

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
Registration Number : 147 dated 10 May 2011

Public Disclosures for the period ended 30th June 2019		
Sr No	Particulars	Page No.
1	L-1-A-RA Revenue Account	1
2	L-2-A-PL Profit & Loss Account	3
3	L-3-A-BS Balance Sheet	4
4	L-4-Premium	5
5	L-5-Commission	6
6	L-6 -Operating Expenses	7
7	L-6A - Expenses other than those directly related to the Insurance Business	8
8	L-7-Benefits Paid	9
9	L-8 & L-9-Share Capital & Pattern of Shareholding	10
10	L-10 & L11-Reserves and Surplus & Borrowings	11
11	L-12-Investment - Shareholders	12
12	L-13-Investment - Policyholders	13
13	L-14- Investment - Assets Held to cover Linked Liabilities	14
14	L-15-Loans	15
15	L-16-Fixed Assets	16
16	L-17-Cash and Bank Balance	17
17	L-18-Advances and Other Assets	18
18	L-19, L-20 & L-21- Current Liabilities, Provisions & Misc Expenditures	19
19	L-22-Analytical Ratios	20
20	L-23-Receipt and Payment Schedule	21
21	L-24-Valuation on Net Liabilities	22
22	L-25- Geographical Distribution of Business - Group & Individual	23
23	L-26-Investment Assets	27
24	L-27-Ulip Linked Business	28
25	L-28-ULIP NAV	29
26	L-29-Debt Securities	30
27	L-30-Related Party Transactions	33
28	L-31-Board of Directors & Key Persons	34
29	L-32-Solvency Margin	35
30	L-33-NPAs	36
31	L-34-Yield on Investment	39
32	L-35- Downgrading of Investment	42
33	L-36-Business Numbers	45
34	L-37-Business Acquisition-Group	46
35	L-38-Business Acquisition-Individual	47
36	L-39-Ageing of Claims	48
37	L-40-Claims Data	49
38	L-41-Grievances (Life)	51
39	L-42-Valuation Basis (Life)	52

Form L-1-A-RA												
Name of the Insurer: EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED												
Registration Number : 147 dated 10 May 2011												
REVENUE ACCOUNT FOR THE QUARTER ENDED 30 JUNE 2019												
POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)												(₹ in '000)
Particulars	Schedule	Total	Non-Linked Life					Linked Life				
			Individual Par	Individual Par Pension#	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Premium earned-net	L-4											
(a) Premium		16,46,094	2,33,712	13,561	5,20,151	1,340	5,643	3,01,276	6,787	5,46,140	16,482	1,000
(b) Reinsurance ceded		(1,05,390)	(728)	-	(37,088)	-	(1,007)	(64,831)	-	(1,736)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Sub Total		15,40,704	2,32,984	13,561	4,83,063	1,340	4,636	2,36,445	6,787	5,44,404	16,482	1,000
Income from Investments	L-4											
(a) Interest, Dividend & Rent (Gross)		3,36,413	59,343	10,519	1,86,292	7,979	1,130	28,229	5,560	27,627	2,039	7,695
(b) Profit on sale / redemption of investments		3,33,477	18,105	3,147	2,26,101	119	410	444	79	73,773	2,187	9,113
(c) (Loss on sale / redemption of investments)		(78,661)	(7,471)	(1,501)	(32,125)	-	-	-	(207)	(36,353)	(390)	(613)
(d) Transfer /Gain on revaluation / change in fair value*		(23,693)	-	-	-	-	-	-	-	(23,921)	635	(407)
(e) Accretion of discount/(amortisation of premium) (net)		15,024	624	199	4,210	264	82	220	140	8,573	449	263
Sub Total		5,82,560	70,601	12,365	3,84,478	8,362	1,621	28,893	5,571	49,698	4,920	16,052
Other Income	L-4											
Contribution from the Shareholders' Account		1,45,350	11,378	-	-	-	4,890	24,687	1,067	1,03,328	-	-
Income on Unclaimed amount of Policyholders		368	-	-	-	-	-	-	-	368	-	-
Other Income		1,573	493	-	1,038	-	-	-	-	42	-	-
Sub Total		1,47,291	11,871	-	1,038	-	4,890	24,687	1,067	1,03,738	-	-
Total (A)		22,70,555	3,15,456	25,926	8,68,579	9,702	11,147	2,90,025	13,425	6,97,840	21,402	17,052
Commission	L-5	96,973	25,260	210	53,299	194	520	1,575	340	15,264	309	-
Operating Expenses related to Insurance Business	L-6	4,77,523	88,229	376	1,71,440	(109)	3,052	52,314	1,203	1,60,449	157	411
GST/Service Tax on Charges		14,235	-	-	-	-	-	-	59	13,546	284	346
Provision for Doubtful debts		1,628	-	-	1,628	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		37,682	182	-	37,500	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-
Total (B)		6,28,041	1,13,671	586	2,63,867	85	3,572	53,889	1,602	1,89,259	750	757
Benefits Paid (Net)	L-7	1,51,421	26,245	812	18,826	4,015	3,114	55,729	2,063	28,907	653	11,058
Interim Bonuses Paid		70	70	0	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-
(a) Gross **		8,45,801	1,75,473	23,000	4,55,008	2,123	4,462	1,77,220	9,760	(1,929)	48	637
(b) Amount ceded in Reinsurance		(21,715)	-	-	(24,903)	-	-	3,188	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		2,36,154	-	-	-	-	-	-	-	2,30,665	1,718	3,772
(e) Funds for discontinued policies		2,67,814	-	-	-	-	-	-	-	2,50,936	16,878	-
Total (C)		14,79,545	2,01,788	23,812	4,48,931	6,138	7,576	2,36,137	11,823	5,08,579	19,297	15,467
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		1,62,968	-	1,529	1,55,779	3,478	-	-	-	-	1,354	828
Appropriations												
Transfer to Shareholders' Account		1,61,439	-	-	1,55,779	3,478	-	-	-	-	1,354	828
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		1,529	-	1,529	-	-	-	-	-	-	-	-
TOTAL (D)		1,62,968	-	1,529	1,55,779	3,478	-	-	-	-	1,354	828
NOTES:												
* Represents the deemed realised gain as per norms specified by the Authority.												
**represents Mathematical Reserves after allocation of bonus [The bonus is ₹ Nil for the current period (previous period ₹ Nil thousands)].												
The total surplus is disclosed below:												
(a) Interim Bonuses Paid		70	70	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		1,62,968	-	1,529	1,55,779	3,478	-	-	-	-	1,354	828
(d) Total Surplus [(a) + (b) + (c)]		1,63,038	70	1,529	1,55,779	3,478	-	-	-	-	1,354	828

Form L-1-A-RA

Name of the Insurer: EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number : 147 dated 10 May 2011

REVENUE ACCOUNT FOR THE QUARTER ENDED 30 JUNE 2018

(₹ in '000)

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

Particulars	Schedule	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par			
			Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Premium earned-net	L-4											
(a) Premium		12,51,213	1,75,192	22,529	3,75,503	17,205	2,986	2,13,724	1,000	4,16,913	19,953	6,208
(b) Reinsurance ceded		(56,350)	(579)	-	(26,691)	-	(740)	(27,077)	-	(1,263)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Sub Total		11,94,863	1,74,613	22,529	3,48,812	17,205	2,246	1,86,647	1,000	4,15,650	19,953	6,208
Income from Investments	L-4											
(a) Interest, Dividend & Rent (Gross)		2,25,310	41,207	7,103	1,33,556	4,524	430	17,215	1,775	14,073	1,083	4,345
(b) Profit on sale / redemption of investments		1,21,300	12,182	1,313	17,150	201	48	652	94	78,347	5,613	5,698
(c) (Loss on sale / redemption of investments)		(1,63,514)	(12,680)	(1,585)	(65,701)	-	-	-	-	(73,297)	(4,247)	(6,005)
(d) Transfer /Gain on revaluation / change in fair value *		24,752	-	-	96	-	-	-	-	24,877	564	(785)
(e) Accretion of discount/(amortisation of premium) (net)		12,210	587	180	1,047	208	134	410	117	8,558	564	405
Sub Total		2,20,058	41,296	7,011	86,149	4,933	612	18,277	1,986	52,558	3,577	3,658
Other Income	L-4											
Contribution from the Shareholders' Account		2,51,725	18,890	-	77,637	573	827	-	1,269	1,51,069	-	1,461
Income on Unclaimed amount of Policyholders		234	-	-	234	-	-	-	-	-	-	-
Other Income		2,741	292	-	2,401	-	-	-	-	48	-	-
Sub Total		2,54,700	19,182	-	80,272	573	827	-	1,269	1,51,117	-	1,461
Total (A)		16,69,621	2,35,091	29,540	5,15,232	22,711	3,685	2,04,924	4,255	6,19,325	23,531	11,327
Commission	L-5	63,790	19,549	701	28,363	243	90	679	-	13,718	445	-
Operating Expenses related to Insurance Business	L-6	4,50,713	71,405	624	1,47,819	631	1,434	45,841	1,087	1,79,178	313	2,382
GST/Service Tax on Charges		10,142	-	-	-	-	-	-	-	9,942	200	-
Provision for Doubtful debts		734	-	-	734	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-
Total (B)		5,25,379	90,954	1,325	1,76,916	874	1,524	46,520	1,087	2,02,838	958	2,382
Benefits Paid (Net)	L-7	1,41,301	23,536	564	20,101	2,921	0	65,875	986	18,996	249	8,072
Interim Bonuses Paid		31	31	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-
(a) Gross **		6,66,356	1,20,571	24,693	3,91,333	18,916	2,160	97,320	2,182	8,584	141	456
(b) Amount ceded in Reinsurance		(80,391)	-	-	(73,121)	-	-	(7,270)	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		2,57,690	-	-	-	-	-	-	-	2,51,961	5,311	418
(e) Funds for discontinued policies		1,52,935	-	-	-	-	-	-	-	1,36,946	15,989	-
Total (C)		11,37,922	1,44,138	25,257	3,38,313	21,837	2,160	1,55,925	3,168	4,16,487	21,690	8,946
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		6,320	-	2,958	-	-	-	2,479	-	-	883	-
Appropriations												
Transfer to Shareholders' Account		3,362	-	-	-	-	-	2,479	-	-	883	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		2,958	-	2,958	-	-	-	-	-	-	-	-
TOTAL (D)		6,320	-	2,958	-	-	-	2,479	-	-	883	-

NOTES:

**represents Mathematical Reserves after allocation of bonus [The bonus is ₹ Nil thosandsfor the current year (previous period ₹ Nil thousands)]

The total surplus is disclosed below:

(a) Interim Bonuses Paid		31	31	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		6,320	-	2,958	-	-	-	2,479	-	-	883	-
(d) Total Surplus [(a) + (b)+ (c)]:		6,351	31	2,958	-	-	-	2,479	-	-	883	-

PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED 30 JUNE 2019

SHAREHOLDERS' ACCOUNT (NON-TECHNICAL ACCOUNT)

(₹ in '000)

Particulars	SCHEDULE	For the Quarter ended 30 June 2019	For the Quarter ended 30 June 2018
Amounts tranfered from the policyholders account (Technical Account)		1,61,439	3,362
Income from investments			
(a) Interest, Dividend & Rent- Gross & Amortisation (Net)		1,45,388	1,72,961
(b) Profit on sale / redemption of investments		55,885	69,528
(c) (Loss on sale / redemption of investments)		(18,008)	(51,751)
(d) Transfer /Gain/(Loss) on revaluation / change in fair value		-	-
(e) Accretion of discount/(amortisation of premium) (net)		63	(3,775)
Sub Total		1,83,328	1,86,963
Other income		-	-
Total (A)		3,44,767	1,90,325
Expenses other than those directly related to the insurance business		7,40,231	6,20,965
Bad debts written off		-	-
Provisions (Other than taxation)			
(a) For diminution in the value of investment (net)		1,90,079	-
(b) Provision for doubtful debts		-	-
(c) Others		-	-
Contribution to Policyholders' Account	3A	1,45,350	2,51,725
Total (B)		10,75,660	8,72,690
Profit / (Loss) before tax		(7,30,893)	(6,82,365)
Provision for taxation			
Current Year		-	-
For earlier years		-	-
Profit / (Loss) after tax		(7,30,893)	(6,82,365)
APPROPRIATIONS			
(a) Balance at the beginning of the period		(1,10,81,431)	(83,75,165)
(b) Interim dividends paid during the period		-	-
(c) Proposed final dividend		-	-
(d) Dividend distribution tax		-	-
(e) Transfer to reserves / other accounts		-	-
Profit / (Loss) carried to the Balance Sheet		(1,18,12,324)	(90,57,530)
Earning per share of face value ₹ 10 - Basic/Diluted		(2.34)	(2.33)

BALANCE SHEET AS AT 30 JUNE 2019

(₹ in '000)

PARTICULARS	SCHEDULE	As at 30 June 2019	As at 30 June 2018	As at 31 March 2019
SOURCES OF FUNDS				
Shareholders' funds				
Share capital	L-8, L-9	31,26,209	31,26,209	31,26,209
Reserves and surplus	L-10	1,68,48,478	1,68,48,478	1,68,48,478
Credit/(debit) fair value change account		50,581	(43,216)	12,775
Sub-total		2,00,25,268	1,99,31,471	1,99,87,462
Borrowings				
	L-11	-	-	-
Policyholders' Funds				
Credit/(Debit) Fair Value Change Account		10,156	(7,794)	3,061
Policy liabilities		1,56,58,502	1,08,67,505	1,48,34,417
Insurance reserves		-	-	-
Provision for Linked Liabilities		57,63,597	37,83,565	55,03,750
Add: Credit/(Debit) Fair Value Change Account		3,26,716	32,247	3,50,409
Total Provision for Linked Liabilities		60,90,313	38,15,812	58,54,159
Sub-total		2,17,58,971	1,46,75,523	2,06,91,637
Funds for Discontinued Policies				
Discontinued on account of non-payment of premium-Linked		8,67,028	4,59,724	5,99,214
Others		-	-	-
Funds for Future Appropriations		39,003	26,409	37,474
Total		4,26,90,270	3,50,93,127	4,13,15,788
APPLICATION OF FUNDS				
Investments				
Shareholders'	L-12	62,74,141	88,71,976	66,89,467
Policyholders'	L-13	1,61,18,993	1,18,03,465	1,57,24,897
Assets held to cover linked liabilities	L-14	69,57,342	42,75,537	64,53,373
Loans	L-15	62,653	28,685	52,716
Fixed assets	L-16	9,74,508	8,97,500	9,82,444
Current assets				
Cash and bank balances	L-17	3,06,793	2,64,868	9,73,959
Advances and other assets	L-18	18,44,995	17,26,214	23,24,361
Sub-total (A)		21,51,788	19,91,082	32,98,320
Current liabilities				
Provisions	L-19	16,41,094	18,14,395	29,52,689
	L-20	20,385	18,253	14,171
Sub-total (B)		16,61,479	18,32,648	29,66,860
Net Current Assets (C) = (A - B)		4,90,309	1,58,434	3,31,460
Miscellaneous expenditure (to the extent not written off or adjusted)				
Debit Balance in Profit and Loss Account (Shareholders' Account)	L-21	-	-	-
Debit Balance in Revenue Account (Policyholders' Account)		1,18,12,324	90,57,530	1,10,81,431
Total		4,26,90,270	3,50,93,127	4,13,15,788

Contingent Liability

(₹ in '000)

PARTICULARS	AS at 30 June 2019	AS at 30 June 2018	AS at 31 March 2019
Partly-paid up investments	-	-	-
Claims, other than against policies, not acknowledged as debts by the Company	-	-	-
Guarantees given by or on behalf of the Company	-	-	-
Underwriting commitments outstanding (in respect of shares and securities)	-	-	-
Statutory demands / liabilities in dispute, not provided for*	35,660	1,83,242	35,660
Reinsurance obligations to the extent not provided for in accounts	-	-	-
Others (Claims against policies under litigation)	8,864	6,229	8,993

* The Company has received show cause-cum-demand notices relating to Service tax demand amounting to Rs.35,660 thousands (Previous period Rs.1,83,242 thousands) from the Service Tax Department, which is being contested.

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-4 Premium Schedule
PREMIUM

For the Quarter 30 JUNE 2019

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Premium											
First year Premiums	4,94,725	1,02,210	(454)	2,25,581	-	3,027	10,501	6,787	1,44,576	1,498	1,000
Renewal Premiums	10,68,716	1,31,502	14,015	2,93,164	-	2,616	2,16,832	-	3,95,800	14,785	-
Single Premiums	82,653	-	-	1,406	1,340	-	73,943	-	5,764	200	-
Total	16,46,094	2,33,712	13,561	5,20,151	1,340	5,643	3,01,276	6,787	5,46,140	16,482	1,000

For the Quarter 30 JUNE 2018

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Premium											
First year Premiums	5,70,570	91,742	6,433	1,62,786	-	991	87,277	1,000	2,11,738	2,396	6,208
Renewal Premiums	5,48,767	83,450	16,226	2,08,840	-	1,995	33,080	-	1,89,249	15,927	-
Single Premiums	1,31,876	-	(129)	3,877	17,205	-	93,367	-	15,926	1,630	-
Total	12,51,213	1,75,192	22,529	3,75,503	17,205	2,986	2,13,724	1,000	4,16,913	19,953	6,208

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-5- Commission Schedule

COMMISSION

For the Quarter 30 JUNE 2019

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par			
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Commission											
First year Premiums	75,875	20,254	(34)	45,215	-	503	146	340	9,394	57	-
Renewal Premiums	20,833	5,006	244	8,071	-	17	1,429	-	5,817	249	-
Single Premiums	265	-	-	13	194	-	-	-	54	3	-
Other Commissions											
Total (A)	96,973	25,260	210	53,299	194	520	1,575	340	15,264	309	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
Net commission	96,973	25,260	210	53,299	194	520	1,575	340	15,264	309	-
Break-up of the commission expenses (gross) incurred to procure business:											
Agents	69,593	19,202	115	42,280	178	493	-	-	7,045	280	-
Brokers	7,992	1,816	1	4,220	-	5	1,575	340	35	-	-
Corporate agency	19,388	4,242	95	6,799	16	22	-	-	8,184	29	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-
Total	96,973	25,260	210	53,299	194	520	1,575	340	15,264	309	-

For the Quarter 30 JUNE 2018

(₹ In '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par			
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Commission											
First year Premiums	50,061	16,705	388	22,010	-	88	412	-	10,305	151	-
Renewal Premiums	13,209	2,844	313	6,295	-	2	267	-	3,219	268	-
Single Premiums	520	-	-	57	243	-	-	-	194	26	-
Other Commissions											
Total (A)	63,790	19,549	701	28,363	243	90	679	-	13,718	445	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
Net commission	63,790	19,549	701	28,363	243	90	679	-	13,718	445	-
Break-up of the commission expenses (gross) incurred to procure business:											
Agents	46,300	15,743	295	21,213	62	76	-	-	8,497	414	-
Brokers	4,868	849	3	3,201	4	0	679	-	131	-	-
Corporate agency	12,622	2,957	403	3,948	177	14	-	-	5,090	31	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-
Total	63,790	19,549	701	28,363	243	90	679	-	13,718	445	-

L-6- Operating Expenses Schedule

(₹ in '000)

Particulars	Upto the Quarter 30 June 2019	Upto the Quarter 30 June 2018
Employees' remuneration & welfare benefits	7,29,486	6,13,262
Travel, conveyance and vehicle running expenses	35,545	46,004
Training expenses	19,567	7,412
Rent, rates & taxes	49,934	51,115
Repairs & Maintenance	35,431	25,476
Printing & stationery	4,992	5,105
Communication expenses	17,167	17,667
Legal & professional charges	21,270	11,255
Medical Fees	9,612	3,250
Auditors' Fees, expenses, etc.	-	-
(a) as auditor	487	575
(b) as adviser or in any other capacity, in respect of	-	-
(i) Taxation matters	-	-
(ii) Insurance matters	-	-
(iii) Management services	-	-
(c) in any other capacity	125	-
(d) Out of pocket expenses	38	50
Advertisement & publicity	54,383	88,130
Bank charges	4,961	3,040
Others:	-	-
a) Business Development, Marketing & Sales Promotion	52,038	60,863
b) Stamp duty on policies	12,437	10,173
c) General & Other Insurance Expenses	7,015	5,731
d) Information Technology Cost	46,779	33,954
e) Business Support Expenses	50,267	35,563
f) (Profit)/Loss on sale of Fixed Assets	119	(417)
Depreciation	56,573	52,628
GST / Service Tax	736	19
Expense charged to Shareholder's Account towards EOM	(7,31,439)	(6,20,142)
Total	4,77,523	4,50,713

L-6A- Expense other than those directly related to the insurance business

EXPENSE OTHER THAN THOSE DIRECTLY RELATED TO THE INSURANCE BUSINESS

(₹ in '000)

Particulars	Upto the Quarter 30 June 2019	Upto the Quarter 30 June 2018
Employees' remuneration & welfare benefits	-	-
Rents,rates & taxes	7,660	75
Legal and Professional fee	-	-
Bank Charges	150	193
Others		
(a) Directors Sitting fees	260	200
(b) Others	722	355
Expense charged from Policyholder's Account towards EOM	7,31,439	6,20,142
Total	7,40,231	6,20,965

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-7- Benefits Paid Schedule

For the Quarter Ended 30 June 2019

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		Group
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	
1. Insurance claims											
(a) Claims by Death *	1,25,650	9,187	176	17,964	197	1,013	77,969	-	18,487	656	1
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	3,815	-	-	-	3,815	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
(i) Surrenders	39,015	9,938	631	11,526	-	-	14	-	16,907	-	-
(ii) Survival benefit	8,192	8,192	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health Withdrawals	5,500	-	-	-	-	5,500	-	-	-	-	-
Income on Unclaimed amount of Policyholders	20,008	(112)	-	(4)	-	-	6,908	2,063	(58)	-	11,211
	(330)	(85)	5	32	3	1	13	-	(142)	(3)	(153)
2. (Amount ceded in reinsurance):											
(a) Claims by Death	(46,966)	(812)	-	(10,692)	-	-	(29,176)	-	(6,286)	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(3,463)	(63)	-	-	-	(3,400)	-	-	-	-	-
3. Amount accepted in reinsurance:											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
Total	1,51,421	26,245	812	18,826	4,015	3,114	55,729	2,063	28,907	653	11,058

* Claim includes specific claim settlement costs, wherever applicable and litigated claim provisions.

