insurance Business	L-6	10,981	39	10	-	7,004	64	244	45	1	5,610	18,388
Provision for Doubtful debts		(331)	(1)	-	-	(203)	(2)	(7)	(1)	-	(226)	(545)
Bad debts written off		21	-	-	-	509	-	-	-	-	272	530
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)												
(a) For diminution in the value of investments (Net)		-	-	-	-	421	-	-	-	-	421	421
(b) Others		-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		1,100	47	-	-	-	-	-	-	-	379	1,147
TOTAL (B)		12,828	85	14	-	9,250	65	241	44	1	7,436	22,528
Benefits Paid (Net)	L-7	39,263	3,278	137	2	27,820	3,763	385	115	41	26,460	74,804
Interim Bonuses Paid		38	12	6	-	-	-	-	-	-	25	56
Change in valuation of liability in respect of life policies												
(a) Gross		153	37	147	4	49,449	(2,956)	1,638	109	43	15,018	48,624
(b) Amount ceded in Reinsurance		-	-	-	-	522	-	-	-	-	64	522
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		433	(1,301)	-	-	-	-	-	-	-	(32,410)	(868)
(e) Fund for Discontinued Policies		5,298	-	-	-	-	-	-	-	-	1,386	5,298
TOTAL (C)		45,185	2,026	290	6	77,791	807	2,023	224	84	10,543	128,436
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		(5,872)	264	179	4	10,411	714	(385)	71	(5)	721	5,381
Amount transferred from Shareholders' Account (Non-technical Account)		6,687	-	-	-	4,188	3	385	-	5	3,118	11,268
APPROPRIATIONS												
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		782	67	180	4	177	-	-	-	-	213	1,210
Transfer to Balance sheet		32	197	-	-	14,422	717	-	71	-	3,626	15,439
TOTAL (D)		814	264	180	4	14,599	717	-	71	-	3,839	16,649
The break up of Total surplus is as under:												
(a) Interim Bonuses Paid:		38	12	6	-	-	-	-	-	-	25	56
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:		814	264	180	4	14,599	717	-	71	-	3,839	16,649
(d) Total Surplus: ((a)+(b)+(c)):		852	276	186	4	14,599	717	-	71	-	3,864	16,705

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

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

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 DECEMBER 31, 2023
Policyholders' Account (Technical Account)

Particulars	Schedule	LINKED		NON-LINKED							Q3'23-24 (Rs. In lacs)	Upto the quarter ended December 31, 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)							
Premiums earned – net												
(a) Premium	L-4	24,636	535	214	2	56,672	630	840	213	73	29,177	83,815
(b) Reinsurance ceded		(191)	-	-	-	(5,551)	-	-	(4)	-	(1,767)	(5,746)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Income from Investments												
(a) Interest, Dividends and Rent – Gross		7,718	682	200	6	38,826	1,058	436	177	15	16,547	49,119
(b) Profit on sale/redemption of investments		23,393	2,582	15	-	716	32	13	2	-	11,014	26,753
(c) (Loss) on sale/ redemption of investments		(1,159)	(81)	-	-	(11)	(2)	(1)	-	-	(711)	(1,254)
(d) Transfer/Gain on revaluation/change in fair value		30,111	2,323	-	-	-	-	-	-	-	16,119	32,434
(e) Amortisation of Premium / Discount on investments		2,179	99	(1)	-	9,106	31	5	2	10	3,779	11,430
Other Income												
(a) Fee, Charges and Rent Income		1	-	1	-	176	2	-	-	-	35	180
Contribution from Shareholders' A/c												
- towards extra mortality/other charges		43	-	-	-	17	-	-	-	-	8	60
- towards excess of expense of management		-	-	-	-	-	-	-	-	-	-	-
TOTAL (A)		86,731	6,140	429	8	99,951	1,751	1,293	390	98	74,201	196,791
Commission*	L-5	1,436	-	3	-	3,203	4	1	1	-	2,306	4,648
Operating Expenses related to Insurance Business	L-6	8,372	55	6	-	11,172	183	112	74	3	6,410	19,977
Provision for Doubtful debts		42	-	-	-	57	1	1	-	-	7	101
Bad debts written off		2,113	108	-	-	-	-	-	-	-	2,221	2,221
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)												
(a) For diminution in the value of investments (Net)		(2,113)	(108)	-	-	-	-	-	-	-	(2,221)	(2,221)
(b) Others		-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		972	45	-	-	-	-	-	-	-	343	1,017
TOTAL (B)		10,822	100	9	-	14,432	188	114	75	3	9,066	25,743
Benefits Paid (Net)	L-7	37,975	3,731	138	6	24,217	1,190	353	154	122	22,156	67,886
Interim Bonuses Paid		149	19	9	1	-	-	-	-	-	36	178
Change in valuation of liability in respect of life policies												
(a) Gross		(90)	(5)	139	(1)	51,114	(85)	893	102	(25)	18,008	52,042
(b) Amount ceded in Reinsurance		(116)	(6)	-	-	(12)	4	(2)	-	-	447	(132)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		40,651	1,993	-	-	-	-	-	-	-	22,110	42,644
(e) Fund for Discontinued Policies		1,445	-	-	-	-	-	-	-	-	60	1,445
TOTAL (C)		80,014	5,732	286	6	75,319	1,109	1,244	256	97	62,817	164,063
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		(4,105)	306	134	2	10,200	454	(65)	59	(2)	2,318	6,985
Amount transferred from Shareholders' Account (Non-technical Account)		5,028	-	-	-	42	4	64	-	1	1,440	5,139
APPROPRIATIONS												
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Transfer to/(from) Funds for Future Appropriations		814	67	132	2	-	-	-	-	-	113	1,015
Transfer to Balance sheet		109	239	-	-	10,243	458	-	61	-	3,645	11,110
TOTAL (D)		923	306	132	2	10,243	458	-	61	-	3,758	12,125
The break up of Total surplus is as under:												
(a) Interim Bonuses Paid:		149	19	9	1	-	-	-	-	-	36	178
(b) Allocation of Bonus to policyholders:		-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account:		923	306	132	2	10,243	458	-	61	-	3,758	12,125
(d) Total Surplus: ((a)+(b)+(c)):		1,072	325	141	3	10,243	458	-	61	-	3,794	12,303

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 DECEMBER 31, 2024
Shareholders' Account (Non-technical Account)

Particulars	Q3'24-25	Upto the quarter ended December 31, 2024	Q3'23-24	Upto the quarter ended December 31, 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	1,283	3,646	1,057	2,946
(b) Profit on sale/redemption of investments	-	1,084	-	4
(c) (Loss) on sale/ redemption of investments	-	-	-	(6)
(d) Amortisation of Premium / Discount on Investments	(30)	(40)	(24)	(91)
Other Income	-	-	-	-
TOTAL (A)	1,253	4,690	1,033	2,853
Expense other than those directly related to the insurance business	(84)	682	197	699
Contribution to the Policyholders Account (Technical Account)				
(a) Towards Excess Expenses of Management	-	-	-	-
(b) Towards extra mortality/other charges	323	371	9	61
Interest on subordinated debt	-	-	-	-
Expenses towards CSR activities	-	-	-	-
Penalties	-	-	-	-
Bad debts written off	-	-	193	193
Amount Transferred to Policyholders' Account	3,119	11,269	1,441	5,140
Provisions (Other than taxation)				
(a) For diminution in the value of investments (net)	-	-	(193)	(193)
(b) Provision for doubtful debts	-	-	-	-
(c) Others	-	-	-	-
TOTAL (B)	3,358	12,322	1,647	5,900
Profit/(Loss) before tax	(2,105)	(7,632)	(614)	(3,047)
Provision for Taxation	-	-	-	-
Profit/(Loss) after tax	(2,105)	(7,632)	(614)	(3,047)
APPROPRIATIONS				
(a) Balance at the beginning of the period	(155,940)	(150,411)	(161,810)	(159,377)
(b) Interim dividends paid during the period	-	-	-	-
(c) Proposed final dividend	-	-	-	-
(d) Dividend distribution on tax	-	-	-	-
(e) Transfer to reserves/ other accounts	-	-	-	-
Profit/ (Loss) carried forward to the Balance Sheet	(158,045)	(158,043)	(162,424)	(162,424)

AVIVA LIFE INSURANCE COMPANY INDIA LIMITED

UNAUDITED BALANCE SHEET AS AT DECEMBER 31, 2024

Particulars	Schedule	As At	As At
		Dec 31, 2024	Dec 31, 2023
		(Rs. In lacs)	(Rs. In lacs)
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
SHARE CAPITAL	L-8,L-9	218,990	218,990
SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
RESERVES AND SURPLUS	L-10	-	-
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		-	500
Sub-Total		218,990	219,490
BORROWINGS			
POLICYHOLDERS' FUNDS:			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		(113)	730
SURPLUS ON POLICYHOLDER'S ACCOUNT - Pending transfer to Shareholder's account		15,439	11,110
POLICY LIABILITIES		967,576	889,478
FUNDS FOR DISCONTINUED POLICIES:			
(i) Discontinued on Account of non-payment of premiums		18,669	16,355
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		381,224	366,271
Sub-Total		1,382,795	1,283,943
FUNDS FOR FUTURE APPROPRIATIONS			
Linked		9,464	9,511
Non-Linked (Non-PAR)		176	-
Non-Linked (PAR)		617	546
DEFERRED TAX LIABILITIES (Net)		-	-
TOTAL		1,612,042	1,513,491
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	71,908	61,621
- Policyholders'	L-13	972,298	889,341
- Assets held to cover linked liabilities	L-14	409,358	392,136
LOANS	L-15	-	-
FIXED ASSETS	L-16	340	670
DEFERRED TAX ASSETS (Net)		-	-
CURRENT ASSETS			
Cash & Bank Balance	L-17	1,423	3,998
Advances And Other Assets	L-18	33,045	41,133
Sub-Total (A)		34,468	45,131
CURRENT LIABILITIES			
PROVISIONS	L-19	33,438	37,095
	L-20	935	737
Sub-Total (B)		34,373	37,832
NET CURRENT ASSETS (C) = (A - B)		95	7,299
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT (Shareholders' Account)	L-21	-	-
		158,043	162,424
TOTAL		1,612,042	1,513,491

Particulars	As At DECEMBER 31, 2024	As At DECEMBER 31, 2023
Uncalled liability in Partly paid-up investments	19	Nil
Underwriting commitments outstanding (in respect of shares and securities)	NIL	Nil
Claims, other than those under policies, not acknowledged as debts	83	255
Guarantees given by or on behalf of the Company	25	25
Reinsurance obligations to the extent not provided for in accounts	NIL	Nil
Others (In relation to Claims against policies)	1,687	1,920
Statutory demands/liabilities in dispute, not provided for	NIL	12,600

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	Q3'24-25	Upto the quarter ended December 31, 2024	Q3'23-24	Upto the quarter ended December 31, 2023
	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)
First year premiums	3,755	16,253	6,818	21,253
Renewal premiums	22,240	62,888	21,673	59,217
Single premiums	937	2,563	686	3,345
TOTAL PREMIUM	26,932	81,704	29,177	83,815
Premium Income from business written :				
In India	26,932	81,704	29,177	83,815
Outside India	-	-	-	-
TOTAL PREMIUM	26,932	81,704	29,177	83,815

FORM L-5-COMMISSION SCHEDULE

Particulars	Q3'24-25	Upto the quarter ended December 31, 2024	Q3'23-24	Upto the quarter ended December 31, 2023
	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)
Commission Paid				
Direct - First year premiums	232	774	440	1,549
- Renewal premiums	239	495	214	574
- Single premiums	52	52	-	7
Total	523	1,321	654	2,130
Add : Commission on Re-insurance Accepted	-	-	-	-
Less : Commission on Re-insurance Ceded	-	-	-	-
NET COMMISSION	523	1,321	654	2,130
Rewards and/or remuneration to agents, brokers or other intermediaries	459	1,266	1,652	2,518
NET COMMISSION INCLUDING REWARDS	982	2,587	2,306	4,648
Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):				
Agents	274	622	419	984
Brokers	202	382	52	293
Corporate Agency	380	1,123	1,549	2,896
Referral	-	-	-	-
Others (Insurance Marketing Firm)	124	460	286	475
TOTAL (B)	980	2,587	2,306	4,648
Commission and Rewards on (Excluding Reinsurance) Business written :				
In India	980	2,587	2,306	4,648
Outside India	-	-	-	-
TOTAL COMMISSION AND REWARDS	980	2,587	2,306	4,648

FORM L-6-OPERATING EXPENSES SCHEDULE

Particulars	Q3'24-25	Upto the quarter ended December 31, 2024	Q3'23-24	Upto the quarter ended December 31, 2023
	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)
Employees' remuneration and welfare benefits	3,573	11,045	3,235	11,237
Travel, conveyance and vehicle running expenses	101	290	96	312
Training expenses	2	41	3	2
Stamp duty on policies	63	720	170	654
Rents, rates and taxes	370	1,112	402	1,190
Repairs & Office Maintenance	174	559	190	471
Printing and stationery	42	112	40	131
Communication expenses	79	232	101	292
Legal and professional charges	206	748	882	1,329
Medical fees	15	46	20	24
Auditors' fees, expenses etc				
a) as auditor	16	53	18	50
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	10	3	7
Advertisement and publicity	150	516	310	790
Business Development and Sales Promotion Expense	31	305	(87)	648
Interest and bank charges	30	93	33	102
Depreciation	118	414	187	590
Information technology and related expenses	536	1,674	494	1,453
Goods and Service Tax on premium	-	-	28	89
Others				
a) Electricity	44	164	54	180
b) Recruitment	15	100	158	269
c) Miscellaneous expenses	40	154	73	157
TOTAL	5,610	18,388	6,410	19,977
In India	5,610	18,388	6,410	19,977
Outside India	-	-	-	-

FORM L-7-BENEFITS PAID SCHEDULE

Particulars	Q3'24-25	Upto the quarter ended December 31, 2024	Q3'23-24	Upto the quarter ended December 31, 2023
	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)	(Rs. In lacs)
Insurance Claims				
(a) Claims by Death,	5,075	13,212	4,000	10,212
(b) Claims by Maturity,	10,290	22,053	4,515	12,695
(c) Annuities/Pension payment	150	404	92	309
(d) Periodical Benefit	900	2,699	971	3,454
(e) Health	40	115	47	220
(f) Surrender	11,166	38,542	11,382	39,338
(g) Other benefits				
- Riders	-	8	-	12
- Interest to policy holders	129	538	259	799
- Withdrawals	937	3,171	2,567	5,046
(Amount ceded in reinsurance):				
(a) Claims by Death,	(2,227)	(5,938)	(1,677)	(4,133)
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	(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	-	-	-	-
TOTAL	26,460	74,804	22,156	67,886
Benefits paid (Net)				
In India	26,460	74,804	22,156	67,886
Outside India	-	-	-	-
Total Benefits paid (Net)	26,460	74,804	22,156	67,886

FORM L-8-SHARE CAPITAL SCHEDULE

Particulars	As At	As At
	Dec 31, 2024	Dec 31, 2023
	(Rs. In lacs)	(Rs. In lacs)
Authorized Capital 2,500,000,000 (Previous Year 2,500,000,000) Equity shares of Rs 10 each	250,000	250,000
Issued, Subscribed and Called up Capital 2,189,900,000 (Previous Year 2,189,900,000) Equity shares of Rs 10 each, fully paid up *)	218,990	218,990
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount originally paid up)	-	-
Less: Par value of Equity Shares bought back	-	-
Less: Preliminary expenses	-	-
Expenses including commission or brokerage or underwriting or subscription of shares.	-	-
TOTAL	218,990	218,990

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

Shareholder	As At Dec 31, 2024		As At Dec 31, 2023	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian - Dabur Invest Corp.(Partnership Firm)	569,374,000	26%	569,374,000	26%
- Foreign - Aviva International Holdings Limited, UK	1,620,526,000	74%	1,620,526,000	74%
- Others	-	-	-	-
TOTAL	2,189,900,000	100%	2,189,900,000	100%