For the Quarter Ended 30 June 2018

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		Group
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	
1. Insurance claims											
(a) Claims by Death,	1,00,805	2,923	473	20,215	204	-	72,952	-	3,787	251	1
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	2,717	-	-	-	2,717	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
(i) Surrenders	31,955	9,001	86	7,674	-	-	-	-	15,195	(1)	-
(ii) Survival benefit	11,467	11,467	-	-	-	-	-	-	-	-	-
(iii) Bonus	-	-	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health Withdrawals	84	84	-	-	-	-	-	-	-	-	-
Income on Unclaimed amount of Policyholders	14,181	-	2	-	-	-	5,101	986	20	-	8,071
	462	103	2	337	1	0	25	-	(7)	(1)	-
2. (Amount ceded in reinsurance)											
(a) Claims by Death	(20,203)	-	-	(8,000)	-	-	(12,203)	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(167)	(42)	-	(125)	-	-	-	-	-	-	-
3. Amount accepted in reinsurance											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
Total	1,41,301	23,536	564	20,101	2,921	0	65,875	986	18,996	249	8,072

Form L-8 - Share Capital Schedule

SHARE CAPITAL

(₹ in '000)

Particulars	As at 30 June 2019	As at 30 June 2018	As at 31 March 2019
Authorised Capital			
325,000,000 Equity Shares of ₹ 10 each (previous year 275,000,000)	32,50,000	32,50,000	32,50,000
Issued Capital			
312,620,882 Equity Shares of ₹ 10 each (previous year 261,592,176)	31,26,209	31,26,209	31,26,209
Subscribed Capital			
312,620,882 Equity Shares of ₹ 10 each (previous year 261,592,176)	31,26,209	31,26,209	31,26,209
Called-up Capital			
312,620,882 Equity Shares of ₹ 10 each (previous year 261,592,176)	31,26,209	31,26,209	31,26,209
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 on underwriting or subscription of shares	-	-	-
Total	31,26,209	31,26,209	31,26,209

Form L-9- Pattern of Shareholding Schedule

PATTERN OF SHAREHOLDING
[As certified by the Management]

Shareholder	As at 30 JUNE 2019		As at 30 June 2018		As at 31 March 2019	
	Number of Shares	% of Holding	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters :						
• Indian/Holding Company	15,94,36,650	51	15,94,36,650	51	15,94,36,650	51
• Foreign	15,31,84,232	49	15,31,84,232	49	15,31,84,232	49
Others	-	-	-	-	-	-
Total	31,26,20,882	100	31,26,20,882	100	31,26,20,882	100

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-10-Reserves and Surplus Schedule

RESERVES AND SURPLUS

(₹ in '000)

Particulars	As at 30 June 2019	As at 30 June 2018	As at 31 March 2019
Capital reserve	-	-	-
Capital redemption reserve	-	-	-
Share Premium			
Opening Balance	1,68,48,478	1,68,48,478	1,68,48,478
Add: Addition during the year	-	-	-
Closing Balance	1,68,48,478	1,68,48,478	1,68,48,478
General reserves			
Less : Debit balance in Profit & Loss account, if any	-	-	-
Less : Amount utilized for buy-back	-	-	-
Catastrophe reserve	-	-	-
Other reserves	-	-	-
Balance of profit in Profit and Loss Account	-	-	-
Total	1,68,48,478	1,68,48,478	1,68,48,478

Form L-11 - Borrowings Schedule

BORROWINGS

(₹ in '000)

Particulars	As at 30 June 2019	As at 30 June 2018	As at 31 March 2019
Debentures / Bonds	-	-	-
Banks	-	-	-
Financial Institutions	-	-	-
Others	-	-	-
Total	-	-	-

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-12- Investments- Shareholders Schedule

INVESTMENTS - SHAREHOLDERS

(₹ in '000)

Particulars	As at 30 June 2019	As at 30 June 2018	As at 31 March 2019
LONG TERM INVESTMENTS			
Government securities and Government guaranteed bonds including			
Treasury Bills	7,00,450	5,32,127	7,47,034
Other Approved Securities	2,67,648	1,07,509	2,57,045
Other Investments			
(a) Shares			
(aa) Equity	-	-	-
(bb) Preference	40,917	25,047	36,187
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds*	2,93,826	4,70,446	5,45,406
(e) Other Securities- Bank Deposits	15,68,800	16,01,100	16,31,500
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	4,18,002	4,18,002	4,18,002
Investment in Infrastructure and Social Sector	5,88,606	22,47,620	4,00,978
Other than Approved Investments \$ #	20,11,804	5,76,640	19,07,089
Sub-Total (A)	58,90,054	59,78,491	59,43,241
SHORT TERM INVESTMENTS			
Government securities and Government guaranteed bonds including			
Treasury Bills	1,576	-	-
Other Approved Securities	-	-	-
Other Investments	-	-	-
(a) Shares			
(aa) Equity	2,64,659	5,72,009	3,59,842
(bb) Preference	-	36,382	-
(b) Mutual Funds	0	8,43,604	5,010
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	24,120	-	9,129
(e) Other Securities- Bank Deposits/CBLO	34,002	8,52,158	2,93,558
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	24,852	3,17,909	17,356
Other than Approved Investments**	34,878	2,71,423	61,331
Sub-Total (B)	3,84,087	28,93,485	7,46,226
Total (A+B)	62,74,141	88,71,976	66,89,467
In India	62,74,141	88,71,976	66,89,467
Outside India	-	-	-
Total	62,74,141	88,71,976	66,89,467

Notes :

1 Aggregate book value (Historical cost) and market value of Investments, other than Equity , AIF InvIT, SR and Mutual fund:

Book Value (Historical cost)	50,23,295	41,84,489	53,49,057
Market Value	48,84,750	43,29,193	53,98,702

2 Book Value (Historical cost) and market value of Equity , AIF InvIT, SR and Mutual fund:

Book Value (Historical cost)	13,96,343	13,06,074	13,33,297
Market Value	14,46,924	14,04,182	13,46,072

3 Includes Investment in

\$ of ₹ 5,49,359 thousands in Non Convertible Debentures (NCD) of Fellow subsidiaries (previous year ₹ 750,943 thousands)

* of ₹ 200,000 thousands in Non Convertible Debentures (NCD) of Fellow subsidiaries (previous year ₹ 300,000 thousands)

unlisted Equity shares of ₹ 422,902 thousands (previous period ₹ 251,532 thousands)

4 @Includes Investments in NCD of Dewan Housing Finance Ltd. and Reliance Infrastructure Ltd. which are net of provision for diminution in value of investments.

Form L-13-Investments- Policyholder Schedule

INVESTMENTS - POLICYHOLDERS

(₹ in '000)

Particulars	As at 30 June 2019	As at 30 June 2018	As at 31 March 2019
LONG TERM INVESTMENTS			
Government securities and Government guaranteed bonds including Treasury Bills	1,21,32,997	84,05,418	1,12,65,360
Other Approved Securities	3,61,089	-	2,02,281
Other Investments			
(a) Shares			
(aa) Equity	-	-	-
(bb) Preference	-	1,550	-
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds*	86,786	73,848	1,44,392
(e) Other Securities - Bank Deposits	7,85,000	9,41,600	7,44,500
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	12,80,216	11,80,393	13,96,544
Other than Approved Investments #	2,55,804	-	3,45,537
Sub-Total (A)	1,49,01,892	1,06,02,809	1,40,98,614
SHORT TERM INVESTMENTS			
Government securities and Government guaranteed bonds including Treasury Bills	62,587	93,754	98,686
Other Approved Securities	-	-	-
Other Investments			
(a) Shares			
(aa) Equity	6,91,950	4,53,833	5,36,724
(bb) Preference	-	-	-
(b) Mutual Funds	20,008	3,24,692	1,26,874
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	88,530	323	63,693
(e) Other Securities- Bank Deposit/CBLO	85,275	67,500	6,00,598
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	50,160
Investment in Infrastructure and Social Sector	1,73,514	2,23,734	50,900
Other than Approved Investments *\$	95,237	36,820	98,648
Sub-Total (B)	12,17,100	12,00,656	16,26,283
Total (A+B)	1,61,18,993	1,18,03,465	1,57,24,897
In India	1,61,18,993	1,18,03,465	1,57,24,897
Outside India	-	-	-
Total	1,61,18,993	1,18,03,465	1,57,24,897

Notes :

1 Aggregate book value (Historical cost) and market value of Investments, other than Equity , AIF InvIT, SR and Mutual fund:

Book Value (Historical cost)	1,48,96,879	1,07,07,703	1,45,12,585
Market Value	1,57,97,994	1,02,24,342	1,46,56,050

2 Book Value (Historical cost) and market value of Equity , AIF InvIT, SR and Mutual fund:

Book Value (Historical cost)	12,22,846	11,17,064	11,84,866
Market Value	12,38,325	11,12,690	11,90,209

3 Includes Investment

* of ₹ 50,000 thousands in Non Convertible Debentures of Fellow subsidiaries (Previous year ₹ 50,000 thousands)

\$ Equity shares amounting to ₹ 5,395 thousands through corporate action awaiting listing as on balance sheet date (previous period ₹ Nil thousands)

of ₹ 114,790 thousands in unlisted Equity Shares (previous year ₹ Nil)

4 @Includes Investments in NCD of Dewan Housing Finance Ltd. and Reliance Infrastructure Ltd. which are net of provision for diminution in value of investments.

Form L-14- Assets held to cover Linked Liabilities Schedule

ASSETS HELD TO COVER LINKED LIABILITIES

(₹ in '000)

Particulars	As at 30 June 2019	As at 30 June 2018	As at 31 March 2019
LONG TERM INVESTMENTS			
Government securities and Government guaranteed bonds including			
Treasury Bills	4,59,209	2,28,580	4,05,935
Other Approved Securities	2,72,169	-	2,03,460
Other Investments			
(a) Shares			
(aa) Equity	-	-	-
(bb) Preference	29,991	24,216	27,874
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds*	83,388	49,842	30,329
(e) Other Securities-Bank Deposits	13,400	14,600	14,600
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	2,78,722	2,67,265	2,34,491
Other than Approved Investments	52,475	11,411	67,216
Sub-Total (A)	11,89,354	5,95,914	9,83,905
SHORT TERM INVESTMENTS			
Government securities and Government guaranteed bonds including			
Treasury Bills	4,27,665	2,97,622	3,90,139
Other Approved Securities	1,967	-	-
Other Investments			
(a) Shares			
(aa) Equity ~	37,37,816	22,45,262	34,48,912
(bb) Preference	-	-	-
(b) Mutual Funds	0	-	13,930
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds*	88,859	3,471	69,096
(e) Other Securities - Bank Deposits/CBLO	2,59,957	1,48,337	3,70,117
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	3,34,602	3,10,610	2,23,854
Other than Approved Investments	8,96,143	6,03,866	7,99,477
Sub-Total (B)	57,47,009	36,09,168	53,15,525
CURRENT ASSETS			
Cash and Bank Balances	1,236	1,295	14,616
Advance and Other Assets	1,83,476	1,38,812	3,37,005
Sub-Total (C)	1,84,712	1,40,107	3,51,621
Current Liabilities	1,63,733	69,652	1,97,678
Provisions	-	-	-
Sub-Total (D)	1,63,733	69,652	1,97,678
Net Current Asset (E) = (C-D)	20,979	70,455	1,53,943
Total (A+B+E)	69,57,342	42,75,537	64,53,373
In India	69,57,342	42,75,537	64,53,373
Outside India	-	-	-
Total	69,57,342	42,75,537	64,53,373

Note :

1 Aggregate book value (Historical cost) and market value of Investments, other than Equity and Mutual fund:

Book Value (Historical cost)	19,81,554	10,81,597	18,05,051
Market Value	19,89,350	10,78,331	18,31,491

2 Book Value (Historical cost) and market value of Equity and Mutual fund:

Book Value (Historical cost)	46,19,582	30,86,059	41,28,279
Market Value	49,47,014	31,26,750	44,67,940

3 * in Non Convertible Debentures (NCD) of fellow subsidiary amounting to ₹ 176 thousands (previous year ₹ 2,640 thousands)

4 ~ Equity shares amounting to ₹ Nil thousands through corporate action awaiting listing as on balance sheet date (previous period ₹ 118 thousands)

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-15-Loans Schedule

LOANS

(₹ in '000)

Particulars	As at 30 June 2019	As at 30 June 2018	As at 31 March 2019
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	58,081	23,378	47,715
(d) Others	4,572	5,307	5,001
Unsecured	-	-	-
Total	62,653	28,685	52,716
BORROWER - WISE CLASSIFICATION			
(a) Central and State Governments	-	-	-
(b) Banks and Financial Institutions	-	-	-
(c) Subsidiaries	-	-	-
(d) Companies	-	-	-
(e) Loans against policies	58,081	23,378	47,715
(f) Others	4,572	5,307	5,001
Total	62,653	28,685	52,716
PERFORMANCE - WISE CLASSIFICATION			
(a) Loans classified as standard:			
(aa) In India	62,653	28,685	52,716
(bb) Outside India	-	-	-
(b) Non - standard loans less provisions:			
(aa) In India	-	-	-
(bb) Outside India	-	-	-
Total	62,653	28,685	52,716
MATURITY - WISE CLASSIFICATION			
(a) Short Term	-	-	-
(b) Long Term	62,653	28,685	52,716
Total	62,653	28,685	52,716

Form L-16-Property Plant & Equipments

FIXED ASSETS

(₹ in '000)

Particulars	Cost/Gross Block				Depreciation				Net Block		
	As at 01 April 2019	Additions	Deductions / Adjustments	As at 30 June 2019	As at 01 April 2019	For the Year	On Sale/Adjustment	As at 30 June 2019	As at 30 June 2019	As at 30 June 2018	As at 31 March 2019
Intangible assets:											
Goodwill	-	-	-	-	-	-	-	-	-	-	-
Computer Software	6,94,284	1,26,060	-	8,20,344	2,95,132	29,819	-	3,24,952	4,95,392	3,11,903	3,99,151
Tangible assets:											
Land-Freehold	-	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	1,50,061	1,754	1,925	1,49,890	79,079	4,100	1,884	81,295	68,595	77,974	70,982
Furniture & Fittings	97,232	706	446	97,492	46,848	2,062	405	48,505	48,987	61,619	50,384
Information Technology Equipment's (including servers)	2,99,430	6,370	2,983	3,02,817	2,14,137	14,672	2,796	2,26,013	76,804	72,486	85,293
Vehicles	10,540	-	-	10,540	8,016	191	-	8,207	2,333	3,449	2,523
Office Equipment	89,250	2,985	705	91,530	72,510	4,699	671	76,539	14,991	20,397	16,740
Buildings*	2,75,785	-	-	2,75,785	20,630	1,030	-	21,660	2,54,125	2,64,961	2,55,155
Total	16,16,582	1,37,875	6,059	17,48,398	7,36,352	56,573	5,756	7,87,171	9,61,227	8,12,789	8,80,228
Capital Work-In-Progress	1,02,216	-	88,935	13,281	-	-	-	-	13,281	84,711	1,02,216
Grand Total	17,18,798	1,37,875	94,994	17,61,679	7,36,352	56,573	5,756	7,87,171	9,74,508	8,97,500	9,82,444

* Includes property amounting to Rs. 13,915 thousands pending for registration

The Company based on the expected pattern of consumption of assets, considering future economic benefits and to present the assets in more appropriate manner, has changed the accounting estimate of depreciation of certain assets from written down value method to straight line method, over the useful life prescribed under Part C of Schedule II of the Companies Act 2013. The change is considered preferable because the straight line method will more accurately reflect the pattern of usage and the expected benefits of such assets and provide greater consistency with the depreciation method used by other companies in the Insurance industry. Had the Company following the WDV, depreciation would be lower by Rs. 1,049 thousands for the quarter ended June 30, 2019

Form L-17-Cash and Bank Balances Schedule

CASH AND BANK BALANCES

(₹ in '000)

Particulars	As at 30 June 2019	As at 30 June 2018	As at 31 March 2019
Cash [including cheques, drafts and stamps]	10,305	37,618	3,53,316
Bank balances			
(a) Deposit accounts			
(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-	-
(bb) Others	657	54	657
(b) Current accounts	2,95,831	2,27,196	6,19,986
(c) Others	-	-	-
Money at call and short notice			
(a) With banks	-	-	-
(b) With other institutions	-	-	-
Others	-	-	-
Total	3,06,793	2,64,868	9,73,959
Balances with non-scheduled banks included in 2 above	-	-	-
Cash and bank balances			
In India	3,06,793	2,64,868	9,73,959
Outside India	-	-	-
Total	3,06,793	2,64,868	9,73,959

Form L-18-Advances and Other Assets Schedule

ADVANCES AND OTHER ASSETS

(₹ in '000)

Particulars	As at 30 June 2019	As at 30 June 2018	As at 31 March 2019
ADVANCES			
Reserve deposits with ceding companies	-	-	-
Application money for investments	1,99,981	-	-
Prepayments	26,171	27,955	47,452
Advances to Directors/Officers	-	-	-
Advance tax paid and taxes deducted at source(Net of provision for taxation)	10,489	4,343	9,859
Others			
a) Advance to Suppliers	3,514	30,432	30,049
b) Staff Loans and Advances	2,944	3,084	3,971
Total (A)	2,43,099	65,814	91,331
OTHER ASSETS			
Income accrued on Investments	11,08,483	11,36,872	14,45,415
Outstanding premiums	1,52,765	95,513	4,35,803
Agents' Balances			
Gross	12,410	7,849	9,726
Less : Provision for doubtful agents' balance	(7,485)	(4,369)	(5,858)
Net	4,925	3,480	3,868
Foreign Agencies Balances	-	-	-
Due from other entities carrying on insurance business (including reinsurers)	208	12,412	43
Due from subsidiaries/holding company	-	-	-
Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act,1938]	-	-	-
Others			
GST/Service Tax Unutilised Credit	36,166	38,463	63,069
Rent & Others Security Deposit	95,635	91,437	94,860
Assets held for unclaimed amount of policyholders	22,491	18,416	21,800
Interest Accrued on unclaimed policyholders	4,833	3,438	3,783
Management Fees Receivable	8,277	5,099	7,232
Receivable For Sale Of Investment	3,511	2,04,885	26,414
Other Receivables	1,64,602	50,385	1,30,743
Total (B)	16,01,896	16,60,400	22,33,030
Total (A + B)	18,44,995	17,26,214	23,24,361

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-19-Current Liabilities Schedule

CURRENT LIABILITIES

(₹ in '000)

Particulars	As at 30 June 2019	As at 30 June 2018	As at 31 March 2019
Agents' Balances	75,318	65,888	1,34,598
Balances due to other insurance companies (including reinsurers)	1,11,698	74,367	57,479
Deposits held on reinsurance ceded	-	-	-
Premiums received in advance	33,640	8,533	16,850
Unallocated premium	64,395	1,00,931	3,60,295
Sundry creditors	43,901	78,707	6,19,319
Due to subsidiaries/holding company	30,223	85,339	26,054
Claims Outstanding	59,245	42,537	45,611
Annuities Due	-	-	-
Due to Officers/Directors	-	-	-
Others			
Tax Deducted to be remitted	22,588	20,685	55,052
GST/Service Tax Liability	9,863	10,413	50,645
Unclaimed amount - policyholders	22,491	18,416	21,800
Interest Accrued on unclaimed policyholders	4,833	3,438	3,783
Expenses Payable	9,13,617	8,40,108	9,44,029
Security Deposit Received	25,973	26,328	26,023
Other- Payable	2,23,309	4,38,705	5,91,151
Total	16,41,094	18,14,395	29,52,689

Form L-20- Provisions Schedule

PROVISIONS

(₹ in '000)

Particulars	As at 30 June 2019	As at 30 June 2018	As at 31 March 2019
For taxation	-	-	-
For proposed dividends	-	-	-
For dividend distribution tax	-	-	-
Others:			
Provision for Employees Benefit	20,385	18,253	14,171
Total	20,385	18,253	14,171

Form L-21-Miscellaneous Expenditure Schedule

MISCELLANEOUS EXPENDITURE
(To the extent not written off or adjusted)

(₹ in '000)