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

FORM L-9A- PART A:PATTERN OF SHAREHOLDING SCHEDULE AS AT DECEMBER 31, 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
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):*								
	(i) Mr V C Burman	-	569,373,660	26%	56,937	-	-	-	-
	(ii) Ms Asha Burman	-	100		0	-	-	-	-
	(iii) Mr Pradip Burman	-	100		0	-	-	-	-
	(iv) Ms Indira Burman	-	100		0	-	-	-	-
	(v) Mr Ashok Kumar Jain	-	10		0	-	-	-	-
	(vi) Ms Gagan Ahluwalia	-	10		0	-	-	-	-
	(vii) Mr Abhay Kumar Agarwal	-	10		0	-	-	-	-
	(viii) Mr Nifin Garg	-	10		0	-	-	-	-
	*Indian Shareholding is held by Dabur Invest Corp ("DIC"), a Partnership firm. Persons mentioned at A.1i) (i) to A.1 i) (iii) above are partners of the firm who have been nominated by DIC to hold the shares on its behalf. Persons mentioned in A.1 i)(iv) to A.1 i)(viii) are affiliates of Dabur Invest Corp and hold shares for the beneficial interest of Dabur Invest Corp.								
ii)	Bodies Corporate:	-	-	-	-	-	-	-	-
iii)	Financial Institutions/ Banks	-	-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India	-	-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)	-	-	-	-	-	-	-	-
vi)	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):	-	-	-	-	-	-	-	-
ii)	Bodies Corporate:	-	1,620,526,000	74%	162,053	-	-	-	-
iii)	Any other (Please specify)	-	-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds	-	-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii)	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv)	Insurance Companies	-	-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter	-	-	-	-	-	-	-	-
vi)	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii)	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix)	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India	-	-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs	-	-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs	-	-	-	-	-	-	-	-
iii)	NBFCs registered with RBI	-	-	-	-	-	-	-	-
iv)	Others:								
	- Trusts	-	-	-	-	-	-	-	-
	- Non Resident Indian	-	-	-	-	-	-	-	-
	- Clearing Members	-	-	-	-	-	-	-	-
	- Non Resident Indian Non Repatriable	-	-	-	-	-	-	-	-
	- Bodies Corporate	-	-	-	-	-	-	-	-
	- IEPF	-	-	-	-	-	-	-	-
v)	Any other (Please Specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder	-	-	-	-	-	-	-	-
2.2)	Employee Benefit Trust	-	-	-	-	-	-	-	-
2.3)	Any other (Please specify)	-	-	-	-	-	-	-	-
	TOTAL	-	2,189,900,000	100%	218,990	-	-	-	-

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

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

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

FORM L-10-RESERVES AND SURPLUS SCHEDULE

Particulars	As At	As At
	Dec 31, 2024	Dec 31, 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	-	-
TOTAL	-	-

FORM L-11-BORROWINGS SCHEDULE

Particulars	As At	As At
	Dec 31, 2024	Dec 31, 2023
	(Rs. In lacs)	(Rs. In lacs)
Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
TOTAL	-	-

FORM L-12-INVESTMENT - SHAREHOLDERS

Particulars	As At	As At
	Dec 31, 2024	Dec 31, 2023
	(Rs. In lacs)	(Rs. In lacs)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	9,762	13,239
(Market value (Rs 'Lacs) Current Year 9,917 Previous Year 13,176)	-	-
Other Approved Securities	42,667	30,562
(Market value (Rs 'Lacs) Current Year 42,913 Previous Year 30,065)		
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(Historical value (Rs 'Lacs) Current Year NIL Previous Year NIL)		
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	1,003	-
(Market value (Rs 'Lacs) Current Year 1,004 Previous Year NIL)		
(e) Other Securities (Term Deposits)	-	-
(Market value (Rs 'Lacs) Current Year NIL Previous Year NIL)		
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	13,302	8,470
(Market value (Rs 'Lacs) Current Year 13,375 Previous Year 8,418)		
Equity Shares	-	-
(Historical value (Rs 'Lacs) Current Year NIL Previous Year NIL)		
Other Investments		
Debentures/ Bonds	-	-
(Market value (Rs 'Lacs) Current Year NIL Previous Year NIL)		
Equity Shares	-	1,356
(Historical value (Rs 'Lacs) Current Year NIL Previous Year 855)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills	3,023	2,997
(Market value (Rs 'Lacs) Current Year 2,993 Previous Year 2,987)		
Other Approved Securities	1,005	2,517
(Market value (Rs 'Lacs) Current Year 1,008 Previous Year 2,515)		
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(Historical value (Rs 'Lacs) Current Year NIL Previous Year NIL)		
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	-
(Market value (Rs 'Lacs) Current Year NIL Previous Year NIL)		
(e) Other Securities (Commercial Papers , Certificate of Deposits and Term Deposits)	-	-
(Market value (Rs 'Lacs) Current Year NIL Previous Year NIL)		
(f) Other Securities (Reverse Repo)/(Trep)	123	697
(Market value (Rs 'Lacs) Current Year 122 Previous Year 697)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures	1,023	1,783
(Market value (Rs 'Lacs) Current Year 1,020 Previous Year 1,772)		
Other Investments		
Mutual Funds	-	-
Debentures/ Bonds	-	-
(Market value (Rs 'Lacs) Current Year NIL Previous Year NIL)		
TOTAL	71,908	61,621
INVESTMENTS		
In India	71,908	61,621
Outside India	-	-
TOTAL	71,908	61,621

Form L-13-INVESTMENTS-POLICYHOLDERS

Particulars	As At Dec 31, 2024 (Rs. In lacs)	As At Dec 31, 2023 (Rs. In lacs)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs 'Lacs) Current Year 5,46,956 Previous Year 5,07,064)	534,667	511,018
Other Approved Securities (Market value (Rs 'Lacs) Current Year 2,38,721 Previous Year 1,88,628)	235,961	193,385
Other Approved Investments		
(a) Shares		
(aa) Equity (Historical value (Rs 'Lacs) Current Year 2,092 Previous Year 113)	1,975	229
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs 'Lacs) Current Year 6,609 Previous Year 3,011)	6,497	2,965
(e) Other Securities (Term Deposits) (Market value (Rs 'Lacs) Current Year NIL Previous Year NIL)	-	-
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs 'Lacs) Current Year 1,70,465 Previous Year 1,55,964)	168,482	157,150
Equity Shares (Historical value (Rs 'Lacs) Current Year 7 Previous Year 2)	11	4
Other Investments		
Non Convertible debentures (Market value (Rs 'Lacs) Current Year NIL Previous Year 420)	-	421
Equity Shares (Historical value (Rs 'Lacs) Current Year NIL Previous Year 1,047)	-	1,660
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including treasury bills (Market value (Rs 'Lacs) Current Year 1,488 Previous Year 13,279)	1,488	13,285
Other Approved Securities (Market value (Rs 'Lacs) Current Year 9,699 Previous Year 505)	9,701	511
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(Historical value (Rs 'Lacs) Current Year NIL Previous Year NIL)		
(b) Mutual Funds	-	-
(Historical value (Rs 'Lacs) Current Year NIL Previous Year NIL)		
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds (Market value (Rs 'Lacs) Current Year NIL Previous Year NIL)	-	-
(e) Other Securities (Commercial Papers, Certificate of Deposits and Term Deposits) (Market value (Rs 'Lacs) Current Year 6,349 Previous Year 1,576)	6,350	1,577
(f) Other Securities (Reverse Repo)/(Treps) (Market value (Rs 'Lacs) Current Year 7,115 Previous Year 6,416)	7,116	6,417
(g) Subsidiaries	-	-
Investment Properties-Real Estate	-	-
Investments in Infrastructure , Social Sector and Housing :		
Non Convertible Debentures (Market value (Rs 'Lacs) Current Year 50 Previous Year 716)	50	719
Commercial Paper (Market value (Rs 'Lacs) Current Year NIL Previous Year NIL)	-	-
Other Investments		
Non Convertible Debentures (Market value (Rs 'Lacs) Current Year NIL Previous Year NIL)	-	-
TOTAL	972,298	889,341
INVESTMENTS		
In India	972,298	889,341
Outside India	-	-
TOTAL	972,298	889,341

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

Particulars	As At	As At
	Dec 31, 2024	Dec 31, 2023
	(Rs. In lacs)	(Rs. In lacs)
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds Including Treasury Bills	39,031	58,001
(Historical value (Lacs) Current Year 38,855 Previous Year 57,938)		
Other Approved Securities	33,681	16,121
(Historical value (Lacs) Current Year 33,581 Previous Year 16,438)		
Other Approved Investments		
(a) Shares		
(aa) Equity	219,012	196,282
(Historical value (Lacs) Current Year 1,67,670 Previous Year 1,36,031)		
(bb) Preference	-	-
(Historical value(000)Current Year NIL Previous Year NIL		
(b) Mutual Funds	10,064	-
(Historical value (Lacs) Current Year 790,865 Previous Year NIL		
(c) Derivative Instruments	-	-
(d) Debentures/Bonds	6,525	-
(Historical value (Lacs) Current Year 645,297 Previous Year 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	-	-
Investments in Infrastructure, Social Sector and Housing :		
(a) Non Convertible Debentures	24,984	22,119
(Historical value (Lacs) Current Year 2,496,658 Previous Year 2,227,685)		
(b) Equity	40,498	34,344
(Historical value (Lacs) Current Year 2,670,328 Previous Year 2,032,529)		
Other Investments		
(a) Equity Shares	4,340	7,932
(Historical value (Lacs) Current Year 384,249 Previous Year 522,606)		
(b) Debentures/Bonds	5,946	6,798
(Historical value (Lacs) Current Year 997,370 Previous Year 997,370)		
(c) Mutual Funds	-	18,459
(Historical value (Lacs) Current Year NIL Previous Year 1,445,706)		
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds Including Treasury Bills		
Government Securities and Government guaranteed bonds	13,081	13,718
(Historical value (Lacs) Current Year 1,277,515 Previous Year 1,355,045)		
Other Approved Securities	-	-
(Historical value (Lacs) Current Year 50,075 Previous Year NIL	502	
Other Approved Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(Historical value (Lacs) Current Year NIL Previous Year NIL		
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	-	-
(Historical value (Lacs) Current Year NIL Previous Year NIL		
(e) Other Securities (Certificate of Deposits,Term Deposits and Commercial papers)	4,900	8,004
(Historical value (Lacs) Current Year 469,344 Previous Year 777,377)		
(f) Other Securities (Reverse Repo)/(Trepas)	2,800	9,660
(Historical value (Lacs) Current Year 279,954 Previous Year 965,464)		
(g) Subsidiaries	-	-
(h) Investment Properties-Real Estate	-	-
Investments in Infrastructure, Social Sector and Housing :		
Non Convertible Debentures	-	-
(Historical value (Lacs) Current Year NIL Previous Year NIL		
Other Investments		
(a) Mutual Funds	-	-
(Historical value (Lacs) Current Year NIL Previous Year NIL		
(a) Debentures/Bonds	-	-
(Historical value (Lacs) Current Year NIL Previous Year NIL		
Balances in Bank	933	1,661
Other Current Assets (net)	3,061	(963)
TOTAL	409,358	392,136
INVESTMENTS		
In India	409,358	392,136
Outside India	-	-
TOTAL	409,358	392,136

FORM L-15-LOANS SCHEDULE

Particulars	As At	As At
	Dec 31, 2024	Dec 31, 2023
	(Rs. In lacs)	(Rs. In lacs)
Security-Wise Classification		
Secured		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt. Securities etc	-	-
(c) Loans against policies	-	-
(d) Others (to be specified)	-	-
Unsecured	-	-
TOTAL		
BORROWER-WISE CLASSIFICATION		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	-	-
(f) Others	-	-
TOTAL		
PERFORMANCE-WISE CLASSIFICATION		
(a) Loans classified as standard	-	-
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non-standard loans less provisions	-	-
(aa) In India	-	-
(bb) Outside India	-	-
TOTAL		
MATURITY-WISE CLASSIFICATION		
(a) Short Term	-	-
(b) Long Term	-	-
Total	-	-

FORM L-16-FIXED ASSETS SCHEDULE

(Rs. In lacs)

Particulars	Cost/ Gross Block				Depreciation / Amorisation				Net Block	
	Opening Balance as on April 01, 2024	Additions during the period	Deductions/ Adjustments	As At Dec 31, 2024	Opening Balance as on April 01, 2024	For the period	Sales/ Adjustments	As At Dec 31, 2024	As At Dec 31, 2024	As At March 31, 2024
Intangibles										
Software	6,111	8	154	5,965	6,051	39	150	5,940	25	60
Tangibles										
Leasehold Improvements	1,047	72	142	977	800	167	139	828	149	247
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	306	18	33	291	290	19	33	276	15	16
Information Technology Equipment	3,199	8	772	2,435	3,073	80	771	2,382	53	126
Vehicles	79	-	-	79	68	10	-	78	1	11
Office Equipment	652	58	58	652	511	99	55	555	97	141
Sub Total	11,394	164	1,159	10,399	10,793	414	1,148	10,059	340	601
Capital Work In Progress	-	-	-	-	-	-	-	-	-	-
TOTAL	11,394	164	1,159	10,399	10,793	414	1,148	10,059	340	601
PREVIOUS YEAR	15,814	142	4,598	11,358	14,683	590	4,585	10,688	670	

FORM L-17-CASH AND BANK BALANCE SCHEDULE

Particulars	As At Dec 31, 2024 (Rs. In lacs)	As At Dec 31, 2023 (Rs. In lacs)
Cash (including cheques, drafts and stamps)	363	486
Bank Balances		
(a) Deposit Accounts*		
(aa) Short-term (due within 12 months of the date of balance sheet)	526	1,719
(bb) Others	25	-
(b) Current Accounts	509	1,793
(c) Others	-	-
Money at Call and Short Notice		
(a) With Banks	-	-
(b) With other Institutions	-	-
Others	-	-
TOTAL	1,423	3,998
<i>Balances with non-scheduled banks included above</i>	-	-
CASH AND BANK BALANCES		
In India	1,423	3,998
Outside India	-	-
TOTAL	1,423	3,998

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

ADVANCES AND OTHER ASSETS

Particulars	As At Dec 31, 2024 (Rs. In lacs)		As At Dec 31, 2023 (Rs. In lacs)	
ADVANCES				
Reserve deposits with ceding companies		-		-
Application money for investments		-		-
Prepayments		545		353
Advances to Directors/Officers		-		-
Advance tax paid and taxes deducted at source	1		501	
Less: Provision for doubtful debts	(1)	-	(1)	500
Others (includes vendor, travel advances & salary recoverable)	915		659	
Less : Provision for doubtful debts	(240)	675	(227)	432
TOTAL (A)		1,220		1,285
OTHER ASSETS				
Income accrued on investments		17,666		16,218
Outstanding Premiums		2,108		2,513
Agents' Balances	364		1,179	
Less : Provision for doubtful debts	(344)	20	(948)	231
Foreign Agencies' Balances		-		-
Due from other entities carrying on insurance business (including reinsurers)		60		36
Due from Holding Company		932		1,462
Others				
- Investment pertaining to Unclaimed Policyholders Fund		4,911		12,033
- Interest on Investment pertaining to Unclaimed Policyholders Fund (Net of FMC)		2,177		3,580
- Refundable Security Deposits	1,877		2,086	
Less: Provision for doubtful security deposit	(222)	1,655	(226)	1,860
- Receivables against unsettled investment contracts		-		-
- Goods and Service Tax Deposits		1,063		-
- Goods and Service Tax/Service Tax Unutilised Credit		881		1,294
- Other Reinsurance assets		352		621
TOTAL (B)		31,825		39,848
TOTAL (A+B)		33,045		41,133

FORM L-19-CURRENT LIABILITIES SCHEDULE

Particulars	As At	As At
	Dec 31, 2024	Dec 31, 2023
	(Rs. In lacs)	(Rs. In lacs)
Agents' Balances	282	665
Balances due to other insurance companies	313	397
Deposits held on re-insurance ceded	-	-
Premiums received in advance	1,849	1,358
Unallocated premium	615	1,937
Sundry creditors		
Micro, Small & Medium Enterprises	1	-
Others	23	126
Unclaimed Amount - Policyholders	4,911	12,033
Interest on Investment pertaining to Unclaimed Policyholders Fund	2,177	3,580
Claims Outstanding	12,538	3,247
Annuities Due	290	240
Due to Officers/Directors	-	-
Others:		
- Accrual for expenses	8,564	7,847
- Goods and Service Tax /Service Tax payable	618	601
- Payables for unsettled investment contracts	-	3,456
- Statutory Dues Payable	299	344
- Employee and other dues Payable	638	723
- Other Reinsurance Liability	320	541
TOTAL	33,438	37,095

FORM L-20-PROVISIONS SCHEDULE

Particulars	As At	As At
	Dec 31, 2024	Dec 31, 2023
	(Rs. 000's)	(Rs. 000's)
For taxation (less payments and taxes deducted at source)	-	-
Others:		
Provision for Gratuity	138	118
Provision for Leave Encashment	225	263
Provision for Other Long Term Benefits	375	218
Provision for Other Employee Benefits	197	138
TOTAL	935	737

FORM L-21-MISC EXPENDITURE SCHEDULE

Particulars	As At Dec 31, 2024 (Rs. In lacs)	As At Dec 31, 2023 (Rs. In lacs)
Discount Allowed in issue of shares/ debentures	-	-
Others	-	-
TOTAL	-	-