Particulars	As at 30 June 2019	As at 30 June 2018	As at 31 March 2019
Discount allowed on issue of shares / debentures	-	-	-
Others	-	-	-
Total	-	-	-

Analytical Ratios

S. No.	Particulars	For the Quarter ended 30 June 2019	For the Quarter ended 30 June 2018	For the year ended 31 March 2019
1	New business premium income growth			
	Participating Life	11.41%	240.54%	62.62%
	Participating Pension Life	-107.20%	-32.02%	-85.47%
	Non Participating Individual	36.20%	54.13%	51.50%
	Non Participating Individual Annuity	-92.21%	240.67%	-14.73%
	Non Participating Fund – Health	205.46%	1.27%	3.74%
	Non Participating Group	-53.25%	57.81%	18.27%
	Non Participating – Group Variable	578.69%	100.00%	54.69%
	Linked Life	-33.96%	83.57%	13.24%
	Unit Linked – Pension	-57.83%	109.47%	-17.52%
	Linked Life Group	-83.89%	NA	135.44%
2	Net retention ratio	93.60%	95.50%	96.71%
3	Expense of Management to Gross Direct Premium Ratio	38.15%	91.66%	62.33%
4	Commission Ratio (Gross commission paid to Gross Premium)	5.89%	5.10%	6.48%
5	Ratio of Policyholders' liabilities to shareholders' funds	275.97%	139.37%	239.06%
6	Growth rate of Shareholders' funds	-7.78%	-5.87%	-22.93%
7	Ratio of surplus / (deficit) to Policyholders' liability	0.72%	-	0.80%
8	Change in Net worth (₹ in 000)	(6,93,091)	(6,78,584)	(26,49,500)
9	Profit after tax / Total income	- **	- **	- **
	** The company does not have any profit after tax and therefore this ratio cannot be calculated.			
10	(Total Real Estate+ Loans) / Cash and invested assets	3.05%	2.80%	2.48%
11	Total Investments / (Capital + Surplus)	357.37%	229.39%	324.14%
12	Total Affiliated Investments / (Capital + Surplus)	11.14%	7.39%	9.59%
13	Investment Yield (Annualized)			
	A. With Realized Gains			
	Shareholders' Funds	-0.36%	7.49%	6.78%
	Policyholders' Funds :			
	<u>Non Linked</u>			
	Par	8.12%	6.66%	8.13%
	Non Par	13.12%	4.45%	8.07%
	<u>Linked</u>			
	Par	NA	NA	NA
	Non Par	5.78%	4.12%	0.19%
	B. With unrealized Gains			
	Shareholders' Funds	1.80%	3.09%	7.68%
	Policyholders' Funds :			
	<u>Non Linked</u>			
	Par	26.77%	-4.75%	10.32%
	Non Par	32.19%	-7.97%	10.07%
	<u>Linked</u>			
	Par	NA	NA	NA
	Non Par	4.08%	5.74%	7.19%
14	Conservation Ratio			
	Participating Life	75.06%	86.58%	83.96%
	Participating Pension Life	61.86%	102.59%	90.91%
	Non Participating Individual	78.89%	99.97%	84.45%
	Non Participating Individual Annuity	N.A.	N.A.	N.A.
	Non Participating Fund – Health	87.61%	85.62%	86.91%
	Non Participating Group	180.16%	35.01%	57.26%
	Non Participating – Group Variable	N.A.	N.A.	N.A.
	Linked Life	98.71%	108.01%	82.15%
	Unit Linked – Pension	80.69%	147.52%	98.73%
	Linked Life Group	N.A.	N.A.	N.A.
15	Persistency Ratio			
	Persistency Rate (Premium)			
	For 13th month	75.51%	79.79%	83.03%
	For 25th month	66.35%	54.73%	67.80%
	For 37th month	51.95%	54.44%	53.04%
	For 49th Month	51.58%	47.36%	48.45%
	for 61st month	46.21%	35.85%	39.05%
	Renewal Rate (Premium)			
	For 13th month	75.41%	79.71%	82.96%
	For 25th month	77.05%	80.52%	83.08%
	For 37th month	86.17%	84.20%	85.81%
	For 49th Month	87.29%	85.90%	87.70%
	for 61st month	90.07%	87.46%	88.81%
16	NPA Ratio			
	Gross NPA Ratio	-	-	-
	Net NPA Ratio	-	-	-

* The persistency ratios are calculated in accordance with the IRDAI Circular No. IRDA/ACT/CIR/MISC/035/01/2014 dated 23 January 2014. Persistency ratios for the three months ended 30 June 2019 has been calculated for the policies issued in April-June period of the relevant years and for the three months ended 30 June 2018 the ratios has been calculated for the policies issued in April-June period of the relevant years.

Equity Holding Pattern for Life Insurers

S. No.	Particulars	Upto the Quarter ended 30 June 2019	Upto the Quarter ended 30 June 2018	For the year ended 31 March 2019
1	Number of shares	31,26,20,882	31,26,20,882	31,26,20,882
2	Percentage of shareholding (Indian / Foreign)	51/49	51/49	51/49
3	%of Government holding (in case of public sector insurance companies)	-	-	-
4	Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(2.34)	(2.33)	(8.66)
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(2.34)	(2.33)	(8.66)
6	Book value per share (Rs)	26.27	34.79	28.49

FORM L-23 RECEIPT AND PAYMENTS SCHEDULE

Name of the Insurer : EDELWEISS TOKIO LIFE INSURANCE COMPANY LTD.

Registration Number: 147 dated 10 May 2011

RECEIPTS AND PAYMENTS ACCOUNT FOR THE QUARTER ENDED 30 JUNE 2019 (DIRECT METHOD)

(₹ '000)

Particulars	For the quarter ended 30 June 2019	For the quarter ended 30 June 2018
A Cash Flows from operating activities:		
1 Premium received from policyholders, including advance receipts	16,50,022	12,94,258
2 Other receipts (Other Income)	(104)	2,751
3 Payments to the re-insurance premium, net of commission and claims	(908)	(6,495)
4 Payments of claims / benefits	(1,88,286)	(1,51,692)
5 Payments of commission and brokerage	(1,67,563)	(1,07,453)
6 Payments of other operating expenses	(14,30,662)	(9,93,250)
7 Preliminary and pre-operative expenses	-	-
8 Deposits, advances and staff loans	(1,89,481)	(12,860)
9 Income taxes (Paid) / Refund	(630)	(880)
10 Service tax / GST paid	(52,650)	(52,592)
11 Other payments	-	-
12 Cash flows before extraordinary items	(3,80,262)	(28,213)
13 Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	(3,80,262)	(28,213)
B Cash flows from investing activities:		
1 Purchase of fixed assets	(66,776)	(74,317)
2 Proceeds from sale of fixed assets	185	1,320
3 Purchases of investments	(1,14,88,193)	(75,66,835)
4 Loans disbursed	-	-
5 Loans against policies	(8,444)	(3,817)
6 Sales of investments	1,00,27,339	65,72,677
7 Repayments received	-	-
8 Rents/Interests/ Dividends received	8,16,265	3,63,938
9 Investments in money market instruments and in liquid mutual funds (Net)	6,47,100	(4,26,529)
10 Expenses related to investments	(2,27,761)	-
Net cash flow from investing activities	(3,00,284)	(11,33,563)
C Cash flows from financing activities:		
1 Proceeds from issuance of share capital	-	-
2 Proceeds from borrowing	-	-
3 Repayments of borrowing	-	-
4 Interest/dividends paid	-	-
Net cash flow from financing activities	-	-
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents	(6,80,546)	(11,61,776)
Cash and cash equivalents at the beginning of the period	9,87,918	23,17,440
Cash and cash equivalents at the end of the period	3,07,372	11,55,664

FORM L-24 Valuation of net Liabilities

Name of the Insurer : EDELWEISS TOKIO LIFE INSURANCE COMPANY LTD.

Date: 30 June 2019

Valuation on Net Liabilities

(₹ 'Lakhs)

S.No.	Particulars	As at 30 June 2019	As at 30 June 2018	As at 31 March 2019
1	Linked			
	a) Life	68,746.19	42,248.07	63,905.39
	b) General Annuity	-	-	-
	c) Pension	2,712.66	1,966.56	2,526.23
	d) Health	-	-	-
2	Non-Linked			
	a) Life	1,44,881.46	1,00,008.26	1,36,924.00
	b) General Annuity	3,152.13	2,621.54	3,130.90
	c) Pension	6,218.67	4,289.81	5,988.67
	d) Health	447.32	296.18	402.71

Geographical Distribution of New Business for the Quarter Ended 30 June 2019

Sl.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)	No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)	No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)
1	Andhra Pradesh	76	76	0.21	8.80	221	211	1	51.56	297	287	1	60
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	15	15	0.04	0.40	69	69	0	1.31	84	84	0	2
4	Bihar	36	36	0.06	0.90	88	88	0	6.06	124	124	0	7
5	Chattisgarh	63	60	0.18	14.21	180	176	1	44.89	243	236	1	59
6	Goa	9	9	0.00	1.15	32	31	0	5.09	41	40	0	6
7	Gujarat	78	78	0.22	7.09	665	645	3	166.93	743	723	3	174
8	Haryana	47	46	0.17	18.53	260	252	1	87.99	307	298	1	107
9	Himachal Pradesh	12	11	0.03	0.65	15	15	0	0.20	27	26	0	1
10	Jammu & Kashmir	23	23	0.08	0.96	29	29	0	3.83	52	52	0	5
11	Jharkhand	47	47	0.11	2.36	202	192	0	25.05	249	239	1	27
12	Karnataka	62	62	0.23	10.37	352	331	2	119.30	414	393	2	130
13	Kerala	228	224	0.94	23.01	601	570	3	77.12	829	794	4	100
14	Madhya Pradesh	5	5	0.01	0.70	221	206	1	63.31	226	211	1	64
15	Madhrajshtra	1,379	1,358	1.50	200.93	4,952	4,641	15	2,955.98	6,331	5,999	17	3,157
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	104	104	0.25	4.58	174	168	1	23.28	278	272	1	28
21	Punjab	82	79	0.24	8.57	238	226	1	63.38	320	305	1	72
22	Rajasthan	288	287	0.10	5.61	100	96	1	10.42	388	383	1	16
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	72	68	0.26	10.43	470	454	3	81.00	542	522	3	91
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	97	92	0.28	10.65	567	541	2	181.47	664	633	3	192
27	Uttarakhand	11	11	0.05	1.05	49	48	0	8.71	60	59	0	10
28	West Bengal	95	88	0.33	4.99	428	406	2	62.04	523	494	3	67
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	23	22	0.11	4.45	748	705	4	154.92	771	727	4	159
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	24	23	0.14	11.26	294	284	2	147.48	318	307	2	159
	Company Total	2,876	2,824	5.54	351.63	10,955	10,384	42.98	4,341.33	13,831	13,208	48.51	4,692.97

Geographical Distribution of New Business for the period Ended 30 June 2019

Sl.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)	No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)	No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)
1	Andhra Pradesh	76	76	0.21	8.80	221	211	0.71	51.56	297	287	0.92	60.36
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	15	15	0.04	0.40	69	69	0.12	1.31	84	84	0.16	1.71
4	Bihar	36	36	0.06	0.90	88	88	0.28	6.06	124	124	0.33	6.96
5	Chhattisgarh	63	60	0.18	14.21	180	176	0.57	44.89	243	236	0.75	59.09
6	Goa	9	9	0.00	1.15	32	31	0.14	5.09	41	40	0.15	6.24
7	Gujarat	78	78	0.22	7.09	665	645	3.19	166.93	743	723	3.41	174.02
8	Haryana	47	46	0.17	18.53	260	252	0.90	87.99	307	298	1.07	106.52
9	Himachal Pradesh	12	11	0.03	0.65	15	15	0.02	0.20	27	26	0.04	0.86
10	Jammu and Kashmir	23	23	0.08	0.96	29	29	0.08	3.83	52	52	0.16	4.80
11	Jharkhand	47	47	0.11	2.36	202	192	0.48	25.05	249	239	0.58	27.40
12	Karnataka	62	62	0.23	10.37	352	331	1.81	119.30	414	393	2.04	129.68
13	Kerala	228	224	0.94	23.01	601	570	3.00	77.12	829	794	3.94	100.13
14	Madhya Pradesh	5	5	0.01	0.70	221	206	0.92	63.31	226	211	0.93	64.01
15	Maharashtra	1,379	1,358	1.50	200.93	4,952	4,641	15.40	2,955.98	6,331	5,999	16.90	3,156.91
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Odisha	104	104	0.25	4.58	174	168	0.61	23.28	278	272	0.86	27.86
21	Punjab	82	79	0.24	8.57	238	226	1.05	63.38	320	305	1.29	71.94
22	Rajasthan	288	287	0.10	5.61	100	96	0.65	10.42	388	383	0.74	16.03
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	72	68	0.26	10.43	470	454	2.82	81.00	542	522	3.08	91.43
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	97	92	0.28	10.65	567	541	2.49	181.47	664	633	2.77	192.12
27	Uttarakhand	11	11	0.05	1.05	49	48	0.13	8.71	60	59	0.19	9.77
28	West Bengal	95	88	0.33	4.99	428	406	2.26	62.04	523	494	2.59	67.03
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	New Delhi	23	22	0.11	4.45	748	705	3.81	154.92	771	727	3.92	159.37
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	24	23	0.14	11.26	294	284	1.54	147.48	318	307	1.68	158.74
	Company Total	2,876	2,824	5.54	351.63	10,955	10,384	42.98	4,341.33	13,831	13,208	48.51	4,692.97

Geographical Distribution of New Business for the Quarter Ended 30 June 2019

S.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)	No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)	No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)
1	Andhra Pradesh	-	-	-	-	-	74	0.21	9	-	74	0.21	9
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	57	0.09	17	-	57	0.09	17
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	554	1.03	70	-	554	1.03	70
8	Haryana	-	-	-	-	3	2,209	0.28	117	3	2,209	0.28	117
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	-	724	1.15	64	-	724	1.15	64
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	399	0.45	38	-	399	0.45	38
15	Maharashtra	-	-	-	-	1	4,173	2.31	692	1	4,173	2.31	692
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	1	0.00	0	-	1	0.00	0
21	Punjab	-	-	-	-	-	14	0.00	3	-	14	0.00	3
22	Rajasthan	-	-	-	-	1	3,098	0.63	147	1	3,098	0.63	147
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	2	2,025	1.19	125	2	2,025	1.19	125
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	1	1,485	0.24	271	1	1,485	0.24	271
27	Uttarakhand	-	-	-	-	2	288	0.01	9	2	288	0.01	9
28	West Bengal	-	-	-	-	-	72	0.10	15	-	72	0.10	15
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	3	2,349	0.79	116	3	2,349	0.79	116
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	-	-	-	-	1	832	0.74	70	1	832	0.74	70
Company Total		-	-	-	-	14	18,354	9.22	1,762	14	18,354	9.22	1,762

Geographical Distribution of New Business for the period Ended 30 June 2019

S.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)	No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)	No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)
1	Andhra Pradesh	-	-	-	-	-	74	0	9	-	74	0	9
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	57	0	17	-	57	0	17
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	554	1	70	-	554	1	70
8	Haryana	-	-	-	-	3	2,209	0	117	3	2,209	0	117
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	-	724	1	64	-	724	1	64
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	399	0	38	-	399	0	38
15	Maharashtra	-	-	-	-	1	4,173	2	692	1	4,173	2	692
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	1	0	0	-	1	0	0
21	Punjab	-	-	-	-	-	14	0	3	-	14	0	3
22	Rajasthan	-	-	-	-	1	3,098	1	147	1	3,098	1	147
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	2	2,025	1	125	2	2,025	1	125
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	1	1,485	0	271	1	1,485	0	271
27	Uttarakhand	-	-	-	-	2	288	0	9	2	288	0	9
28	West Bengal	-	-	-	-	-	72	0	15	-	72	0	15
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	New Delhi	-	-	-	-	3	2,349	1	116	3	2,349	1	116
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	-	-	-	-	1	832	1	70	1	832	1	70
Company Total		-	-	-	-	14	18,354	9.22	1,762	14	18,354	9.22	1,762

FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)-3A
 COMPANY NAME & CODE : EDELWEISS TOKIO LIFE INSURANCE CO. LTD (147)
 STATEMENT AS ON : 30 Jun 2019
 STATEMENT OF INVESTMENT ASSETS(LIFE INSURERS)
 (Business within India)

PART - A

(₹ '00000)

Total Application as per Balance Sheet (A)		
PARTICULARS	SCH	Amount
Investments (Shareholders)	8	62,741
Investments (Policyholders)	8A	1,61,190
Investments (Linked Liabilities)	8B	69,573
Loans	9	627
Fixed Assets	10	9,745
Current Assets		
a. Cash & Bank Balance	11	3,068
b. Advances & Other Assets	12	18,450
Current Liabilities		
a. Current Liabilities	13	16,413
b. Provisions	14	204
c. Misc. Exp not Written Off	15	-
d. Debit Balance of P&L A/c		1,18,123
Application of Funds as per Balance Sheet (A)	TOTAL (A)	1,90,654
Less: Other Assets	SCH	Amount
Loans (if any)	9	627
Fixed Assets (if any)	10	9,745
Cash & Bank Balance (if any)	11	3,068
Advances & Other Assets (if any)	12	18,450
Current Liabilities (if any)	13	16,413
Provisions	14	204
Misc. Exp not Written Off	15	-
Investments held outside India		-
Debit Balance of P&L A/c		1,18,123
Provision for Diminution in Value of Investment		2,278
	TOTAL (B)	-1,05,128
Funds Available for Investments	(A-B)	2,95,782

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)		2,95,782
Balance Sheet Value of :		
A. Life Fund (including Fund Beyond Solvency Margin)		2,04,181
B. Pension & Gen Annuity Fund		22,028
C. Unit Linked Funds		69,573
		2,95,782

NON - LINKED BUSINESS

A. LIFE FUND	PERCENTAGE AS PER REG.	BALANCE	SH		PH			BOOK VALUE (SH + PH)	Actual %	FVC AMOUNT	TOTAL FUND (Balance Sheet Value)	MARKET VALUE
			FRSM+	UL-NON UNIT RESERVE	PAR	NON PAR	F=(b+c+d+e)					
		(a)	(b)	(c)	(d)	(e)						
1. Govt. Securities	Not Less than 25%	6,417	603	479	24,598	80,326	1,12,423	66.40%	-	1,12,423	1,19,694	
2. Govt. Securities or Other Approved Securities (incl. FRSM+)	Not Less than 50%	9,053	644	479	24,804	83,577	1,18,556	68.59%	-	1,18,556	1,26,023	
3. Investment Subject to Exposure Norms												
a. Housing & Infrastructure												
1. Approved Investment	Not Less than 15%	629	5,492	-	3,464	9,193	18,778	11.37%	(257)	18,520	18,754	
2. Other Investment		6,660	5,171	-	13	1,500	13,344	4.19%	411	13,755	13,664	
b. (i) Approved Investments		23,437	2,837	200	5,366	8,501	40,342	10.59%	507	40,849	40,877	
(ii) "Other Investments" not to exceed 15%	Not exceeding 35%	4,130	6,084	-	339	1,989	12,541	5.27%	(42)	12,499	12,716	
TOTAL : LIFE FUND	100%	43,908	20,228	679	33,986	1,04,760	2,03,562	100.00%	619	2,04,181	2,12,035	

B. PENSION / GROUP GRATUITY FUND	PERCENTAGE AS PER REG.	PH		TOTAL BOOK VALUE	Actual %	FVC AMOUNT	TOTAL FUND (Balance Sheet Value)	MARKET VALUE
		PAR	NON PAR					
1. Government Securities	Not Less than 20%	4,466	12,087	16,553	75.29%	-	16,553	17,932
2. Government Securities or other approved securities (including (i) above)	Not Less than 40%	4,466	12,241	16,707	75.99%	-	16,707	18,092
3. Balance in approved investment	Not Exceeding 60%	1,847	3,432	5,279	24.01%	42	5,321	5,371
TOTAL : PENSION / GROUP GRATUITY FUND	100%	6,313	15,673	21,987	100%	42	22,028	23,463

LINKED BUSINESS

C. LINKED LIFE INSURANCE FUND	PERCENTAGE AS PER REG.	PH		TOTAL FUND (Balance Sheet Value)	Actual %
		PAR	NON PAR		
1. Approved Investments	Not Less than 75%	-	60,089	60,089	86.37%
2. Other than Approved Investment	Not More than 25%	-	9,485	9,485	13.63%
TOTAL : LINKED LIFE INSURANCE FUND	100%	-	69,573	69,573	100.00%

CERTIFICATION:

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

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

Fair value change account forming part of Balance Sheet includes Rs. (2.42) crores of unrealized profit/loss for Outstanding Interest Rate Future derivative contracts with notional face value aggregating to Rs.450 crores and expiring on Jan 31, 2019. Interest rate derivative exposure being an off Balance Sheet item is not included in the investment returns. However, the details are reported separately in the prescribed format for Interest Rate derivatives vide circular no. IRDA-F&I-CIR-INV-138-06-2014 dated 11 June 2014.