FORM L-22-ANALYTICAL RATIOS

S.No.	Particulars	Q3'24-25	Upto the quarter ended December 31, 2024	Q3'23-24	Upto the quarter ended December 31, 2023
1	New business premium income growth rate - segment wise				
	(i) Linked Business:				
	a) Life	(29)%	(3)%	54%	59%
	b) Pension	19%	(65)%	38%	46%
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	NA	NA	NA	NA
	b) Annuity	NA	NA	NA	NA
	c) Pension	NA	NA	NA	NA
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	NA	NA
	Non Participating:				
	a) Life	(62)%	(47)%	(31)%	8%
	b) Annuity	113%	81%	72%	46%
	c) Pension	(108)%	(81)%	(3)%	(25)%
	d) Health	NA	#DIV/0!	NA	NA
	e) Variable Insurance	(55)%	(43)%	45%	24%
2	Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)	21%	17%	9%	10%
3	Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)	63%	68%	55%	53%
4	Net Retention Ratio	91%	91%	94%	93%
5	Conservation Ratio				
	(i) Linked Business:				
	a) Life	69%	76%	74%	69%
	b) Pension	86%	81%	78%	82%
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	93%	94%	74%	76%
	b) Annuity	NA	NA	NA	NA
	c) Pension	100%	94%	87%	95%
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	NA	NA
	Non Participating:				
	a) Life	82%	79%	81%	79%
	b) Annuity	NA	NA	NA	NA
	c) Pension	49%	55%	50%	56%
	d) Health	97%	97%	97%	97%
	e) Variable Insurance	0%	0%	0%	0%
6	Expense of Management to Gross Direct Premium Ratio	26%	26%	30%	30%
7	Commission Ratio (Gross commission paid to Gross Premium)	4%	3%	8%	6%
8	Business Development and Sales Promotion Expenses to New Business Premium	(1)%	3%	(1)%	3%
9	Brand/Trade Mark Usage Fee/ Charges to New Business Premium	NA	NA	NA	NA
10	Ratio of policy holder's fund to shareholder's funds	22.86	22.86	22.68	22.68
11	Ratio of surplus to policyholders' liability	0.4%	0.4%	0.5%	0.5%
12	Change in net worth (Rs. in Lacs)	8,210	8,210	11,420	11,420
13	Growth in Networth	12%	12%	20%	20%
14	Profit after tax/Total Income	-11%	-5%	-1%	-2%
15	(Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
16	Total investments/(Capital + Surplus)	19.03	19.03	19.70	19.70
17	Total affiliated investments/(Capital+ Surplus)	NA	NA	NA	NA
18A	Investment Yield (Gross) with total gains				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	1.8%	7.0%	2%	6%
	R2. Non-PAR	1.8%	5.9%	2%	6%
	R3.Sub-TOTAL	1.8%	5.9%	2%	6%
	Linked:				
	R4. PAR	0.5%	6.2%	3%	8%
	R5. Non-PAR	(6.1)%	5.2%	8%	19%
	R6. Sub-TOTAL	(5.9)%	5.2%	8%	19%
	R7.Grand Total	(0.6)%	5.7%	4%	10%
	Shareholders' Funds	1.7%	7.0%	2%	5%
18B	Investment Yield (Net) (Only realized gains)				
	Policyholders' Funds:				
	Non-Linked:				
	R1. PAR	1.8%	7.0%	2%	6%
	R2. Non-PAR	1.9%	5.9%	2%	6%
	R3.Sub-TOTAL	1.9%	5.9%	2%	6%
	Linked:				
	R4. PAR	1.7%	6.2%	3%	7%
	R5. Non-PAR	1.3%	9.7%	3%	9%
	R6. Sub-TOTAL	1.3%	9.6%	3%	9%
	R7.Grand Total	1.7%	7.0%	2%	7%
	Shareholders' Funds	1.7%	7.0%	2%	5%

FORM L-22-ANALYTICAL RATIOS

S.No.	Particulars	Q3'24-25	Upto the quarter ended December 31, 2024	Q3'23-24	Upto the quarter ended December 31, 2023
19	Persistency Ratio - Number of Policy Basis (Regular Premium/Limited Premium Payment under Individual category)				
	For 13th month	56%	61%	57%	57%
	For 25th month	49%	49%	51%	58%
	For 37th month	47%	52%	43%	48%
	For 49th Month	42%	45%	46%	48%
	for 61st month	41%	43%	42%	44%
	Persistency Ratio - Premium Basis (Regular Premium/Limited Premium Payment under Individual category)				
	For 13th month	70%	73%	63%	71%
	For 25th month	55%	61%	58%	64%
	For 37th month	50%	54%	50%	52%
	For 49th Month	48%	49%	47%	47%
	for 61st month	42%	41%	43%	44%
20	NPA Ratio				
	Gross NPA Ratio				
	Shareholders' Funds	0.0%	0.0%	0.0%	0.0%
	Policyholders' Funds	0.4%	0.4%	0.5%	0.5%
	Net NPA Ratio				
	Shareholders' Funds	0.0%	0.0%	0.0%	0.0%
	Policyholders' Funds	0.0%	0.0%	0.1%	0.1%
21	Solvency Ratio - As per Form KT-3	1.99	1.99	1.88	1.88
22	Debt Equity Ratio	NA	NA	NA	NA
23	Debt Service Coverage Ratio	NA	NA	NA	NA
24	Interest Service Coverage Ratio	NA	NA	NA	NA
25	Average ticket size in Rs. - Individual premium (Non-Single)	71,109	87,631	75,980	72,506
	Equity Holding Pattern for Life Insurers				
	(a) No. of shares (in Lakhs)		21,899		21,899
	(b) Percentage of shareholding (Indian / Foreign)		26% / 74%		26% / 74%
	(c) %of Government holding (in case of public sector insurance companies)		Nil		Nil
	(a) Basic and diluted EPS before extraordinary items (net of tax expense)		(0.35)		(0.14)
	(b) Basic and diluted EPS after extraordinary items (net of tax expense)		(0.35)		(0.14)
	(iv) Book value per share (Rs)		3.49		3.09

FORM L-24-VALUATION OF NET LIABILITIES

(Rs. In lacs)

Type	Category of business	Mathematical Reserves As At Dec 31, 2024	Mathematical Reserves As At Dec 31, 2023
Par	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	3,755	3,381
	General Annuity	-	-
	Pension	91	92
	Health	-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
Life	4,860	4,034	
General Annuity	-	-	
Pension	289	316	
Health	-	-	
Total Par		8,994	7,823
Non-Par	Non-Linked -VIP		
	Life	829	624
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	930,219	852,152
	General Annuity	9,823	8,004
	Pension	15,166	18,633
	Health	3,379	3,177
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
Life	367,841	349,120	
General Annuity	-	-	
Pension	31,217	32,570	
Health	-	-	
Total Non Par		1,358,475	1,264,281
Total Business	Non-Linked -VIP		
	Life	829	624
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	933,974	855,533
	General Annuity	9,823	8,004
	Pension	15,257	18,725
	Health	3,379	3,177
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
Life	372,700	353,154	
General Annuity	-	-	
Pension	31,506	32,887	
Health	-	-	
Total		1,367,469	1,272,104

(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	-	-	-	32	23	883	32	23	883	477	500
2	Arunachal Pradesh	-	-	-	-	1	-	-	1	-	121	122
3	Assam	-	-	-	45	55	411	45	55	411	557	612
4	Bihar	174	32	432	811	220	2,782	985	251	3,214	823	1,075
5	Chhattisgarh	1	3	33	15	8	108	16	11	141	156	168
6	Goa	-	-	-	4	17	21	4	17	21	91	108
7	Gujarat	-	-	-	34	98	348	34	98	348	911	1,010
8	Haryana	145	33	429	178	125	1,372	323	157	1,801	1,585	1,742
9	Himachal Pradesh	4	0	30	4	2	53	8	3	83	52	55
10	Jharkhand	-	-	-	12	7	140	12	7	140	187	194
11	Karnataka	-	-	-	138	223	1,625	138	223	1,625	2,082	2,305
12	Kerala	-	-	-	69	64	824	69	64	824	417	481
13	Madhya Pradesh	5	4	51	62	53	801	67	58	852	668	726
14	Maharashtra	116	66	1,546	909	914	11,419	1,025	980	12,965	5,228	6,208
15	Manipur	-	-	-	-	-	-	-	-	-	25	25
16	Meghalaya	-	-	-	1	3	28	1	3	28	35	38
17	Mizoram	-	-	-	-	-	-	-	-	-	5	5
18	Nagaland	-	-	-	5	2	30	5	2	30	15	16
19	Odisha	(1)	(1)	(6)	156	86	1,687	155	86	1,681	788	874
20	Punjab	-	-	-	16	54	187	16	54	187	425	479
21	Rajasthan	1	2	20	43	24	819	44	27	839	721	747
22	Sikkim	-	-	-	-	0	-	-	0	-	8	8
23	Tamil Nadu	-	0	-	169	272	2,797	169	272	2,797	1,787	2,059
24	Telangana	-	-	-	75	101	1,281	75	101	1,281	1,166	1,267
25	Tripura	7	2	33	60	33	313	67	35	346	188	223
26	Uttarakhand	17	1	31	19	5	61	36	6	92	70	76
27	Uttar Pradesh	4	1	12	244	266	3,584	248	267	3,596	1,548	1,815
28	West Bengal	2	(1)	(8)	230	179	1,908	232	178	1,900	1,438	1,616
	TOTAL	475	143	2,603	3,331	2,836	33,482	3,806	2,979	36,085	21,575	24,553
	UNION TERRITORIES I											
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	3	3
2	Chandigarh	-	-	-	14	17	175	14	17	175	122	139
3	Dadra and Nagar Haveli and D	-	-	-	1	0	1	1	0	1	7	7
4	Govt. of NCT of Delhi	-	-	-	182	487	5,617	182	487	5,617	3,283	3,769
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	45	45
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puduchery	-	-	-	6	11	19	6	11	19	18	29
	TOTAL	-	-	-	203	514	5,813	203	514	5,813	3,478	3,993
	GRAND TOTAL	475	143	2,603	3,534	3,350	39,295	4,009	3,493	41,899	25,053	28,546
	IN INDIA							4,009	3,493	41,899	25,053	28,546
	OUTSIDE INDIA							-	-	-	-	-

(Rs. In lacs)

Geographical Distribution of Total Business												
SL. No.	State/Union Territory	New Business - Rural(Individual)			New Business - Urban(Individual)			Total New Business(Individual)			Renewal Premium	Total Premium (New Business and Renewal)
		No of Policies	Premium	Sum Assured	No of Policies	Premium	Sum Assured	No of Policies	Premium	Sum Assured		
STATES												
1	Andhra Pradesh	-	-	-	132	109	2,678	132	109	2,678	1,146	1,255
2	Arunachal Pradesh	-	-	-	3	33	(19)	3	33	(19)	387	419
3	Assam	-	0	-	123	138	897	123	138	897	1,481	1,620
4	Bihar	503	95	1,285	1,974	594	8,386	2,477	688	9,671	2,074	2,762
5	Chhattisgarh	4	4	39	33	13	480	37	17	519	402	419
6	Goa	-	-	-	10	35	146	10	35	146	175	210
7	Gujarat	1	0	1	121	221	1,573	122	221	1,575	2,204	2,424
8	Haryana	209	43	564	389	573	5,889	598	616	6,453	4,755	5,370
9	Himachal Pradesh	3	(0)	23	6	2	50	9	2	73	148	150
10	Jharkhand	-	-	-	57	41	373	57	41	373	522	563
11	Karnataka	-	-	-	400	573	5,901	400	573	5,901	5,254	5,827
12	Kerala	-	-	-	199	148	1,900	199	148	1,900	1,105	1,253
13	Madhya Pradesh	27	12	185	254	200	3,316	281	213	3,502	1,426	1,639
14	Maharashtra	337	178	4,923	2,681	2,682	33,647	3,018	2,860	38,570	13,206	16,066
15	Manipur	-	-	-	1	1	12	1	1	12	37	38
16	Meghalaya	-	-	-	2	3	38	2	3	38	57	60
17	Mizoram	-	-	-	-	-	-	-	-	-	8	8
18	Nagaland	-	-	-	15	9	322	15	9	322	55	64
19	Odisha	-	(0)	2	373	314	5,044	373	314	5,046	2,032	2,345
20	Punjab	1	0	51	71	125	989	72	125	1,040	1,073	1,197
21	Rajasthan	1	502	20	100	75	1,489	101	577	1,509	1,508	2,085
22	Sikkim	-	-	-	-	0	-	-	0	-	21	22
23	Tamil Nadu	-	1	-	480	741	8,797	480	741	8,797	4,856	5,598
24	Telangana	-	-	-	214	361	4,332	214	361	4,332	2,896	3,258
25	Tripura	14	5	60	170	85	899	184	89	959	425	514
26	Uttarakhand	17	1	28	36	29	435	53	30	463	243	274
27	Uttar Pradesh	7	4	35	668	765	10,497	675	768	10,532	4,404	5,172
28	West Bengal	4	3	12	595	502	5,810	599	505	5,821	3,624	4,129
TOTAL		1,128	846	7,229	9,107	8,371	103,881	10,235	9,218	111,109	55,524	64,741
UNION TERRITORIES												
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	3	3
2	Chandigarh	-	-	-	41	59	646	41	59	646	329	389
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	1	0	1	1	0	1	24	24
4	Govt. of NCT of Delhi	-	-	-	554	1,794	15,729	554	1,794	15,729	8,859	10,652
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	113	113
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	10	13	54	10	13	54	49	62
TOTAL		-	-	-	606	1,866	16,430	606	1,866	16,430	9,375	11,241
Grand Total		1,128	846	7,229	9,713	10,237	120,311	10,841	11,084	127,540	64,899	75,983
IN INDIA								10,841	11,084	127,540	64,899	75,983
OUTSIDE INDIA								-	-	-	-	-

(Rs. In lacs)

Geographical Distribution of Total Business- GROUP															
Sl. No.	State / Union Territory	New Business - Rural(Group)				New Business - Urban(Group)				Total New Business(Group)				Renewal Premium	Total Premium (New Business and Renewal)
		No. of Schemes	No. of Lives (Actual)	Premium	Sum Assured	No. of Schemes	No. of Lives	Premium	Sum Assured	No. of Schemes	No. of Lives	Premium	Sum Assured		
	STATES														
1	Andhra Pradesh	-	-	-	-	-	1,483	8	17,493	-	1,483	8	17,493	6	14
2	Arunachal Pradesh	-	-	-	-	-	12	0	60	-	12	0	60	3	3
3	Assam	-	-	-	-	-	190	(0)	952	-	190	(0)	952	24	24
4	Bihar	-	-	-	-	-	1	(0)	9	-	1	(0)	9	-	(0)
5	Chhattisgarh	-	-	-	-	-	66	0	660	-	66	0	660	-	0
6	Goa	-	-	-	-	-	102	1	820	-	102	1	820	3	4
7	Gujarat	-	-	-	-	-	2,261	11	11,875	-	2,261	11	11,875	48	60
8	Haryana	-	-	-	-	3	4,926	58	58,535	3	4,926	58	58,535	46	103
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	-	753	5	3,765	-	753	5	3,765	10	16
11	Karnataka	-	-	-	-	5	7,603	35	72,769	5	7,603	35	72,769	38	73
12	Kerala	-	-	-	-	-	215	2	1,439	-	215	2	1,439	11	13
13	Madhya Pradesh	-	-	-	-	-	233	(3)	6,867	-	233	(3)	6,867	168	165
14	Maharashtra	-	-	-	-	17	34,909	520	219,751	17	34,909	520	219,751	330	850
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	-	6,425	47	32,536	-	6,425	47	32,536	8	55
20	Punjab	-	-	-	-	-	151	(1)	1,624	-	151	(1)	1,624	8	8
21	Rajasthan	-	-	-	-	-	2,789	25	15,387	-	2,789	25	15,387	28	54
22	Sikkim	-	-	-	-	1	129	4	1,700	1	129	4	1,700	-	4
23	Tamil Nadu	-	-	-	-	1	6,371	44	67,166	1	6,371	44	67,166	53	97
24	Telangana	-	-	-	-	3	19,677	114	72,733	3	19,677	114	72,733	27	141
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	6	0	63	-	6	0	63	-	0
27	Uttar Pradesh	-	-	-	-	3	15,614	278	116,405	3	15,614	278	116,405	253	530
28	West Bengal	-	-	-	-	1	1,969	26	26,530	1	1,969	26	26,530	53	79
	TOTAL	-	-	-	-	34	105,885	1,174	729,139	34	105,885	1,174	729,139	1,118	2,293
	UNION TERRITORIES														
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and	-	-	-	-	-	-	(0)	-	-	-	(0)	-	-	(0)
4	Govt. of NCT of Delhi	-	-	-	-	1	761	20	10,933	1	761	20	10,933	28	48
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	1	1,414	11	17,335	1	1,414	11	17,335	-	11
	TOTAL	-	-	-	-	2	2,175	31	28,268	2	2,175	31	28,268	28	59
	Grand Total	-	-	-	-	36	108,060	1,206	757,407	36	108,060	1,206	757,407	1,146	2,352
	IN INDIA	-	-	-	-	36	108,060	1,206	757,407	36	108,060	1,206	757,407	1,146	2,352
	OUTSIDE INDIA	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(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	5,697	52	93,163	2	5,697	52	93,163	6	57
2	Arunachal Pradesh					-	38	0	190	-	38	0	190	3	3
3	Assam					1	5,214	203	36,025	1	5,214	203	36,025	24	227
4	Bihar					-	2	(0)	18	-	2	(0)	18	0	0
5	Chhattisgarh					5	2,071	27	21,020	5	2,071	27	21,020	-	27
6	Goa					-	283	1	3,686	-	283	1	3,686	6	7
7	Gujarat					7	6,421	131	25,871	7	6,421	131	25,871	122	254
8	Haryana					40	23,679	338	360,042	40	23,679	338	360,042	54	392
9	Himachal Pradesh					-	-	-	-	-	-	-	-	-	-
10	Jharkhand					-	753	5	3,765	-	753	5	3,765	10	16
11	Karnataka					13	15,946	72	142,141	13	15,946	72	142,141	73	145
12	Kerala					1	413	2	2,808	1	413	2	2,808	13	16
13	Madhya Pradesh					2	1,451	19	31,901	2	1,451	19	31,901	168	187
14	Maharashtra					85	222,027	3,766	2,214,289	85	222,027	3,766	2,214,289	377	4,144
15	Manipur					-	-	-	-	-	-	-	-	-	-
16	Meghalaya					-	-	-	-	-	-	-	-	-	-
17	Mizoram					-	-	-	-	-	-	-	-	-	-
18	Nagaland					-	-	-	-	-	-	-	-	-	-
19	Odisha					4	9,957	76	61,604	4	9,957	76	61,604	8	84
20	Punjab					-	185	(1)	2,053	-	185	(1)	2,053	8	8
21	Rajasthan					2	5,417	76	33,784	2	5,417	76	33,784	28	104
22	Sikkim					1	129	4	1,700	1	129	4	1,700	-	4
23	Tamil Nadu					10	26,013	301	302,195	10	26,013	301	302,195	58	359
24	Telangana					5	35,604	280	94,847	5	35,604	280	94,847	27	308
25	Tripura					-	-	-	-	-	-	-	-	-	-
26	Uttarakhand					-	11	(0)	123	-	11	(0)	123	-	(0)
27	Uttar Pradesh					12	129,981	1,506	1,023,671	12	129,981	1,506	1,023,671	281	1,787
28	West Bengal					6	6,212	154	98,408	6	6,212	154	98,408	144	298
	TOTAL					196	497,504	7,015	4,553,304	196	497,504	7,015	4,553,304	1,412	8,427
UNION TERRITORIES															
1	Andaman and Nicobar Islands					-	-	-	-	-	-	-	-	-	-
2	Chandigarh					-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu					-	-	(0)	-	-	-	(0)	-	-	(0)
4	Govt. of NCT of Delhi					10	6,942	712	72,390	10	6,942	712	72,390	536	1,248
5	Jammu & Kashmir					-	-	-	-	-	-	-	-	-	-
6	Ladakh					-	-	-	-	-	-	-	-	-	-
7	Lakshadweep					-	-	-	-	-	-	-	-	-	-
8	Puduchery					1	1,414	11	17,335	1	1,414	11	17,335	-	11
	TOTAL					11	8,356	723	89,725	11	8,356	723	89,725	536	1,259
	Grand Total					207	505,860	7,738	4,643,029	207	505,860	7,738	4,643,029	1,948	9,687
	IN INDIA									207	505,860	7,738	4,643,029	1,948	9,687
	OUTSIDE INDIA														

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

FORM - 3A
 (Read with clause 9 of Part III of Schedule III)
 Statement As on : 31st December 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	71,907
2	Investments (Policyholders)	8A	972,298
	Investments (Linked Liabilities)	8B	409,357
2	Loans	9	-
3	Fixed Assets	10	341
4	Current Assets		-
	a. Cash & Bank Balance	11	1,422
	b. Advances & Other Assets	12	33,046
5	Current Liabilities		-
	a. Current Liabilities	13	33,437
	b. Provisions	14	935
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		158,043
Application of Funds as per Balance Sheet (A)			1,612,043
Less: Other Assets			Amount
1	Loans (if any)	9	0
2	Fixed Assets (if any)	10	341
3	Cash & Bank Balance (if any)	11	1,422
4	Advances & Other Assets (if any)	12	33,046
5	Current Liabilities	13	33,437
6	Provisions	14	935
7	Misc. Exp not Written Off	15	0
8	Investments held outside India		0
9	Debit Balance of P&L A/c		158,043
TOTAL (B)			158,480
Investment Assets (A-B)			1,453,562

Reconciliation of Investment Assets		(Rs. In lacs)
Total Investment Assets (as per Balance Sheet)		1,453,562
Balance Sheet Value of:		
A. Life Fund		1,016,950
B. Pension & General Annuity and Group Business		27,256
C. Unit Linked Funds		409,357
		1,453,562

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	12,784	2,405	1,925	512,912	530,027	52.02%	0	530,027	541,502
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 50%	0	56,456	3,528	3,265	752,416	815,665	80.05%	0	815,665	830,098
3	Investment subject to Exposure Norms											
	a. Infrastructure/ Social/ Housing Sector											
	1. Approved Investments	Not Less than 15%	0	14,325	763	817	162,731	178,636	17.53%	4	178,640	180,582
	2. Other Investments		0	0	0	0	0	0	0.00%	0	0	0
	b. i) Approved Investments	Not exceeding 35%	0	1,126	100	164	21,372	22,762	2.23%	-117	22,644	22,758
	ii) Other Investments		0	0	9	0	1,895	1,904	0.19%	-1,904	0	0
TOTAL LIFE FUND			0	71,907	4,400	4,246	938,414	1,018,967		-2,018	1,016,950	1,033,438

Section IIA												
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	1895	1904	0.19%	-1904	0	0
Total Housing & Infrastructure from 1.2,3#		Not Less than 15%	0	14325	763	817	163247	179152	17.58%	4	179155	181104

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	18,791	18,913	69.39%	0	18,913	19,853
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 40%				127	22,482	22,609	82.95%	0	22,609	23,600
3	Balance in Approved investment	Not Less than 40%				3	4,644	4,647	17.05%	0	4,647	4,759
TOTAL PENSION, GENERAL ANNUITY FUND			100%			130	27,126	27,256	100.00%		27,256	28,359

C. LINKED FUNDS		(Rs. In lacs)										
		% as per Reg	SH		PH			Total Fund	Actual %			
			Balance	FRSM*	UL-Non Unit Res	PAR	NON PAR					
			(a)	(b)	(c)	(d)	(e)					
1	Approved Investments	Not Less than 75%				14,613	384,091	398,703	97.40%			
2	Other Investments	Not More than 25%				0	10,654	10,654	2.60%			
TOTAL LINKED INSURANCE FUND			100%			14,613	394,744	409,357	100.00%			

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

Date: 29-Jan-25

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

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: 31st December 2024

PART - B
(Rs. In lacs)

PARTICULARS	Group Superannuation & Gratuity Balanced Fund	Group Superannuation & Gratuity Cash Fund	Group Superannuation & Gratuity Debt Fund	Group Superannuation & Gratuity Growth Fund	Group Superannuation & Gratuity Secure Fund
	ULGF00210/03/2006GROUPEBALAN122	ULGF00531/03/2006GROUPECASHF122	ULGF00310/03/2006GROUPEDEBTF122	ULGF00410/03/2006GROUPEGROWT12	ULGF00113/07/2005GROUPESECUR122
Opening Balance (Market Value)	1,920.17	282.09	22,510.23	2,671.08	5,857.31
Add: Inflow during the Quarter	11.40	391.34	529.49	3.66	15.90
Increase / (Decrease) Value of Inv [Net]	(60.71)	4.34	95.21	(118.05)	(75.51)
Less: Outflow during the Quarter	42.26	391.92	589.45	70.80	286.72
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1,828.60	285.85	22,545.48	2,485.89	5,510.98

INVESTMENT OF UNIT FUND	ULGF00210/03/2006GROUPEBALAN122		ULGF00531/03/2006GROUPECASHF122		ULGF00310/03/2006GROUPEDEBTF122		ULGF00410/03/2006GROUPEGROWT12 2		ULGF00113/07/2005GROUPESECUR122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	521.64	28.5%	197.95	69.2%	9346.07	41.5%	357.62	14.4%	1393.06	25.3%
State Government Securities	353.94	19.4%	0.00	0.0%	5119.05	22.7%	346.74	13.9%	1239.19	22.5%
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	6.07	0.3%	0.00	0.0%	814.57	3.6%	46.28	1.9%	223.59	4.1%
Infrastructure Bonds	163.19	8.9%	0.00	0.0%	5464.60	24.2%	271.02	10.9%	1251.19	22.7%
Equity	633.94	34.7%	0.00	0.0%	0.00	0.0%	1340.17	53.9%	988.02	17.9%
Money Market Investments	30.60	1.7%	87.88	30.7%	42.70	0.2%	34.70	1.4%	33.60	0.6%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	21.24	0.9%	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)	1709.39	93.5%	285.83	100.0%	20786.99	92.2%	2417.78	97.3%	5128.65	93.1%
Current Assets:										
Accrued Interest	27.15	1.5%	(0.00)	0.0%	592.06	2.6%	26.02	1.0%	121.28	2.2%
Dividend Recievable	(0.00)	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Bank Balance	1.93	0.1%	0.06	0.0%	200.11	0.9%	5.13	0.2%	5.68	0.1%
Receivable for Sale of Investments	(0.00)	0.0%	-	0.0%	-	0.0%	(0.00)	0.0%	(0.00)	0.0%
Other Current Assets (for Investments)	0.00	0.0%	-	-	-	-	0.00	0.0%	(0.00)	(0.00)
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	(0.24)	0.0%	(0.04)	0.0%	(2.90)	0.0%	(0.32)	0.0%	(0.72)	0.0%
Other Current Liabilities (for Investments)	(0.01)	0.0%	(0.00)	0.0%	(0.11)	0.0%	(0.01)	0.0%	(0.02)	0.0%
Sub Total (B)	28.83	1.6%	0.02	0.0%	789.16	3.5%	30.82	1.2%	126.23	2.3%
Other Investments (<=25%)										
Corporate Bonds	79.94	4.4%	0.00	0.0%	969.33	4.3%	19.99	0.8%	239.83	4.4%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	10.44	0.6%	0.00	0.0%	0.00	0.0%	17.31	0.7%	16.26	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)	90.38	4.9%	0.00	0.0%	969.33	4.3%	37.30	1.5%	256.09	4.6%
Total (A + B + C)	1828.60	100.0%	285.85	100.0%	22545.48	100.0%	2485.89	100.0%	5510.98	100.0%
Fund Carried Forward (as per LB 2)	1828.60		285.85		22545.48		2485.89		5510.98	

Note:

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

Chief Financial Officer

Date :

4-Feb-25

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: 31st December 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	ULIF00703/03/2005PNSNGROWTH122	ULIF02425/01/2010PNGROWT-II122
Opening Balance (Market Value)	0.00	4,414.38	537.28	4,139.89	1,122.09
Add: Inflow during the Quarter	-	37.70	1.24	344.45	66.30
Increase / (Decrease) Value of Inv [Net]	-	(150.55)	(14.05)	(201.94)	(56.32)
Less: Outflow during the Quarter	0.00	203.57	31.66	275.66	6.64
TOTAL INVESTIBLE FUNDS (MKT VALUE)	-	4,097.95	492.81	4,006.73	1,125.43

INVESTMENT OF UNIT FUND	ULGF00613/02/2009GROUPSDEBT122		ULIF00311/02/2003PNSBALANCE122		ULIF02325/01/2010PNBALAN-II122		ULIF00703/03/2005PNSNGROWTH122		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	0.00	900.65	22.0%	164.20	33.3%	562.67	14.0%	232.41	20.7%
State Government Securities	0.00	0.00	711.90	17.4%	97.19	19.7%	449.70	11.2%	136.21	12.1%
Other Approved Securities	0.00	0.00	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Corporate Bonds	0.00	0.00	104.05	2.5%	0.00	0.0%	89.61	2.2%	2.02	0.2%
Infrastructure Bonds	0.00	0.00	601.29	14.7%	2.16	0.4%	442.70	11.0%	62.09	5.5%
Equity	0.00	0.00	1451.93	35.4%	168.95	34.3%	2098.56	52.4%	603.73	53.6%
Money Market Investments	0.00	0.00	42.80	1.0%	9.40	1.9%	157.90	3.9%	30.50	2.7%
Mutual funds	0.00	0.00	0.00	0.0%	0.00	0.0%	33.61	0.8%	9.00	0.8%
Deposit with Banks	0.00	0.00	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Sub Total (A)	0.00	0.00	3812.62	93.0%	441.90	89.7%	3834.75	95.7%	1075.96	95.6%
Current Assets:										
Accrued Interest	-	-	70.57	1.7%	7.69	1.6%	47.43	1.2%	10.74	1.0%
Dividend Recievable	-	-	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Bank Balance	-	-	11.85	0.3%	0.59	0.1%	8.40	0.2%	1.17	0.1%
Receivable for Sale of Investments	-	-	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%
Other Current Assets (for Investments)	-	-	(0.00)	(0.00)	0.00	0.00	0.00	0.00	-	-
Less: Current Liabilities										
Payable for Investments	-	-	0.00	0.0%	-	0.0%	(0.00)	0.0%	-	0.0%
Fund Mgmt Charges Payable	-	-	(0.83)	0.0%	(0.11)	0.0%	(0.96)	0.0%	(0.25)	0.0%
Other Current Liabilities (for Investments)	-	-	(0.01)	0.0%	(0.00)	0.0%	(0.01)	0.0%	(0.00)	0.0%
Sub Total (B)	0.00	0.00	81.58	2.0%	8.16	1.7%	54.87	1.4%	11.66	1.0%
Other Investments (<=25%)										
Corporate Bonds	0.00	0.00	179.88	4.4%	39.97	8.1%	89.94	2.2%	29.98	2.7%
Infrastructure Bonds	0.00	0.00	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	0.00	0.00	23.88	0.6%	2.77	0.6%	27.17	0.7%	7.83	0.7%
Mutual funds- Exchange traded funds	0.00	0.00	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	0.00	203.76	5.0%	42.74	8.7%	117.11	2.9%	37.81	3.4%
Total (A + B + C)	0.00	0.00	4097.95	100.0%	492.81	100.0%	4006.73	100.0%	1125.43	100.0%
Fund Carried Forward (as per LB 2)	0.00		4097.95		492.81		4006.73		1125.43	

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: 31st December 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)	511.72	13,295.40	2,991.38	1,517.29	985.28
Add: Inflow during the Quarter	7.51	192.52	6.13	38.78	22.99
Increase / (Decrease) Value of Inv [Net]	(56.24)	(1,116.11)	(254.89)	(185.76)	(39.83)
Less: Outflow during the Quarter	1.03	607.15	64.43	29.18	109.97
TOTAL INVESTIBLE FUNDS (MKT VALUE)	461.96	11,764.67	2,678.18	1,341.14	858.47

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%	244.76	28.5%
State Government Securities	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	184.99	21.5%
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%	0.00	0.0%	0.00	0.0%	0.00	0.0%	20.09	2.3%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	149.54	17.4%
Equity	421.49	91.2%	11093.58	94.3%	2525.17	94.3%	1331.22	99.3%	132.74	15.5%
Money Market Investments	0.70	0.2%	0.00	0.0%	0.20	0.0%	11.10	0.8%	5.20	0.6%
Mutual funds	0.00	0.0%	699.18	5.9%	158.51	5.9%	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)	422.19	91.4%	11792.76	100.2%	2683.89	100.2%	1342.32	100.1%	737.32	85.9%
Current Assets:										
Accrued Interest	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	20.29	2.4%
Dividend Recievable	-	0.0%	(0.00)	0.0%	-	0.0%	-	0.0%	-	0.0%
Bank Balance	0.63	0.1%	(26.66)	-0.2%	(5.27)	-0.2%	(1.1)	-0.1%	(1.12)	-0.1%
Receivable for Sale of Investments	10.34	2.2%	(0.00)	0.0%	(0.00)	0.0%	1.57	0.1%	(0.00)	0.0%
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	(7.45)	-1.6%	0.00	0.0%	0.00	0.0%	(1.33)	-0.1%	(0.00)	0.0%
Fund Mgmt Charges Payable	(0.10)	0.0%	(1.44)	0.0%	(0.43)	0.0%	(0.29)	0.0%	(0.14)	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)	3.41	0.7%	-28.09	-0.2%	-5.70	-0.2%	-1.18	-0.1%	19.02	2.2%
Other Investments (<=25%)										
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	99.93	11.6%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	36.35	7.9%	0.00	0.0%	0.00	0.0%	0.00	0.0%	2.20	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)	36.35	7.9%	0.00	0.0%	0.00	0.0%	0.00	0.0%	102.13	11.9%
Total (A + B + C)	461.96	100.0%	11764.67	100.0%	2678.18	100.0%	1341.14	100.0%	858.47	100.0%
Fund Carried Forward (as per LB 2)	461.96		11764.67		2678.18		1341.14		858.47	