[Link to FORM 3A \(Part B\)](#)

No.	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date (Rs in Lacs)	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	BOND FUND	ULIF00317/08/11BONDFUND147	28-Jul-11	NON PAR	3,757.37	19.48	19.4835	19.3084	18.7782	18.2935	18.0504	7.94%	7.30%	19.5668
2	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	01-Feb-12	NON PAR	8,030.24	16.68	16.6755	16.3894	16.1382	15.8498	15.6061	6.85%	6.27%	16.6755
3	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	25-Jan-13	NON PAR	1,551.77	18.80	18.7974	18.3701	17.8986	17.2700	17.3280	8.48%	8.25%	18.8838
4	GROUP BOND FUND	ULGF00305/09/11GFBOND147	25-Jan-13	NON PAR	1,322.52	17.71	17.7058	17.2305	16.9415	16.0585	15.9080	11.30%	8.34%	17.7525
5	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	25-Jan-13	NON PAR	2,909.70	20.21	20.2072	19.7414	18.9823	18.5669	18.8189	7.38%	8.85%	20.4121
6	MANAGED FUND	ULIF00618/08/11MANAGED147	03-Aug-11	NON PAR	2,096.19	22.53	22.5327	22.0438	21.2935	20.6038	20.7100	8.80%	8.75%	22.6745
7	PENSION SECURE FUND	ULIF00931/03/15ETLIPNSSCR147	04-Feb-16	NON PAR	624.31	13.41	13.4139	13.0641	12.7987	12.1073	11.9968	11.81%	8.36%	13.4364
8	EQUITY MIDCAP FUND	ULIF01107/10/16ETLIMIDCAP147	19-Jan-17	NON PAR	7,795.14	11.38	11.3771	11.5974	11.3550	11.2922	12.0443	-5.54%	NA	13.6615
9	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	28-Jul-11	NON PAR	19,948.08	27.20	27.1973	27.0106	25.3082	25.5527	26.1421	4.04%	9.34%	28.3148
10	PE BASED FUND	ULIF00526/08/11PEBASED147	22-Jul-11	NON PAR	2,475.61	23.18	23.1785	23.0649	22.0394	21.8605	22.2038	4.39%	7.96%	23.6671
11	PENSION GROWTH FUND	ULIF00831/03/15ETLIPNSGRT147	04-Feb-16	NON PAR	1,392.50	14.09	14.0858	13.9475	13.1540	13.3144	13.6911	2.88%	9.00%	14.8459
12	EQUITY TOP 250	ULIF0027/07/11EQTOP250147	20-Jul-11	NON PAR	16,602.01	26.23	26.2313	26.1329	24.8147	24.6379	25.1007	4.50%	9.63%	27.2210
13	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	25-Aug-11	NON PAR	427.22	18.73	18.7269	18.6612	18.2049	17.8213	17.5268	6.85%	7.26%	18.8708
14	DISCONTINUED POLICY PENSION I	ULIF01031/03/15ETLIPNSDSC147	04-Feb-16	NON PAR	640.04	11.88	11.8809	11.6943	11.5202	11.3490	11.1797	6.27%	5.90%	11.8809
15	GROUP MONEY MARKET FUND	ULGF00405/09/11GFMONEYMARKET147	25-Jan-13	NON PAR	-	10.00	10.0000	10.0000	10.0000	10.0000	10.0000	NA	NA	10.0000
16	EQUITY BLUE CHIP FUND	ULIF01226/11/18ETLBUCHIP147	31-May-19	NON PAR	0.67	9.95	9.9536	NA	NA	NA	NA	NA	NA	10.0137
17	GILT FUND	ULIF01326/11/18ETLGILTFND147	13-Jun-19	NON PAR	0.06	10.15	10.1506	NA	NA	NA	NA	NA	NA	10.1572

Note:

NA : It refers to Not Applicable, as the date of inception of the funds is less than 3 years.

CERTIFICATION

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

Detail regarding Debt securities

(₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 30/06/2019	As % of total for this class	As at 30/06/2018	As % of total for this class	As at 30/06/2019	As % of total for this class	As at 30/06/2018	As % of total for this class
Break down by credit rating								
Sovereign	1,26,023	65.71%	75,659	43.96%	1,18,556	64.33%	79,401	44.85%
AAA rated	17,015	8.87%	61,374	35.66%	17,014	9.23%	62,626	35.38%
AA or better	5,349	2.79%	14,744	8.57%	5,357	2.91%	15,073	8.51%
Rated below AA but above A	6,210	3.24%	3,131	1.82%	5,994	3.25%	3,040	1.72%
A rated	0	0.00%	-	-	0	0.00%	-	-
Rated below B	9,028	4.71%	-	-	9,119	4.95%	-	-
	0	-	-	-	0	-	-	-
Others	0	-	-	-	0	-	-	-
MF/FD/OTHERS	28,164	14.68%	17,207	10.00%	28,245	15.33%	16,888	9.54%
A1+/P1+/PR1+/F1+	0	-	-	-	0	-	-	-
Total	1,91,789	100.00%	1,72,115	100.00%	1,84,285	100.00%	1,77,028	100.00%
Breakdown by residual maturity								
Up to 1 year	3,765	1.96%	27,520	15.99%	3,775	2.05%	27,172	15.35%
more than 1 year and up to 3years	16,744	8.73%	19,245	11.18%	16,641	9.03%	19,258	10.88%
More than 3 years and up to 7years	27,164	14.16%	33,162	19.27%	27,064	14.69%	33,663	19.02%
More than 7 years and up to 10 years	19,007	9.91%	11,716	6.81%	18,530	10.06%	12,003	6.78%
More than 10 years and up to 15 years	3,276	1.71%	22,684	13.18%	3,288	1.78%	23,756	13.42%
More than 15 years and up to 20 years	2,561	1.34%	-	0.00%	2,379	1.29%	-	0.00%
Above 20 years	1,19,272	62.19%	57,789	33.58%	1,12,609	61.11%	61,176	34.56%
Total	1,91,789	100.00%	1,72,115	100.00%	1,84,285	100.00%	1,77,028	100.00%
Breakdown by type of the issuer								
Central Government	1,19,694	62.41%	75,659	43.96%	1,12,423	61.01%	79,401	44.85%
State Government	6,329	3.30%	-	-	6,133	0.03%	-	-
Corporate Securities	32,457	16.92%	40,439	23.50%	32,070	17.40%	41,664	23.54%
MF/REV REPO/TREP/FD	24,776	12.92%	47,574	27.64%	24,857	13.49%	47,255	26.69%
Others	8,533	4.45%	8,442	4.90%	8,802	4.78%	8,708	4.92%
Total	1,91,789	100.00%	1,72,115	100.00%	1,84,285	100.00%	1,77,028	100.00%

Note :

1. In case of a debt instrument is rated by more than one agency, then the lowest rating has been taken for the purpose of classification.
2. Market value of the securities is in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.
3. Figures comprises of aggregate of Life Fund and Fund Beyond Solvency Margin
4. Others indicate investments in REIT /INVIT and Real estate

FORM L-29- Details regarding debt securities (Pension)

Name of the Insurer: EDELWEISS TOKIO LIFE INSURANCE CO. LTD

Date: 30 June 2019

Detail regarding Debt securities

(₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 30/06/2019	As % of total for this class	As at 30/06/2018	As % of total for this class	As at 30/06/2019	As % of total for this class	As at 30/06/2018	As % of total for this class
Break down by credit rating								
Sovereign	18,092	80.67%	11,511	82.95%	16,707	79.55%	11,987	83.23%
AAA rated	2,456	10.95%	1,955	14.09%	2,429	11.57%	2,004	13.92%
AA or better	1,595	7.11%	-	0.00%	1,581	7.53%	-	0.00%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
MF/FD/Others	285	1.27%	411	0.03	285	1.36%	411	0.03
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
Total	22,428	100.00%	13,878	100.00%	21,002	100.00%	14,402	100.00%
Breakdown by residual maturity								
Up to 1 year	1,737	7.74%	946	6.81%	1,730	8.24%	945	6.56%
more than 1 year and up to 3years	735	3.28%	856	6.17%	721	3.44%	861	5.98%
More than 3 years and up to 7years	584	2.60%	744	5.36%	576	2.74%	772	5.36%
More than 7 years and up to 10 years	1,014	4.52%	1,933	13.93%	985	4.69%	1,974	13.70%
More than 10 years and up to 15 years	-	0.00%	2,606	18.78%	-	0.00%	2,698	18.73%
More than 15 years and up to 20 years	103	0.46%	-	-	94	0.45%	-	-
Above 20 years	18,256	81.40%	6,793	48.95%	16,894	80.44%	7,151	49.65%
Total	22,428	100.00%	13,878	100.00%	21,002	100.00%	14,402	100.00%
Breakdown by type of the issuer								
Central Government	17,932	79.95%	11,511	82.95%	16,553	78.82%	11,987	83.23%
State Government	160	0.72%	-	0.00%	155	0.74%	-	-
Corporate Securities	3,162	14.10%	1,068	7.70%	3,113	14.82%	1,100	7.64%
MF/REV REPO/TREP/FD	683	3.04%	1,120	8.07%	683	3.25%	1,120	7.78%
Others	492	2.19%	178	1.28%	499	2.38%	195	1.36%
Total	22,428	100.00%	13,878	100.00%	21,002	100.00%	14,402	100.00%

Note :

1. In case of a debt instrument is rated by more than one agency, then the lowest rating has been taken for the purpose of classification.
2. Market value of the securities is in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.
3. Others indicate investments in REIT/INVIT

FORM L-29- Details regarding debt securities (Ulip)

Name of the Insurer: **EDELWEISS TOKIO LIFE INSURANCE CO. LTD**

Date: **30 June 2019**

Detail regarding Debt securities

(₹' Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 30/06/2019	As % of total for this class	As at 30/06/2018	As % of total for this class	As at 30/06/2019	As % of total for this class	As at 30/06/2018	As % of total for this class
Break down by credit rating								
Sovereign	11,610	45.02%	5,262	35.19%	11,529	45.77%	5,299	35.95%
AAA rated	6,896	26.74%	5,084	34.00%	6,811	27.04%	5,126	34.77%
AA or better	734	2.85%	377	2.52%	731	2.90%	383	2.60%
Rated below AA but above A	0	0.00%	-	-	0	0.00	-	-
Rated below B	507	1.97%	-	-	683	0.03	-	-
Others	-	0.00%	-	-	-	-	-	-
MF/FD/OTHERS	6,042	23.43%	4,231	28.29%	5,436	21.58%	3,932	26.68%
A1+/P1+/PR1+/F1+	-	0.00%	-	-	-	-	-	-
Total	25,790	100.00%	14,954	100.00%	25,190	100.00%	14,740	100.00%
Breakdown by residual maturity								
Up to 1 year	14,196	55.05%	6,873	45.96%	13,625	54.09%	6,807	46.18%
more than 1 year and up to 3years	3,970	15.39%	2,347	15.70%	3,935	15.62%	2,362	16.02%
More than 3 years and up to 7years	2,668	10.34%	1,272	8.51%	2,780	11.04%	1,280	8.69%
More than 7 years and up to 10 years	3,427	13.29%	669	4.47%	3,361	13.34%	691	4.69%
More than 10 years and up to 15 years	787	3.05%	1,351	9.03%	758	3.01%	1,380	9.36%
More than 15 years and up to 20 years	516	2.00%	-	0.00%	516	2.05%	-	0.00%
Above 20 years	226	0.88%	2,442	16.33%	216	0.86%	2,219	15.06%
Total	25,790	100.00%	14,954	100.00%	25,190	100.00%	14,740	100.00%
Breakdown by type of the issuer								
Central Government	8,869	34.39%	5,262	35.19%	8,802	34.94%	5,299	35.95%
State Government	2,741	10.63%	-	-	2,727	10.83%	-	-
Corporate Securities	5,550	21.52%	3,892	26.03%	5,638	22.38%	3,940	26.73%
MF/REV REPO/TREP/FD	8,630	33.46%	5,800	38.79%	8,023	31.85%	5,501	37.32%
Others	-	-	-	-	-	-	-	-
Total	25,790	100.00%	14,954	100.00%	25,190	100.00%	14,740	100.00%