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: 31st December 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)	1,136.99	192.66	1,473.62	23,015.56	14,865.48
Add: Inflow during the Quarter	71.39	5.17	0.89	388.98	877.76
Increase / (Decrease) Value of Inv [Net]	(20.22)	(8.10)	6.91	(822.42)	(530.28)
Less: Outflow during the Quarter	79.37	3.55	37.60	1,546.65	1,312.11
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1,108.78	186.18	1,443.82	21,035.47	13,900.84

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	426.86	38.5%	77.30	41.5%	539.89	37.4%	4050.30	19.3%	2790.56	20.1%
State Government Securities	283.86	25.6%	58.59	31.5%	614.41	42.6%	3618.96	17.2%	1905.27	13.7%
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	0.00	0.0%	0.00	0.0%	0.00	0.0%	1050.32	5.0%	812.34	5.8%
Infrastructure Bonds	160.13	14.4%	4.32	2.3%	79.99	5.5%	3324.07	15.8%	2237.67	16.1%
Equity	164.85	14.9%	27.95	15.0%	141.3242	9.8%	7452.15	35.4%	5474.79	39.4%
Money Market Investments	8.50	0.8%	3.00	1.6%	68.90	4.8%	2.10	0.0%	42.40	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)	1044.20	94.2%	171.16	91.9%	1444.52	100.0%	19497.91	92.7%	13263.04	95.4%
Current Assets:										
Accrued Interest	20.86	1.9%	3.01	1.6%	26.74	1.9%	389.12	1.8%	231.73	1.7%
Dividend Recievable	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Bank Balance	1.21	0.1%	1.60	0.9%	(27.44)	-1.9%	30.87	0.1%	19.26	0.1%
Receivable for Sale of Investments	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%
Other Current Assets (for Investments)	0.00	0.0%	(0.00)	(0.00)	(0.00)	(0.00)	0.00	0.0%	(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	(0.18)	0.0%	(0.04)	0.0%	-	0.0%	(4.30)	0.0%	(3.05)	0.0%
Other Current Liabilities (for Investments)	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.05)	0.0%	(0.03)	0.0%
Sub Total (B)	21.89	2.0%	4.57	2.5%	-0.70	0.0%	415.65	2.0%	247.91	1.8%
Other Investments (<=25%)										
Corporate Bonds	39.97	3.6%	9.99	5.4%	0.00	0.0%	999.31	4.8%	299.79	2.2%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	2.73	0.2%	0.46	0.2%	0.00	0.0%	122.61	0.6%	90.10	0.6%
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)	42.70	3.9%	10.45	5.6%	0.00	0.0%	1121.92	5.3%	389.90	2.8%
Total (A + B + C)	1108.78	100.0%	186.18	100.0%	1443.82	100.0%	21035.47	100.0%	13900.84	100.0%
Fund Carried Forward (as per LB 2)	1108.78		186.18		1443.82		21035.47		13900.84	

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: 31st December 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	ULIF01608/01/2010LIFDEBT-II122	ULIF01230/01/2008LIENHANCER122	ULIF01708/01/2010LIFENHN-II122	ULIF00527/01/2004LIFEGROWTH122
Opening Balance (Market Value)	439.02	7,771.06	7,222.50	109,716.92	78,027.55
Add: Inflow during the Quarter	223.42	1,409.74	278.72	8,776.28	1,004.69
Increase / (Decrease) Value of Inv [Net]	(1.94)	(27.26)	(602.05)	(9,133.95)	(5,041.92)
Less: Outflow during the Quarter	248.88	1,993.57	751.50	7,694.71	3,857.59
TOTAL INVESTIBLE FUNDS (MKT VALUE)	411.62	7,159.97	6,147.68	101,664.55	70,132.73

INVESTMENT OF UNIT FUND	ULIF01306/02/2008LIFEDEBTFU122		ULIF01608/01/2010LIFDEBT-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	190.02	46.2%	2350.80	32.8%	0.00	0.0%	0.00	0.0%	4507.77	6.4%
State Government Securities	84.05	20.4%	1360.23	19.0%	0.00	0.0%	0.00	0.0%	5095.33	7.3%
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%	210.24	2.9%	0.00	0.0%	0.00	0.0%	1979.37	2.8%
Infrastructure Bonds	2.16	0.5%	2230.54	31.2%	0.00	0.0%	0.00	0.0%	3097.06	4.4%
Equity	0.00	0.0%	0.00	0.0%	5766.78	93.8%	94329.08	92.8%	51336.64	73.2%
Money Market Investments	110.80	26.9%	33.30	0.5%	0.00	0.0%	138.30	0.1%	19.90	0.0%
Mutual funds	0.00	0.0%	0.00	0.0%	311.01	5.1%	5505.23	5.4%	1897.55	2.7%
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)	387.03	94.0%	6185.10	86.4%	6077.79	98.9%	99972.61	98.3%	67933.61	96.9%
Current Assets:										
Accrued Interest	5.40	1.3%	203.88	2.8%	(0.00)	0.0%	(0.00)	0.0%	456.75	0.7%
Dividend Recievable	-	0.0%	-	0.0%	-	0.0%	-	0.0%	(0.00)	0.0%
Bank Balance	(0.72)	-0.2%	73.08	1.0%	(10.27)	-0.2%	392.87	0.4%	44.85	0.1%
Receivable for Sale of Investments	-	0.0%	-	0.0%	(0.00)	0.0%	(0.00)	0.0%	34.97	0.0%
Other Current Assets (for Investments)	-	-	-	-	(0.00)	(0.00)	(0.00)	(0.00)	0.00	0.00
Less: Current Liabilities										
Payable for Investments	(0.00)	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%	(1.56)	0.0%	(1.75)	0.0%	(22.15)	0.0%	(17.11)	0.0%
Other Current Liabilities (for Investments)	(0.00)	0.0%	(0.04)	0.0%	(0.00)	0.0%	(0.01)	0.0%	(0.05)	0.0%
Sub Total (B)	4.61	1.1%	275.36	3.8%	-12.02	-0.2%	370.71	0.4%	519.41	0.7%
Other Investments (<=25%)										
Corporate Bonds	19.99	4.9%	699.51	9.8%	0.00	0.0%	0.00	0.0%	999.31	1.4%
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%	81.91	1.3%	1321.24	1.3%	680.41	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)	19.99	4.9%	699.51	9.8%	81.91	1.3%	1321.24	1.3%	1679.72	2.4%
Total (A + B + C)	411.62	100.0%	7159.97	100.0%	6147.68	100.0%	101664.55	100.0%	70132.73	100.0%
Fund Carried Forward (as per LB 2)	411.62		7159.97		6147.68		101664.55		70132.73	

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: 31st December 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)	19,299.48	9,753.39	6,265.72	9,114.88	1,862.71
Add: Inflow during the Quarter	709.20	697.00	52.86	164.68	87.30
Increase / (Decrease) Value of Inv [Net]	(1,227.06)	(1,065.65)	(530.33)	(789.47)	(29.80)
Less: Outflow during the Quarter	767.52	495.21	214.11	189.21	314.35
TOTAL INVESTIBLE FUNDS (MKT VALUE)	18,014.10	8,889.54	5,574.14	8,300.88	1,605.86

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	1553.53	8.6%	0.00	0.0%	0.00	0.0%	0.00	0.0%	396.54	24.7%
State Government Securities	956.78	5.3%	0.00	0.0%	0.00	0.0%	0.00	0.0%	376.98	23.5%
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	493.67	2.7%	0.00	0.0%	0.00	0.0%	0.00	0.0%	48.58	3.0%
Infrastructure Bonds	859.50	4.8%	0.00	0.0%	0.00	0.0%	0.00	0.0%	375.71	23.4%
Equity	12860.69	71.4%	8108.09	91.2%	5238.39	94.0%	7809.53	94.1%	250.96	15.6%
Money Market Investments	311.90	1.7%	55.20	0.6%	10.00	0.2%	0.00	0.0%	0.20	0.0%
Mutual funds	474.46	2.6%	0.00	0.0%	329.42	5.9%	491.87	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)	17510.52	97.2%	8163.29	91.8%	5577.80	100.1%	8301.41	100.0%	1448.97	90.2%
Current Assets:										
Accrued Interest	116.51	0.6%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	39.14	2.4%
Dividend Recievable	-	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Bank Balance	62.08	0.3%	51.52	0.6%	(2.99)	-0.1%	1.29	0.0%	(16.04)	-1.0%
Receivable for Sale of Investments	8.77	0.0%	170.22	1.9%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%
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%	(190.11)	-2.1%	(0.00)	0.0%	0.00	0.0%	(0.00)	0.0%
Fund Mgmt Charges Payable	(3.94)	0.0%	(1.94)	0.0%	(0.67)	0.0%	(1.81)	0.0%	(0.27)	0.0%
Other Current Liabilities (for Investments)	(0.03)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%	(0.00)	0.0%
Sub Total (B)	183.40	1.0%	29.70	0.3%	-3.67	-0.1%	-0.53	0.0%	22.83	1.4%
Other Investments (<=25%)										
Corporate Bonds	149.90	0.8%	0.00	0.0%	0.00	0.0%	0.00	0.0%	129.91	8.1%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
Equity	170.27	0.9%	696.54	7.8%	0.00	0.0%	0.00	0.0%	4.14	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)	320.17	1.8%	696.54	7.8%	0.00	0.0%	0.00	0.0%	134.05	8.3%
Total (A + B + C)	18014.10	100.0%	8889.54	100.0%	5574.14	100.0%	8300.88	100.0%	1605.86	100.0%
Fund Carried Forward (as per LB 2)	18014.10		8889.54		5574.14		8300.88		1605.86	

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: 31st December 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 Midcap Fund
	ULIF02108/01/2010LIPROTE-II122	ULIF02208/01/2010LIFEPSUFND122	ULIF00627/01/2004LIFESECURE122	ULIF00225/06/2002LIFWPROFIT122	ULIF03323/01/2024LIFEMIDCAP122
Opening Balance (Market Value)	5,883.92	26,320.16	9,455.88	13,163.25	5,998.34
Add: Inflow during the Quarter	674.62	1,501.82	121.30	27.00	2,347.35
Increase / (Decrease) Value of Inv [Net]	(74.92)	(3,140.51)	(54.54)	62.07	(354.25)
Less: Outflow during the Quarter	1,039.96	2,145.89	533.31	83.60	1,383.59
TOTAL INVESTIBLE FUNDS (MKT VALUE)	5,443.65	22,535.58	8,989.34	13,168.71	6,607.85

INVESTMENT OF UNIT FUND	ULIF02108/01/2010LIPROTE-II122		ULIF02208/01/2010LIFEPSUFND122		ULIF00627/01/2004LIFESECURE122		ULIF00225/06/2002LIFWPROFIT122		ULIF03323/01/2024LIFEMIDCAP122	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	1020.88	18.8%	0.00	0.0%	2181.33	24.3%	5222.02	39.7%	0.00	0.0%
State Government Securities	1718.26	31.6%	0.00	0.0%	1910.75	21.3%	5043.56	38.3%	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%
Corporate Bonds	224.63	4.1%	0.00	0.0%	399.42	4.4%	0.00	0.0%	0.00	0.0%
Infrastructure Bonds	1216.41	22.3%	0.00	0.0%	2188.67	24.3%	800.28	6.1%	0.00	0.0%
Equity	834.79	15.3%	22360.95	99.2%	1342.34	14.9%	1260.11	9.6%	5264.33	0.0%
Money Market Investments	61.50	1.1%	109.60	0.5%	71.30	0.8%	656.80	5.0%	3.00	0.0%
Mutual funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%	0.00	0.0%
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)	5076.47	93.3%	22470.55	99.7%	8093.80	90.0%	12982.77	98.6%	5267.33	0.0%
Current Assets:										
Accrued Interest	117.03	2.1%	(0.00)	0.0%	220.02	2.4%	248.39	1.9%	-	0.0%
Dividend Recievable	(0.00)	0.0%	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Bank Balance	47.75	0.9%	65.06	0.3%	(4.65)	-0.1%	(62.42)	-0.5%	71.26	0.0%
Receivable for Sale of Investments	(0.00)	0.0%	25.37	0.1%	(0.00)	0.0%	(0.00)	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%	(20.49)	-0.1%	(0.00)	0.0%	-	0.0%	-	0.0%
Fund Mgmt Charges Payable	(1.18)	0.0%	(4.90)	0.0%	(1.46)	0.0%	-	0.0%	(1.43)	0.0%
Other Current Liabilities (for Investments)	(0.01)	0.0%	(0.00)	0.0%	(0.03)	0.0%	(0.02)	0.0%	(0.00)	0.0%
Sub Total (B)	163.58	3.0%	65.03	0.3%	213.89	2.4%	185.95	1.4%	69.83	0.0%
Other Investments (<=25%)										
Corporate Bonds	189.87	3.5%	0.00	0.0%	659.54	7.3%	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%
Equity	13.73	0.3%	0.00	0.0%	22.10	0.2%	0.00	0.0%	1270.69	0.0%
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)	203.60	3.7%	0.00	0.0%	681.64	7.6%	0.00	0.0%	1270.69	0.0%
Total (A + B + C)	5443.65	100.0%	22535.58	100.0%	8989.34	100.0%	13168.71	100.0%	6607.85	0.0%
Fund Carried Forward (as per LB 2)	5443.65		22535.58		8989.34		13168.71		6607.85	

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: 31st December 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	ULIF03127/01/2011LIDISCPLCY122	
Opening Balance (Market Value)	0.00	9,423.38	17,283.02	440,441.10
Add: Inflow during the Quarter	-	127.21	5,119.70	26,336.48
Increase / (Decrease) Value of Inv [Net]	-	(518.91)	275.66	(25,859.36)
Less: Outflow during the Quarter	0.00	149.09	4,009.41	31,561.24
TOTAL INVESTIBLE FUNDS (MKT VALUE)	-	8,882.59	18,668.97	409,357.00

INVESTMENT OF UNIT FUND	ULGF00728/03/2011GROUPINCOM12 2		ULIF03201/08/2011LIFDYNAMIC122		ULIF03127/01/2011LIDISCPLCY122		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%	2029.56	22.8%	10853.58	58.1%	52,111.96	12.7%
State Government Securities	0.00	0.0%	0.00	0.0%	2516.82	13.5%	34,182.77	8.4%
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%	6,524.87	1.6%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	24,984.28	6.1%
Equity	0.00	0.0%	6328.38	71.2%	0.00	0.0%	259,141.65	63.3%
Money Market Investments	0.00	0.0%	117.90	1.3%	5387.77	28.9%	7,699.65	1.9%
Mutual funds	0.00	0.0%	132.64	1.5%	0.00	0.0%	10,063.71	2.5%
Deposit with Banks	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Sub Total (A)	0.00	0.0%	8608.47	96.9%	18758.17	100.5%	394,708.87	96.4%
Current Assets:								
Accrued Interest	-	0.0%	(0.00)	0.0%	67.45	0.4%	3,069.25	0.7%
Dividend Recievable	-	0.0%	-	0.0%	-	0.0%	(0.00)	0.0%
Bank Balance	-	0.0%	148.81	1.7%	(155.15)	-0.8%	933.21	0.2%
Receivable for Sale of Investments	-	0.0%	175.04	2.0%	-	0.0%	426.29	0.1%
Other Current Assets (for Investments)	-	0.0%	(0.00)	(0.00)	-	-	0.00	0.0%
Less: Current Liabilities								
Payable for Investments	-	0.0%	(134.35)	-1.5%	-	0.0%	(353.73)	-0.1%
Fund Mgmt Charges Payable	-	0.0%	(1.94)	0.0%	(1.50)	0.0%	(80.00)	0.0%
Other Current Liabilities (for Investments)	-	0.0%	(0.01)	0.0%	(0.01)	0.0%	(0.47)	0.0%
Sub Total (B)	0.00	0.0%	187.55	2.1%	-89.20	-0.5%	3,994.56	1.0%
Other Investments (<=25%)								
Corporate Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	5,945.88	1.5%
Infrastructure Bonds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Equity	0.00	0.0%	86.56	1.0%	0.00	0.0%	4,707.70	1.2%
Mutual funds- Exchange traded funds	0.00	0.0%	0.00	0.0%	0.00	0.0%	-	0.0%
Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sub Total (C)	0.00	0.0%	86.56	1.0%	0.00	0.0%	10,653.57	2.6%
Total (A + B + C)	0.00	0.0%	8882.59	100.0%	18668.97	100.0%	409,357.00	100.0%
Fund Carried Forward (as per LB 2)	0.00		8882.59		18668.97		409,357.00	

FORM L-28-UNIT LINKED NAV - 3A

FORM - 3A
 Read with clause 9 of Part III of Schedule III)
 Link to FORM 3A (Part B)
 Statement As on : 31st December 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	ULIF00106/06/2002LIFBALANCE122	06-Jun-02	Non Par	21,035	111.8878	111.8878	116.1489	111.4335	106.7114	103.4388	8%	7%	116.8180
2	Pension Unit Linked Balanced Fund	ULIF00311/02/2003PNSBALANCE122	11-Feb-03	Non Par	4,098	86.4910	86.4910	89.6130	85.9533	82.3413	79.8344	8%	7%	90.1308
3	Unit Linked Growth Fund	ULIF00527/01/2004LIFEGROWTH122	27-Jan-04	Non Par	70,133	116.0499	116.0499	124.1531	117.5059	110.2299	106.5187	9%	10%	125.6940
4	Unit Linked Secure fund	ULIF00627/01/2004LIFESECURE122	27-Jan-04	Non Par	8,989	44.7994	44.7994	45.0572	43.4960	42.2828	41.1020	9%	7%	45.1813
5	Pension Unit linked Growth fund	ULIF00703/03/2005PNSNGROWTH122	03-Mar-05	Non Par	4,007	62.5163	62.5163	65.7359	62.6374	59.4984	57.6556	8%	8%	66.3352
6	Pension Unit linked Secure fund	ULIF00803/03/2005PNSNSECURE122	03-Mar-05	Non Par	858	38.7173	38.7173	40.4790	39.1468	38.0653	37.0225	5%	5%	40.5915
7	Group Superannuation & Gratuity Secure Fund	ULGF00113/07/2005GROUPESECUR122	13-Jul-05	Non Par	5,511	44.6967	44.6967	45.2831	43.6272	42.2897	41.0794	9%	7%	45.4273
8	Group Superannuation & Gratuity Debt Fund	ULGF00310/03/2006GROUPEDEBT122	10-Mar-06	Non Par	22,545	37.9172	37.9172	37.7582	36.6265	35.9955	35.0737	8%	5%	38.1080
9	Group Superannuation & Gratuity Balanced Fund	ULGF00210/03/2006GROUPEBALAN122	10-Mar-06	Non Par	1,829	44.8933	44.8933	46.3713	44.4230	42.4730	41.1417	9%	8%	46.6397
10	Group Superannuation & Gratuity Growth Fund	ULGF00410/03/2006GROUPEGROWT122	10-Mar-06	Non Par	2,486	59.2785	59.2785	62.0588	59.0058	55.9989	54.1737	9%	9%	62.6220
11	Group Superannuation & Gratuity Cash Fund	ULGF00531/03/2006GROUPECASHF122	31-Mar-06	Non Par	286	33.1779	33.1779	32.6884	32.1818	31.6890	31.2152	6%	5%	33.1779
12	Unit Linked Protector Fund	ULIF00911/07/2006LIFPROTECT122	11-Jul-06	Non Par	1,606	37.4460	37.4460	38.0979	36.7675	35.7600	34.7608	8%	6%	38.2034
13	Unit Linked Index fund	ULIF01002/01/2008LIFEINDEXF122	02-Jan-08	Non Par	5,574	41.5518	41.5518	45.4177	42.2966	39.2780	37.9458	10%	12%	46.1012
14	Pension Unit Linked Index Fund	ULIF01122/01/2008PNSNINDEXF122	22-Jan-08	Non Par	11,765	51.1545	51.1545	55.8928	52.0438	48.3240	46.7029	10%	12%	56.7307
15	Unit Linked Enhancer fund	ULIF01230/01/2008LIENHANCER122	30-Jan-08	Non Par	6,148	54.3221	54.3221	59.3387	55.8293	51.6396	49.8053	9%	11%	60.2809
16	Unit Linked Debt Fund	ULIF01306/02/2008LIFEDEBTFU122	06-Feb-08	Non Par	412	32.2357	32.2357	32.3904	31.5697	31.0936	30.3361	6%	5%	32.7437
17	Pension Unit Linked Protector Fund	ULIF01408/02/2008PNSPROTECT122	08-Feb-08	Non Par	1,109	32.9668	32.9668	33.5617	32.4032	31.4846	30.6289	8%	6%	33.6546
18	Grp Superann-Short Term Debt fund@	ULGF00613/02/2009GROUPEDEBT122	13-Feb-09	Non Par	-	-	-	25.8600	25.7020	25.3204	24.9458	NA	NA	25.8577
19	Unit Linked PSU fund	ULIF02208/01/2010LIFEPSUFND122	08-Jan-10	Non Par	22,536	40.1189	40.1189	45.6466	45.0461	39.0846	33.4617	20%	33%	48.4331
20	Unit Linked Index - II fund	ULIF02008/01/2010LIFINDX-II122	08-Jan-10	Non Par	8,301	43.7980	43.7980	47.9592	44.7445	41.6065	40.2675	9%	11%	48.6831
21	Unit Linked Growth - II fund	ULIF01808/01/2010LIGROWT-II122	08-Jan-10	Non Par	18,014	41.4112	41.4112	44.2348	41.8559	39.2754	37.9501	9%	10%	44.7815
22	Unit Linked Balanced- II fund	ULIF01508/01/2010LIBALAN-II122	08-Jan-10	Non Par	13,901	34.5744	34.5744	35.8795	34.3921	32.8245	31.7995	9%	8%	36.1069
23	Unit Linked Enhancer - II fund	ULIF01708/01/2010LIFENHN-II122	08-Jan-10	Non Par	101,665	53.4604	53.4604	58.2929	54.8149	50.7861	48.9268	9%	11%	59.2174
24	Unit Linked Debt -II fund	ULIF01608/01/2010LIFEDEBT-II122	08-Jan-10	Non Par	7,160	26.3092	26.3092	26.4157	25.6592	25.2748	24.6589	7%	5%	26.6343
25	Unit Linked Infrastructure fund	ULIF01908/01/2010LIFEINFRAF122	08-Jan-10	Non Par	8,890	35.0095	35.0095	39.2993	37.6880	34.1308	29.8548	17%	17%	39.6675
26	Unit Linked Protector - II fund	ULIF02108/01/2010LIFPROTE-II122	08-Jan-10	Non Par	5,444	28.6603	28.6603	29.0485	28.0540	27.2698	26.5385	8%	6%	29.1302
27	Pension Unit Linked Index - II fund	ULIF02625/01/2010PNSINDEX-II122	25-Jan-10	Non Par	2,678	48.8297	48.8297	53.4058	49.7964	46.3483	44.8265	9%	12%	54.2115
28	Pension Unit Linked PSU fund	ULIF02725/01/2010PNSNPSUFND122	25-Jan-10	Non Par	1,341	41.7655	41.7655	47.4926	46.8322	40.6603	34.5814	21%	34%	50.3717
29	Pension Unit Linked Balanced - II fund	ULIF02325/01/2010PNBALAN-II122	25-Jan-10	Non Par	493	32.9707	32.9707	33.8908	32.5563	31.0968	30.1629	9%	8%	34.0822
30	Pension Unit Linked Growth - II fund	ULIF02425/01/2010PNGROWT-II122	25-Jan-10	Non Par	1,125	38.1128	38.1128	40.0681	38.1727	36.2753	35.1722	8%	8%	40.4406
31	Pension Unit Linked Infrastructure fund	ULIF02525/01/2010PNSNINFRAF122	25-Jan-10	Non Par	462	35.4899	35.4899	39.8423	38.1475	34.2727	30.1858	18%	17%	40.2176
32	Pension Unit Linked Protector -II fund	ULIF02825/01/2010PNPROTE-II122	25-Jan-10	Non Par	186	25.7444	25.7444	26.8724	25.9752	25.3018	24.6641	4%	5%	26.9454
33	Unit Linked Midcap fund#	ULIF03323/01/2024LIFEMIDCAP122	23-Jan-24	Non Par	6,608	11.0246	11.0246	11.7212	11.0513	9.6305	NA	NA	NA	11.7863
34	Discontinued Policy Fund	ULIF03127/01/2011LIDISCPCLY122	27-Jan-11	Non Par	18,669	23.4685	23.4685	23.1084	22.7115	22.3445	22.0038	7%	6%	23.4685
35	Group Superannuation & Gratuity Income fund@	ULGF00728/03/2011GROUPEINCOM122	25-Mar-11	Non Par	-	-	-	17.0280	17.0280	17.0280	17.0280	NA	NA	17.0397
36	Unit Linked Dynamic P/E Fund	ULIF03201/08/2011LIFDYNAMIC122	01-Aug-11	Non Par	8,883	42.5356	42.5356	45.0163	42.7094	40.0799	38.8683	9%	11%	45.4933
37	Unitised with Profit fund	ULIF00225/06/2002LIFWPROFIT122	25-Jun-02	Par	13,169	71.0502	71.0502	67.6468	64.4151	61.3704	58.4697	22%	20%	71.0502
38	Pension Unitised with Profit fund	ULIF00411/02/2003PNSWPROFIT122	11-Feb-03	Par	1,444	71.2440	71.2440	67.9728	64.8601	61.9215	59.1161	21%	19%	71.2440
	Total				409,357									

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: 29-Jan-25
 Note:
 1. * NAV should reflect the published NAV on the reporting date
 2. NAV should be upto 4 decimals
 3. Category of Investment (COI) shall be as per Guidelines issued
 # Unit Linked Midcap Fund was launched in January '2024, 1 year and 3 year returns are not applicable
 @ 2 funds viz., Group Short Term Debt and Group Income Fund are left with no policyholders.

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 31st December 2024	as % of total for this class	As at 31st December 2023	as % of total for this class	As at 31st December 2024	as % of total for this class	As at 31st December 2023	as % of total for this class
Break down by credit rating								
AAA rated	120,924	92.0%	122,959	91.5%	120,583	89.2%	123,285	89.3%
AA or better	4,580	3.5%	4,666	3.5%	4,556	3.4%	4,751	3.4%
Rated below AA but above A	5,946	4.5%	5,912	4.4%	5,974	4.4%	5,974	4.3%
Rated below A but above B	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Any other	0	0.0%	886	0.7%	4,000	3.0%	4,000	2.9%
	131,449	100.0%	134,422	100.0%	135,112	100.0%	138,010	100.0%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	21,283	16.2%	31,382	23.3%	21,281	15.8%	31,382	22.7%
more than 1 year and upto 3 years	31,691	24.1%	30,436	22.6%	35,885	26.6%	33,968	24.6%
More than 3 years and up to 7 years	26,791	20.4%	20,232	15.1%	26,784	19.8%	20,342	14.7%
More than 7 years and up to 10 years	26,173	19.9%	27,785	20.7%	25,873	19.1%	27,768	20.1%
More than 10 years and up to 15 years	14,609	11.1%	13,650	10.2%	14,429	10.7%	13,630	9.9%
More than 15 years and up to 20 years	2,045	1.6%	480	0.4%	1,968	1.5%	456	0.3%
Above 20 years	8,858	6.7%	10,457	7.8%	8,893	6.6%	10,463	7.6%
	131,449	100.0%	134,422	100.0%	135,112	100.0%	138,010	100.0%
Breakdown by type of the issuer								
Central Government	52,112	39.6%	71,720	53.4%	51,937	38.4%	71,657	51.9%
State Government	34,183	26.0%	16,121	12.0%	34,082	25.2%	16,439	11.9%
Corporate Securities	45,155	34.4%	46,582	34.7%	49,093	36.3%	49,915	36.2%
	131,449	100.0%	134,422	100.0%	135,112	100.0%	138,010	100.0%

Non Unit Linked

Rs. In Lacs

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31st December 2024	as % of total for this class	As at 31st December 2023	as % of total for this class	As at 31st December 2024	as % of total for this class	As at 31st December 2023	as % of total for this class
Break down by credit rating								
AAA rated	1,041,927	99.8%	946,981	99.8%	1,041,927	99.8%	946,981	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%
	1,044,124	100.0%	949,195	100.0%	1,044,124	100.0%	949,195	100.0%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	20,657	2.0%	30,503	3.2%	20,657	2.0%	30,503	3.2%
more than 1 year and upto 3 years	51,943	5.0%	36,162	3.8%	51,943	5.0%	36,162	3.8%
More than 3 years and up to 7 years	179,336	17.2%	149,254	15.7%	179,336	17.2%	149,254	15.7%
More than 7 years and up to 10 years	259,149	24.8%	177,293	18.7%	259,149	24.8%	177,293	18.7%
More than 10 years and up to 15 years	247,845	23.7%	275,641	29.0%	247,845	23.7%	275,641	29.0%
More than 15 years and up to 20 years	189,861	18.2%	181,870	19.2%	189,861	18.2%	181,870	19.2%
Above 20 years	95,333	9.1%	98,472	10.4%	95,333	9.1%	98,472	10.4%
	1,044,124	100.0%	949,195	100.0%	1,044,124	100.0%	949,195	100.0%
Breakdown by type of the issuer								
Central Government	549,743	52.7%	541,343	57.0%	549,743	52.7%	541,343	57.0%
State Government	288,532	27.6%	226,170	23.8%	288,532	27.6%	226,170	23.8%
Corporate Securities	205,850	19.7%	181,683	19.1%	205,850	19.7%	181,683	19.1%
	1,044,124	100.0%	949,195	100.0%	1,044,124	100.0%	949,195	100.0%

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

TREPS has been classified as Corporate Securities and AAA rated instrument.
AAA rated includes all Sovereign rated instruments#
Non-ULIP includes Shareholder fund.

AVIVA LIFE INSURANCE COMPANY INDIA LIMITED

FORM L-30 : Related Party Transactions

PART-A Related Party Transactions

(Rs. In lacs)

Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Q3'24-25	Upto the quarter ended DEC 31, 2024	Q3'23-24	Upto the quarter ended DEC 31, 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	(372.31)	(1,506.85)	(311.31)	(1,256.73)
AVIVA Central Services UK limited	Significant Influence	Recharge for the cost towards various projects.	372.36	1,376.54	(1,776.47)	(4,670.11)
		Secondment charges of expats			(112.95)	(112.95)
		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 DEC 31, 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	264.89	Receivable	NA	NA	NA	NA

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

BOD and Key Person information			September-December 2024
Sl. No.	Name of person	Role/designation	Details of change in the period
1	Lee Patrick Callaghan	Non - Executive Director	NA
2	Mohit Burman	Non - Executive Director	NA
3	Pritam Das Narang	Non - Executive Director	NA
4	Suresh Mahalingam	Chairperson, Non - Executive Independent Director	Appointed as Chairperson , Non - Executive Independent Director w.e.f 01st September 2024 Subject to approval of IRDAI
5	Gregory Robert Neilson	Non - Executive Director	Appointed as Non - Executive Director w.e.f 08th October 2024
6	Thomas Bauer	Non - Executive Director	Appointed as Non - Executive Director w.e.f 08th October 2024
7	Andrew Maitland Dinwiddie	Non - Executive Director	Resigned as Non - Executive Director w.e.f 20th November 2024
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 DEC 31, 2024	AS AT DEC 31, 2023
01	Available Assets in Policyholders' Fund:	1	1,401,793	1,300,365
	Deduct:			
02	Mathematical Reserves	2	1,367,469	1,272,104
03	Other Liabilities	3	28,537	22,159
04	Excess in Policyholders' funds		5,788	6,102
05	Available Assets in Shareholders Fund:	4	76,604	67,736
	Deduct:			
06	Other Liabilities of shareholders' fund	3	218	59
07	Excess in Shareholders' funds		76,386	67,677
08	Total ASM (04)+(07)		82,174	73,779
09	Total RSM		41,209	39,228
10	Solvency Ratio (ASM/RSM)		1.99	1.88

Notes

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

FORM L-33-NPAs

FORM - 7

COMPANY NAME & CODE: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code: 0122
Statement As on : 31st December 2024
Details of Non Performing Assets-Quarterly
Periodicity of Submission : Quarterly

Name of the Fund -LIFE FUND

NO	PARTICULARS	(Rs. In lacs)									
		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)	188,837	172,968	-	-	13,169	12,653	816,961	765,962	1,018,967	951,582
2	Gross NPA	1,904	1,904	-	-	-	-	-	-	1,904	1,904
3	% of Gross NPA on Investment Assets (2/1)	1.01%	1.10%	-	-	-	-	-	-	0.19%	0.20%
4	Provision Made on NPA	1,904	1,483	-	-	-	-	-	-	1,904	1,483
5	Provision as a % on NPA (4/2)	100.00%	77.90%	-	-	-	-	-	-	100.00%	77.90%
6	Provision on Standard Assets	-	-	-	-	-	-	0.00	-	0.00	-
7	Net Investment Assets (1-4)	186,932	170,588	-	-	13,169	12,653	816,961	765,962	1,017,063	949,202
8	Net NPA (2-4)	-	421	-	-	-	-	-	-	-	421
9	% of Net NPA to Net Investment Assets (8/7)	0.00%	0.25%	-	-	-	-	-	-	0.00%	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/Debentures include the Bonds issued by Food Corporation of India having a Category Code of CGSL.

Chief Financial Officer

FORM L-33-NPAs

FORM - 7

COMPANY NAME & CODE: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code: 0122
Statement As on : 30th September 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	-	-	419	78	22,609	23,957	27,256	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	-	-	419	78	22,609	23,957	27,256	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 ULIP Fund.
- 2 Total Investment Assets should reconcile with figures shown in Form 3A / 3B
- 3 Gross NPA is investments classified as NPA, before any provisions
- 4 Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
- 5 Net Investment assets is net of 'provisions'
- 6 Net NPA is gross NPAs less provisions
- 7 Write off as approved by the board

Chief Financial Officer

FORM L-33-NPAs

FORM - 7

COMPANY NAME & CODE: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code: 0122
Statement As on : 31st December 2024
Details of Non Performing Assets-Quarterly
Periodicity of Submission : Quarterly

Name of the Fund -ULIP Fund

NO	PARTICULARS	(Rs. In lacs)									
		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)	37,455	33,100	-	-	7,700	8,993	364,202	362,319	409,357	404,412
2	Gross NPA	4,000	4,000	-	-	-	-	-	-	4,000	4,000
3	% of Gross NPA on Investment Assets (2/1)	10.68%	12.08%	-	-	-	-	-	-	0.98%	0.99%
4	Provision Made on NPA	4,000	3,114	-	-	-	-	-	-	4,000	3,114
5	Provision as a % on NPA (4/2)	100.00%	77.85%	-	-	-	-	-	-	100.00%	77.85%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)**	37,455	33,100	-	-	7,700	8,993	364,202	362,319	409,357	404,412
8	Net NPA (2-4)	-	886	-	-	-	-	-	-	-	886
9	% of Net NPA to Net Investment Assets (8/7)	0.00%	2.68%	-	-	-	-	-	-	0.00%	0.22%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

CERTIFICATION

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

Note:

- 1 The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.
 - 2 Total Investment Assets should reconcile with figures shown in Form 3A / 3B
 - 3 Gross NPA is investments classified as NPA, before any provisions
 - 4 Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time.
 - 5 Net Investment assets is net of 'provisions'
 - 6 Net NPA is gross NPAs less provisions
 - 7 Write off as approved by the board
- ** The provisions for NPA disclosed above (Rs 40 Cr.) are already netted off in the carrying value of ULIP assets of Rs. 4093.57 Cr.

Chief Financial Officer

FORM L-34-YIELD ON INVESTMENTS-1

FORM - 1
(Read with clause 9 of Part III of Schedule III)
Statement As on : 31st December 2024
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

Name of the Fund -LIFE FUND

(Rs. In lacs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	527,577	10,302	2.0%	2.0%	525,564	30,919	5.9%	5.9%	497,319	29,865	6.0%	6.0%
	Sovereign Green Bonds	CSGB	515	9	1.8%	1.8%	515	27	5.3%	5.3%	-	-	-	-
	Treasury Bills	CTRB	1,782	31	1.7%	0.02	5,140	274	5.3%	5.3%	12,936	674	5.2%	5.2%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	274,864	4,926	1.8%	1.8%	257,499	13,876	5.4%	5.4%	205,045	10,907	5.3%	5.3%
	Central Government Guaranteed Loans/Bonds	CGSL	803	17	2.2%	2.2%	804	52	6.5%	6.5%	805	52	6.5%	6.5%
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	2,318	40	1.7%	0.02	2,318	121	5.2%	5.2%	2,317	121	5.2%	5.2%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	11,242	225	2.0%	2.0%	11,252	672	6.0%	6.0%	11,287	674	6.0%	6.0%
	Bonds / Debentures issued by HUDCO	HTHD	8,438	144	1.7%	0.02	8,464	429	5.1%	5.1%	8,565	428	5.0%	5.0%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	1	0	2.5%	2.5%	1	0	31.4%	31.4%	1	0	12.8%	12.8%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	4	-	0.0%	0.0%	4	0	7.2%	7.2%	3	5	157.9%	157.9%
	Infrastructure - PSU - Debentures / Bonds	IPTD	125,705	2,382	1.9%	1.9%	124,851	7,070	5.7%	5.7%	118,160	7,089	6.0%	6.0%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	-	-	0.0%	0.0%	-	-	0.0%	0.0%	585	30	5.2%	5.2%
	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	31,874	604	1.9%	0.02	32,097	1,819	5.7%	5.7%	19,623	1,110	5.7%	5.7%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	6	0	0.6%	0.6%	5	1	20.7%	20.7%	4	0	11.9%	11.9%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	2,006	1	0.0%	0.0%	908	2,471	272.3%	272.3%	109	12	11.0%	11.0%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	-	0.0%	0.0%	-	-	0.0%	0.0%	-	23	-	-
	Deposits - CDs with Scheduled Banks	EDCD	6,293	116	1.8%	1.8%	4,743	265	5.6%	5.6%	2,137	115	5.4%	5.4%
	Deposits - Repo / Reverse Repo	ECMR	4,878	79	1.6%	1.6%	4,615	222	4.8%	4.8%	4,906	240	4.9%	4.9%
	Corporate Securities - Debentures	ECOS	6,630	130	2.0%	0.02	4,612	273	5.9%	5.9%	794	47	-	-
F	OTHER INVESTMENTS													
	Reclassified Approved Investments - Debt	ORAD	1,904	(421)	-22.1%	-22.1%	1,904	(421)	-22.1%	-22.1%	1,904	-	0.0%	0.0%
	Equity Shares (incl Co-op Societies)	OESH	-	-	0.0%	0.0%	-	-	0.0%	0.0%	1,447	0	0.0%	0.0%
	TOTAL		1,006,841.91	18,586.08	1.8%	1.8%	985,295.58	58,071.13	5.9%	5.9%	887,946.32	51,393.17	5.8%	5.8%

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: 29-Jan-25

Chief Financial Officer

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

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

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

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

FORM L-34-YIELD ON INVESTMENTS-1

FORM - 1
 (Read with clause 9 of Part III of Schedule III)
 Statement As on : 31st December 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) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	19,585	402	2.1%	2.1%	19,831	1,180	6.0%	6.0%	21,075	1,212	5.8%	5.8%
	Treasury Bills	CTRB	17	0	1.9%	1.9%	45	2	5.3%	5.3%	525	27	5.1%	5.1%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	3,305	60	1.8%	1.8%	3,374	183	5.4%	5.4%	1,663	87	5.2%	5.2%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	130	2	1.8%	1.8%	130	7	5.3%	5.3%	130	7	5.3%	5.3%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Debentures / Bonds	IPTD	3,171	71	2.2%	2.2%	3,170	212	6.7%	6.7%	3,328	264	7.9%	7.9%
	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	926	17	1.8%	1.8%	927	51	0.0%	0.0%	733	40	5.4%	5.4%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	Deposits - CDs with Scheduled Banks	EDCD	-	-			-	-			-	-		
	Deposits - Repo / Reverse Repo	ECMR	510	8	1.6%	1.6%	358	17	4.8%	4.8%	132	6	4.9%	4.9%
F	OTHER INVESTMENTS													
	TOTAL		27,646	561	2%	2%	27,836	1,652	6%	6%	27,586	1,643	6%	6%

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: 29-Jan-25

- Note:
- Category of Investment (COI) shall be as per Guidelines, as amended from time to time
 - Based on daily simple Average of Investments
 - Yield netted for Tax
 - In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown
 - 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.
 - YTD Income on investment shall be reconciled with figures in P&L and Revenue account

Chief Financial Officer

FORM L-34-YIELD ON INVESTMENTS-1

FORM - 1
(Read with clause 9 of Part III of Schedule III)
Statement As on : 31st December 2024
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

Name of the Fund -ULIP Fund

(Rs. In lacs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	42,803	287	0.7%	0.7%	50,717	3,471	6.8%	6.8%	49,976	2,691	3.3%	3.3%
	Treasury Bills	CTRB	12,337	207	1.7%	1.7%	12,488	645	5.2%	5.2%	15,009	777	3.5%	3.5%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	State Government Bonds	SGGB	31,047	460	1.5%	1.5%	24,163	1,706	7.1%	7.1%	28,790	1,778	4.9%	4.9%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS													
	Equity Shares in Housing Finance Companies	HAEQ	296	(17)	-5.8%	-5.8%	287	14	4.8%	4.8%	-	-	-	-
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	5,587	91	1.6%	1.6%	3,859	264	6.8%	6.8%	575	31	4.0%	4.0%
D	INFRASTRUCTURE INVESTMENTS													
	TAXABLE BONDS													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	17,138	(3,238)	-18.9%	-18.9%	19,538	1,826	9.3%	9.3%	9,479	5,989	36.8%	36.8%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	24,483	(1,576)	-6.4%	-6.4%	24,685	1,821	7.4%	7.4%	14,702	6,604	30.5%	30.5%
	Infrastructure - PSU - Debentures / Bonds	IPTD	7,852	134	1.7%	1.7%	9,507	539	5.7%	5.7%	6,571	324	3.2%	3.2%
	Long Term Bank Bonds Approved Investment - Infrastructure	ILBI	8,365	130	1.6%	1.6%	8,120	489	6.0%	6.0%	2,520	137	3.8%	3.8%
	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	2,561	62	2.4%	2.4%	2,878	175	6.1%	6.1%	4,137	231	3.8%	3.8%
	OTHER INVESTMENTS													
	Infrastructure - Equity (including unlisted)	IOEQ	359	(54)	-15.1%	-15.1%	640	73	11.4%	11.4%	-	-	-	-
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	30,357	(3,091)	-10.2%	-10.2%	34,251	706	2.1%	2.1%	17,870	7,769	22.4%	22.4%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	194,574	(16,435)	-8.4%	-8.4%	187,904	11,176	5.9%	5.9%	155,933	31,847	11.0%	11.0%
	Deposits - CDs with Scheduled Banks	EDCD	4,856	89	1.8%	1.8%	4,081	227	5.6%	5.6%	11,974	637	3.6%	3.6%
	Equity Exchange Traded Fund	EETF	11,419	(461)	-4.0%	-4.0%	12,138	1,139	9.4%	9.4%	828	113	11.6%	11.6%
	Deposits - Repo / Reverse Repo	ECMR	5,469	88	1.6%	1.6%	5,921	285	4.8%	4.8%	12,641	623	3.2%	3.2%
	Corporate Securities - Debentures	ECOS	6,451	134	2.1%	2.1%	4,425	316	7.1%	7.1%	-	-	-	-
	Net Current Assets (Only in respect of ULIP Business)	ENCA	3,995	-	0.0%	0.0%	3,995	-	0.0%	0.0%	698	-	0.0%	0.0%
F	OTHER INVESTMENTS													
	Equity Shares (incl Co-op Societies)	OESH	3,980	(393)	-9.9%	-9.9%	4,220	754	17.9%	17.9%	7,484	3,983	35.3%	35.3%
	Reclassified Approved Investments - Debt	ORAD	6,828	(774)	-11.3%	-11.3%	6,818	(499)	-7.3%	-7.3%	6,866	289	3.4%	3.4%
	Equity Exchange Traded Fund	OETF	554	9	1.6%	1.6%	1,322	(36)	-2.7%	-2.7%	19,019	3,599	11.8%	11.8%
	TOTAL		421,308	(24,347)	-5.8%	-5.8%	421,956	25,091	5.9%	5.9%	365,073	67,422	18.5%	18.5%

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:

29-Jan-25

Chief Financial Officer

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

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

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

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

FORM L-35 - DOWNGRADING OF INVESTMENTS - 2

Company Name & Code: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code : 0122
Statement As on : 31st December 2024
Statement of Downgraded Investment
Periodicity of Submission: Quarterly

PART - A

Name of Fund - LIFE FUND

(Rs. In lacs)									
No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹								
	NIL								
B.	<u>As on Date</u> ²								
	9.00% Reliance Capital NCD 09.09.2026 (ISIN : INE013A079D5)	ORAD	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: 29-Jan-25

Chief Financial Officer
Note:

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Company Name & Code: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code : 0122
 Statement As on : 31st December 2024
 Statement of Downgraded Investment
 Periodicity of Submission: Quarterly

PART - A

Name of Fund - Pension General Annuity Fund

(Rs. In lacs)

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

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: 29-Jan-25

 Chief Financial Officer

Note:

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Company Name & Code: AVIVA LIFE INSURANCE COMPANY INDIA LIMITED, Code : 0122
 Statement As on : 31st December 2024
 Statement of Downgraded Investment
 Periodicity of Submission: Quarterly

PART - A

Name of Fund - ULIP Fund

(Rs. In lacs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹								
		NIL							
B.	<u>As on Date</u> ²								
	8.43% Indiabulls HF 22-Feb-2028 (ISIN : INE148I07IQ8) #	ORAD	5,946	28-Mar-18	CRISIL	AAA	AA-	11-Oct-23	
	9.00% Reliance Capital NCD 09.09.2026 (ISIN : INE013A079D5)@	ORAD	-	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: 29-Jan-25

 Chief Financial Officer

Note:

- 1 Provide details of Down Graded Investments during the Quarter.
 - 2 Investments currently upgraded to the original grade or above, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
 - 3 FORM-2 shall be prepared in respect of each fund. In case of ULIP FORM 2 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
 - 4 Category of Investment (COI) shall be as per Guidelines issued by the Authority
- #Indiabulls Housing Finance Limited has been renamed as Samman Capital Limited
 @ As per provisions of Master Circular on Investments, 2024, a 100% provisioning has been made on bonds of Reliance Capital Limited. The provision is already netted off in the carrying value of ULIP assets of Rs. 4093.57 Cr.

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

(Rs. In lacs)

S.No.	Particulars	Q3'24-25				Q3'23-24				Upto the quarter ended DEC 31, 2024				Upto the quarter ended DEC 31, 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
1	First year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	-	-	-	-	-	-	-	-	0	39	10	0	16	16	4	
	From 10,000-25,000	3	1	3	8	4	4	19	83	45	20	83	98	42	41	385	
	From 25001-50,000	11	4	35	35	8	7	147	78	78	22	134	229	54	52	914	
	From 50,001- 75,000	7	1	8	8	-	-	-	25	25	4	31	28	4	4	96	
	From 75,000-100,000	18	2	111	68	7	7	85	37	37	4	221	165	17	17	382	
	From 1,00,001 -1,25,000	(73)	(2)	(441)	-	-	-	-	12	12	1	15	-	-	-	-	
	Above Rs. 1,25,000	88	3	460	48	2	2	60	100	100	4	475	186	8	8	232	
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	149	50	-	74	23	24	-	365	122	-	198	60	61	-	-	
	From 50,001-100,000	148	22	-	89	12	11	-	278	39	-	152	22	21	-	-	
	From 1,00,001-150,000	35	3	-	57	5	3	-	145	12	-	184	15	13	-	-	
	From 150,001- 2,00,000	114	6	-	16	1	1	-	184	10	-	51	3	3	-	-	
	From 2,00,001-250,000	68	3	-	44	2	2	-	112	5	-	90	4	4	-	-	
	From 2,50,001 -3,00,000	28	1	-	-	-	-	-	57	2	-	29	1	1	-	-	
	Above Rs. 3,00,000	120	3	-	33	1	1	-	381	6	-	138	3	3	-	-	
	iii Group Single Premium (GSP)																
	From 0-10000	(22)	-	(84)	(1,672)	(35)	23	(152)	(22)	-	163	(1,514)	(45)	-	190	38	
	From 10,000-25,000	-	-	-	-	1	102	122	2	-	55	243	3	-	358	404	
	From 25001-50,000	0	-	-	-	3	287	290	1	-	13	107	9	1	2,042	1,201	
	From 50,001- 75,000	2	-	10	105	3	-	677	305	3	-	149	628	13	-	3,536	1,744
	From 75,000-100,000	1	-	6	45	2	-	740	243	3	-	35	146	17	1	3,875	2,056
	From 1,00,001 -1,25,000	-	-	-	-	7	1,249	618	2	-	22	196	19	-	4,205	2,461	
	Above Rs. 1,25,000	236	-	8,069	20,199	228	1	12,903	18,870	736	-	25,681	62,260	7	231,862	164,347	
	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	(91)	697	1,802	121	1,627	1,613	3,842	12	1,842	6,403	248	4,964	4,944	7,991		
	From 10,000-25,000	123	692	6,989	204	1,082	1,066	11,372	310	1,727	19,281	629	3,263	3,236	25,912		
	From 25001-50,000	287	647	5,153	672	1,560	1,518	15,236	862	1,949	17,614	2,091	4,914	4,807	44,841		
	From 50,001- 75,000	349	764	5,661	360	440	404	3,767	972	1,965	14,227	1,262	1,809	1,706	15,427		
	From 75,000-100,000	204	231	2,573	445	455	425	6,280	691	745	9,690	1,637	1,669	1,580	22,262		
	From 1,00,001 -1,25,000	410	382	4,325	447	329	286	4,748	1,097	1,032	14,349	1,341	988	906	13,054		
	Above Rs. 1,25,000	1,495	499	15,219	2,434	667	573	26,296	5,320	1,291	45,006	7,005	1,970	1,711	73,706		
	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	(384)	1	9,927	(70,208)	(302)	28,026	144,038	(1,849)	5	27,621	(391,762)	(436)	1	69,205	386,185	
	From 10,000-25,000	10	2	3,025	34,057	8	8,113	49,029	33	5	10,116	115,110	23	3	11,347	84,153	
	From 25001-50,000	13	1	12,980	79,116	12	1,931	22,162	47	8	32,364	223,744	34	6	3,656	51,141	
	From 50,001- 75,000	15	1	1,460	34,073	10	13,782	74,248	46	11	22,552	167,721	27	8	14,936	98,053	
	From 75,000-100,000	13	2	1,148	22,304	9	3,090	21,313	40	8	6,153	73,302	20	5	4,982	29,993	
	From 1,00,001 -1,25,000	17	2	2,420	20,867	8	609	7,825	33	8	4,774	51,527	26	12	2,360	26,243	
	Above Rs. 1,25,000	1,305	27	69,099	618,519	2,396	130,103	872,735	8,896	176	414,541	4,501,998	7,363	178	392,840	3,254,690	
	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	Q3'24-25				Q3'23-24				Upto the quarter ended DEC 31, 2024				Upto the quarter ended DEC 31, 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
2	Renewal Premium																
	i Individual																
	From 0-10000	1,378	17,547		684,169	1,310	17,234	15,993	682,342	3,648	59,194		2,191,295	3,560	59,421	55,277	2,204,013
	From 10,000-25,000	2,852	13,032		420,449	2,817	13,771	12,610	420,283	7,694	48,609		1,454,070	8,022	52,237	48,918	1,472,126
	From 25001-50,000	4,606	8,570		157,478	4,284	9,033	7,851	159,665	12,088	31,603		547,099	11,869	32,736	29,779	552,132
	From 50,001- 75,000	1,811	2,007		41,263	1,514	1,954	1,595	42,237	4,835	8,787		162,350	4,212	7,948	7,005	156,940
	From 75,000-100,000	3,698	3,136		61,167	3,608	3,539	2,914	69,845	9,466	9,672		196,040	9,280	10,041	8,704	209,018
	From 1,00,001 -1,25,000	1,143	722		18,180	822	669	502	18,017	3,204	3,170		75,178	2,362	2,518	2,106	68,045
	Above Rs. 1,25,000	9,565	2,289		118,984	7,318	2,380	1,720	126,571	23,963	7,782		426,175	19,913	7,233	5,688	413,899
	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	389	24	17,649	306,194	-	2	263	13	389	34	34,971	306,493	-	12	11,150	547
	From 10,000-25,000	55	9	3,293	50,902	-	-	-	-	55	12	5,860	51,331	-	-	-	-
	From 25001-50,000	53	6	6,934	36,083	-	-	-	-	55	11	9,771	40,214	-	-	-	-
	From 50,001- 75,000	10	3	700	7,449	-	-	-	-	11	5	3,752	8,585	-	-	-	-
	From 75,000-100,000	9	2	1,246	6,230	-	-	-	-	9	2	6,425	6,230	-	-	-	-
	From 1,00,001 -1,25,000	4	3	913	2,199	-	-	-	-	6	5	913	3,765	-	-	-	-
	Above Rs. 1,25,000	627	18	46,826	447,280	-	-	-	-	1,975	56	86,010	1,387,578	-	-	-	-
	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	Q3'24-25			Q3'23-24			Upto the quarter ended DEC 31, 2024			Upto the quarter ended DEC 31, 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	-	583	138	-	595	85	-	1,800	437	1	1,307	217
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	35	95,011	330	78	193,021	1,084	196	446,088	3,872	123	472,045	3,657
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	1	11,899	733	-	8,019	1,180	11	57,405	3,424	20	70,407	2,615
7	IMF	-	567	6	-	-	-	-	567	6	-	-	-
8	Others (Please Specify)	-	-	-	-	-	-	-	-	-	-	-	-
	Total(A)	36	108,060	1,206	78	201,635	2,350	207	505,860	7,738	144	543,759	6,489
1	Referral Arrangements (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	36	108,060	1,206	78	201,635	2,350	207	505,860	7,738	144	543,759	6,489

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

(Rs. In lacs)

S.No.	Channels	Business Acquisition through different channels (Individuals)							
		Q3'24-25		Q3'23-24		Upto the quarter ended December 31, 2024		Upto the quarter ended December 31, 2023	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	766	712	384	1,022	1,754	2,375	1,414	3,363
2	Corporate Agents-Banks	2,415	1,218	4,056	1,593	6,354	3,171	12,573	4,981
3	Corporate Agents -Others	(3)	(2)	23	37	(11)	(10)	103	123
4	Brokers	91	(8)	13	79	129	(51)	163	523
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business								
	- Online (Through Company Website)	-	-	2	1	-	-	3	2
	- Others	626	1,178	1,268	1,860	2,215	3,829	4,530	5,765
7	IMF	71	376	334	534	235	1,708	467	903
8	Common Service Centres	-	-	-	-	-	-	-	-
9	Web Aggregators	-	-	-	-	-	-	-	-
10	Point of Sales	43	17	145	27	165	60	573	97
11	Others (Please Specify)	-	-	-	-	-	-	-	-
	Total (A)	4,009	3,492	6,225	5,154	10,841	11,082	19,826	15,756
1	Referral Arrangements (B)	-	1				2		
	Grand Total (A+B)	4,009	3,493	6,225	5,154	10,841	11,084	19,826	15,756

FORM L-39 - Data on Settlement of Claims for the quarter ended DEC 31, 2024

Date: DEC 31, 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	516	1,131	-	-	-	-	1,647	9,607
2	Survival Benefit	2,424	545	-	-	-	-	2,969	891
3	Annuities / Pension	1,069	672	84	97	117	170	2,209	103
4	Surrender	-	1,816	-	-	-	-	1,816	7,635
5	Other benefits	-	855	-	-	-	-	855	3,162
	Death Claims	-	201	-	-	-	-	201	3,192

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	-	11	-	-	-	-	11	150
5	Other benefits	-	544	-	-	-	-	544	1,004
	Death Claims	-	673	-	-	-	-	673	2,320

AVIVA LIFE INSURANCE COMPANY INDIA LIMITED

FORM L-39-Data on Settlement of Claims for the period ended DEC 31, 2024

Date: DEC 31, 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	2,639	1,272	-	-	-	-	3,911	20,504
2	Survival Benefit	7,659	923	-	-	-	-	8,582	2,691
3	Annuities / Pension	3,417	1,626	325	263	319	561	6,511	338
4	Surrender	-	5,825	-	-	-	-	5,825	27,142
5	Other benefits	-	2,697	-	1	-	-	2,698	10,006
	Death Claims	-	564	1	-	-	-	565	8,608

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	-	25	-	-	-	-	25	799
5	Other benefits	-	3,565	-	-	-	-	3,565	3,259
	Death Claims	-	1,823	2	-	-	-	1,825	5,252

AVIVA LIFE INSURANCE COMPANY INDIA LIMITED

FORM L-40 - Quarterly Claims data for Life for the quarter ended DEC 31, 2024

Date: DEC 31, 2024

Death Claims

No. of claims only

Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period	20	61
2	Claims Intimated / Booked during the period	196	619
(a)	Less than 3 years from the date of acceptance of risk	30	610
(b)	Greater than 3 years from the date of acceptance of risk	166	9
3	Claims Paid during the period	201	673
4	Claims Repudiated during the period	3	7
5	Claims Rejected	-	-
6	Unclaimed	-	-
7	Claims O/S at End of the period	12	-
	Outstanding Claims:-		
	Less than 3 months	12	-
	3 months and less than 6 months	-	-
	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	317	52	9,100	26	168
2	Claims Booked during the period	1,756	2,983	2,580	1,820	851
3	Claims Paid during the period	1,647	2,969	2,209	1,816	855
4	Unclaimed	-	-	-	-	-
5	Claims O/S at End of the period	426	66	9,471	29	164
	Outstanding Claims (Individual)					
	Less than 3months	202	23	701	29	72
	3 months and less than 6 months	72	28	831	-	13
	6 months and less than 1 year	128	14	1,288	-	10
	1 year and above	24	1	6,651	-	69

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

FORM L-40-Quarterly Claims data for Life for the period ended DEC 31, 2024

Date: DEC 31, 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	582	1,834
(a)	Less than 3 years from the date of acceptance of risk	98	1,808
(b)	Greater than 3 years from the date of acceptance of risk	484	28
3	Claims Paid during the period	565	1,825
4	Claims Repudiated during the period	5	11
5	Claims Rejected	-	-
6	Unclaimed	-	-
7	Claims O/S at End of the period	12	-
	Outstanding Claims:-		
	Less than 3 months	12	-
	3 months and less than 6 months	-	-
	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	4,189	8,639	7,754	5,856	2,800
3	Claims Paid during the period	3,911	8,582	6,511	5,825	2,698
4	Unclaimed	-	-	-	-	-
5	Claims O/S at End of the period	426	66	9,471	29	164
	Outstanding Claims (Individual)					
	Less than 3months	202	23	701	29	72
	3 months and less than 6 months	72	28	831	-	13
	6 months and less than 1 year	128	14	1,288	-	10
	1 year and above	24	1	6,651	-	69

*4 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	Complaints made by customers							
a)	Death Claims	0	1	1	0	0	0	5
b)	Policy Servicing	2	18	9	0	9	2	69
c)	Proposal Processing	0	0	0	0	0	0	0
d)	Survival Claims	0	8	4	0	4	0	18
e)	ULIP Related	0	0	0	0	0	0	1
f)	Unfair Business Practices	12	95	9	0	87	11	390
g)	Others	0	4	3	0	1	0	5
	Total Number	14	126	26	0	101	13	488

2	Total No. of policies during previous year:	19,826
3	Total No. of claims during previous year:	570
4	Total No. of policies during current year:	10,841
5	Total No. of claims during current year:	587
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	12
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	85

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	13	10%	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%
	Total Number of Complaints	13	10%	0	NA	0	0%

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

Range (Minimum to Maximum) of parameters used for valuation																		
Type	Category of business	Interest Rate		Mortality Rate		Morbidity Rate		Fixed Expenses ²		Variable Expenses ³		Inflation Rate		Withdrawal rates ⁴		Future Bonus Rates (Assumption)		
		As at 31-Dec for the year 2024	As at 31-Dec for the year 2023	As at 31-Dec for the year 2024	As at 31-Dec for the year 2023	As at 31-Dec for the year 2024	As at 31-Dec for the year 2023	As at 31-Dec for the year 2024	As at 31-Dec for the year 2023	As at 31-Dec for the year 2024	As at 31-Dec for the year 2023	As at 31-Dec for the year 2024	As at 31-Dec for the year 2023	As at 31-Dec for the year 2024	As at 31-Dec for the year 2023	As at 31-Dec for the year 2024	As at 31-Dec for the year 2023	
Par	Non-Linked -VIP																	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Non-Linked -Others																	
	Life	5.30% To 6.10%	5.30% To 6.10%	115.0%	115.0%	NA	NA	633.00	1159.00	1.01%	1.01%	5%	5%	1.4% 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	
	Linked -VIP																	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Linked-Others																	
Life	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%	10%	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%	10%	6%		
Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Non-Par	Non-Linked -VIP																	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Non-Linked -Others																	
	Life	5.25% To 6.05%	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%			
	Linked -VIP																	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Linked-Others																	
Life	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%				

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.

- Brief details on valuation data covering its accuracy, completeness and reasonableness and how the data flows to the valuation system
- 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:

- Economic Assumptions
Assumptions have been revised as compared to Dec 2023
- Expense Assumptions
Assumptions have been revised as compared to Dec 2023
- Mortality Assumptions
Assumptions have been revised as compared to Dec 2023
- Withdrawal Assumptions
Assumptions have been revised as compared to Dec 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 ²		Variable Expenses ³		Inflation Rate		Withdrawal rates ⁴		Future Bonus Rates (Assumption)		
		As at 31-Dec for the year 2024	As at 31-Dec for the year 2023	As at 31-Dec for the year 2024	As at 31-Dec for the year 2023	As at 31-Dec for the year 2024	As at 31-Dec for the year 2023	As at 31-Dec for the year 2024	As at 31-Dec for the year 2023	As at 31-Dec for the year 2024	As at 31-Dec for the year 2023	As at 31-Dec for the year 2024	As at 31-Dec for the year 2023	As at 31-Dec for the year 2024	As at 31-Dec for the year 2023	As at 31-Dec for the year 2024	As at 31-Dec for the year 2023	
Par	Non-Linked -VIP																	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Non-Linked -Others																	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Linked -VIP																	
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
	Linked-Others																	
	Life	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	Non-Linked -VIP																
		Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
		Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Health		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Non-Linked -Others																		
Life		5.25% To 6.05%	5.25% To 6.05%	36.8% To 715.6%	36.8% To 716.6%	NA	NA	0 to 160	0 To 152	0.00% To 0.3%	0.00% To 0.3%	5%	0.00% To 0.3%	0% to 1.4%	0% To 3.5%			
General Annuity		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Pension		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Health		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Linked -VIP																		
Life		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
General Annuity		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Pension		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Health		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Linked-Others																		
Life		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 Dec 2023
- (2) **Expense Assumptions**
Assumptions have been revised as compared to Dec 2023
- (3) **Mortality Assumptions**
Assumptions have been revised as compared to Dec 2023
- (4) **Withdrawal Assumptions**
Assumptions have been revised as compared to Dec 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.

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-Nov-2024	Infosys Limited	Postal Ballot	To enter into and / or continue related party contract(s) / arrangement(s) / transaction(s) (whether by way of an individual transaction or transactions taken together or a series of transactions or otherwise) with Stater N.V. a majority- owned subsidiary of the Company which qualifies as a related party transaction within the meaning of Regulation 2(1)(zc) of the LODR Regulations, in the course of purchase / sale of services, purchase / sale of shared services, grant of loans, merger and dividend on such material terms and conditions as detailed in the explanatory statement to this resolution and as may be agreed by the Company and specific subsidiary with Stater N.V. such that during the financial year ending on March 31, 2025, the maximum value of the transactions of the Company and each specific subsidiary of the Company with Stater N.V. does not exceed the value as specified in the explanatory statement and the aggregate value of all such transactions with Stater N.V. does not exceed Rs. 2,085 crore or 1.36% of annual consolidated turnover, provided that the said transactions shall be at arms length basis and in the ordinary course of business.	For	No concern with the proposed recommendation	For	Management
26-Nov-2024	Infosys Limited	Postal Ballot	To enter into and / or continue related party contract(s) / arrangement(s) / transaction(s) (whether by way of an individual transaction or transactions taken together or a series of transactions or otherwise) with Stater Nederland B.V. a majority- owned subsidiary of the Company which qualifies as a related party transaction within the meaning of Regulation 2(1)(zc) of the LODR Regulations, in the course of purchase / sale of services, purchase / sale of shared services and providing of parental guarantee on such material terms and conditions as detailed in the explanatory statement to this resolution and as may be agreed by the Company and specific subsidiary with Stater Nederland B.V. such that during the financial year ending on March 31, 2025, the maximum value the transactions of the Company and each specific subsidiary of the Company with Stater Nederland B.V. does not exceed the value as specified in the explanatory statement and the aggregate value of all such transactions of the Company and its subsidiaries with Stater Nederland B.V. does not exceed Rs. 1,925 crore or 1.25% of annual consolidated turnover, provided that the said transactions shall be at arms length basis and in the ordinary course of business.	For	No concern with the proposed recommendation	For	Management
29-Nov-2024	ICICI Bank Limited	Postal Ballot	Appointment of Mr. Punit Sood (DIN: 00033799) as an Independent Director of the Bank, not liable to retire by rotation, for a term of five years with effect from October 1, 2024.	For	No concern with the proposed recommendation	For	Management
30-Nov-2024	Tech Mahindra Limited	Postal Ballot	To consider and approve the appointment of Mr. Puneet Renjhen (DIN: 09498488) as a Non- Executive Director of the Company, liable to retire by rotation.	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	1
6	No of branches at the end of the quarter	51
7	No. of branches approved but not opened	-
8	No. of rural branches	-
9	No. of urban branches	51
10	No. of Directors:-	8
	(a) Independent Director	2
	(b) Executive Director	1
	(c) Non-executive Director (including Independent Director and women directors)	7
	(d) Women Director	Nil
	(e) Whole time director	1
11	No. of Employees	
	(a) On-roll:	1,473
	(b) Off-roll:	59
	(c) Total	1,532
12	No. of Insurance Agents and Intermediaries	
	(a) Individual Agents	2,837
	(b) Corporate Agents-Banks	4
	(c) Corporate Agents-Others	2
	(d) Insurance Brokers	112
	(e) Web Aggregators	-
	(f) Insurance Marketing Firm	24
	(g) Micro Agents	-
	(h) Point of Sales persons (DIRECT)	1,663
	(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	1,505	4,625
Recruitments during the quarter	274	143
Attrition during the quarter	306	126
Number at the end of the quarter	1,473	4,642