Note :

1. In case of a debt instrument is rated by more than one agency, then the lowest rating has been taken for the purpose of classification.
2. Market value of the securities is in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

FORM L-30 : Related Party Transactions

 Name of the Insurer: **Edelweiss Tokio Life Insurance Company Ltd.**
 Registration Number: **147 dated 10 May 2011**

					(₹ In Lakhs)	
Sr. No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the quarter 30 June 2019	For the quarter 30 June 2018	
1	Edelweiss Financial Services Limited ¹	Holding Company	Reimbursement of Cost of premium towards Group Term Life Master Policy and Medical Insurance Policy	181.06	556.86	
			Directors Nomination Deposit		0.00	
			Premium collected for Group Insurance Policy		15.00	
			Claims paid to Group Policyholders		5.01	
			Royalty fees	50.00		
2	Edelweiss Securities Limited	Fellow Subsidiary	Brokerage Paid (For capital market transactions)	9.52	6.18	
3	Edelweiss Commodities Services Limited	Fellow Subsidiary	Purchase of Securities	0.00	0.00	
			Interest on Non Convertible Debentures (NCD)		46.12	
4	ECL Finance Limited	Fellow Subsidiary	Office Rent, Business Centre Charges and Facility Charges	10.97		
			Interest on Non Convertible Debentures (NCD)	0.05	0.05	
			Purchase of Securities	1000.58	2521.92	
			Sale of Securities	71.60	5075.08	
			Claims paid to Group Policyholders	3.69		
5	Edelweiss Broking Limited	Fellow Subsidiary	Premium Collected on Group Credit Insurance Plan	128.09	17.79	
			Commission as Corporate agent	88.02	53.51	
			Brokerage Paid	4.89	5.95	
6	Edelweiss Retail Finance Limited	Fellow Subsidiary	Interest on NCD	54.18	52.19	
			Premium Collected on Group Credit Insurance Plan	0.44	11.00	
			Claims payments under Group Credit Insurance plan	10.74	0.00	
			Interest on NCD	41.14	41.14	
7	Edelweiss Finance & Investments Limited	Fellow Subsidiary	Purchase of Securities		861.86	
			Sale of Securities		0.00	
			Operating Lease Rent for Office Equipment		0.00	
8	Edel Finance Company Limited	Fellow Subsidiary	Business centre Charges		0.00	
9	Serenity Business Park Limited	Fellow Subsidiary	Interest on NCD	80.40	89.19	
10	Edelweiss Asset Reconstruction Limited	Fellow Subsidiary	Premium Collected on Group Credit Insurance Plan	396.32	904.50	
			Claims payments under Group Credit Insurance plan	173.88	49.70	
11	Edelweiss Housing Finance Limited	Fellow Subsidiary	Purchase of Securities	41.91	148.63	
			Sale of Securities		0.00	
12	Edelweiss General Insurance Company Limited	Fellow Subsidiary	Training Centre Cost	7.98		
13	Edel Land Limited	Fellow Subsidiary	Office Rent, Business Centre Charges and Facility Charges	195.44		
14	Ecap Equities Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	46.12		
15	Edelweiss Rural & Corporate Services Limited (formerly known as Edelweiss Commodities Services Limited)	Fellow Subsidiary				
16	Mr. Sumit Rai	Key Managerial Personnel	Managerial Remuneration	47.45		
	Mr. Deepak Mittal	Key Managerial Personnel	Managerial Remuneration		442.37	

FORM - L-31**LNL - 6 : Board of Directors & Key Persons**Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**

Date :30 June 2019

Registration Number: **147 dated 10 May 2011****Board of Directors and Key Management Person (KMP) information**

Sr. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Rashesh Shah	Chairman	-
2	Mr. Rujan Panjwani	Vice - Chairman	-
3	Mr. Sumit Rai	Managing Director & CEO	-
4	Mr. Deepak Mittal	Director	-
5	Mr. Ian Brimecome	Director	-
6	Ms. Kamala K.	Director	-
7	Mr. Kunnasagaran Chinniah	Independent Director	-
8	Mr. Loo Chuan Tang	Director	-
9	Mr. Navtej S. Nandra	Independent Director	-
10	Mr. P. N. Venkatachalam	Independent Director	-
11	Mr. Saloon Tham	Director	<i>Appointed as Non-executive Director w.e.f May 13, 2019</i>
12	Mr. Trevor Matthews	Director	-
Sr. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Sumit Rai	Managing Director & CEO	-
2	Mr. Nilesh Parmar	Chief Operating Officer	-
3	Mr. Subhrajit Mukhopadhyay	Appointed Actuary	-
4	Mr. Nilesh Sampat	Chief Financial Officer	-
5	Mr. Vikas Bansal	Chief Human Resource Officer	-
6	Mr. Abhishek Gupta	Chief Marketing Officer	-
7	Mr. Ankur Chadha	Chief Compliance Officer	-
8	Mr. Ritesh Taksali	Chief Investment Officer	-
9	Mr. Kumar Saurav	Chief Risk Officer	-
10	Mr. Tarun Khurana	Company Secretary	<i>Ceased w.e.f May 31, 2019</i>
11	Mr. Swadesh Agrawal	Company Secretary	<i>Appointed as Company Secretary w.e.f June 1, 2019</i>

Key Management Person(KMP) as defined in Guidelines for Corporate Governance for Insurers in India dated 18 May, 2016 (Circular Ref: IRDA/F&A/GDL/CG/100/05/2016)

FORM L-32-SOLVENCY MARGIN - KT 3**AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.**

Insurance Regulatory and Development Authority of India (Actuarial Report and Abstract for Life Insurance Business) Regulations, 2016.

Date : 30 June 2019

AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.

Form Code: KT3

Name of the Insurer: EDELWEISS TOKIO LIFE INSURANCE CO. LTD. Registration Number: 147

Classification: Business within India

(**₹ in '000**)

Item	Description	Adjusted Value
01	Available Assets in Policyholders' Fund:	2,28,88,927
	Deduct:	
02	Mathematical Reserves	2,26,15,843
03	Other Liabilities	-
04	Excess in Policyholders' funds	2,73,083
05	Available Assets in Shareholders Fund:	19,56,576
	Deduct:	
06	Other Liabilities of shareholders' fund	-
07	Excess in Shareholders' funds	19,56,576
08	Total ASM (04)+(07)	22,29,659
09	Total RSM	10,41,650
10	Solvency Ratio (ASM/RSM)	214%

Certification:

I, Subhrajit Mukhopadhyay, the Appointed Actuary, certify that the above statements have been prepared in accordance with the section 64VA of Insurance Laws (Amendment) Act 2015 and the amounts mentioned therein are true and fair to the best of my knowledge.

Subhrajit Mukhopadhyay
Appointed Actuary

Sumit Rai
MD & C.E.O.

FORM 7

COMPANY NAME & CODE: Edelweiss Tokio Life Insurance Company Limited - 147

Name of the fund: Life Fund

Statement as on : 30 Jun 2019

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

(₹ in '00000)

No	Description	Bonds/ Debentures		Loans		Other debt Instruments		All Other Assets		Total	
		YTD as on date	Prev FY as on 31 Mar 19	YTD as on date	Prev FY as on 31 Mar 19	YTD as on date	Prev FY as on 31 Mar 19	YTD as on date	Prev FY as on 31 Mar 19	YTD as on date	Prev FY as on 31 Mar 19
1	Investment Assets (As per form 3A/ 3B - Total Fund)	32,070	33,428	-	-	27,476	29,770	1,44,016	1,39,572	2,03,562	2,02,769
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	32,070	33,428	-	-	27,476	29,770	1,44,016	1,39,572	2,03,562	2,02,769
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Note: Life fund includes Fund Beyond Solvency Margin for the purpose of this disclosure.

CERTIFICATION

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

FORM 7

COMPANY NAME & CODE: Edelweiss Tokio Life Insurance Company Limited - 147

Name of Fund: Pension and General Annuity Fund

Statement as on : 30 Jun 2019

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

No	Description	Bonds/ Debentures		Loans		Other debt Instruments		All Other Assets		Total	
		YTD as on date	Prev FY as on 31 Mar 19	YTD as on date	Prev FY as on 31 Mar 19	YTD as on date	Prev FY as on 31 Mar 19	YTD as on date	Prev FY as on 31 Mar 19	YTD as on date	Prev FY as on 31 Mar 19
1	Investment Assets (As per form 3A/ 3B - Total Fund)	3,113	2,768	-	-	285	270	18,589	18,155	21,987	21,193
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	3,113	2,768	-	-	285	270	18,589	18,155	21,987	21,193
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Note: Life fund includes Fund Beyond Solvency Margin for the purpose of this disclosure.

CERTIFICATION

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

FORM 7

COMPANY NAME & CODE: Edelweiss Tokio Life Insurance Company Limited - 147

Name of Fund: Linked Fund

Statement as on : 30 Jun 2019

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

No	Description	Bonds/ Debentures		Loans		Other debt Instruments		All Other Assets		Total	
		YTD as on date	Prev FY as on 31 Mar 19	YTD as on date	Prev FY as on 31 Mar 19	YTD as on date	Prev FY as on 31 Mar 19	YTD as on date	Prev FY as on 31 Mar 19	YTD as on date	Prev FY as on 31 Mar 19
1	Investment Assets (As per form 3A/ 3B - Total Fund)	5,550	4,472	-	-	146	146	63,878	59,915	69,573	64,534
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	5,550	4,472	-	-	146	146	63,878	59,915	69,573	64,534
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Note: Life fund includes Fund Beyond Solvency Margin for the purpose of this disclosure.

CERTIFICATION

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

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Investment*	Current Quarter		Year to Date (Current Year)		Year to Date (Previous Year)					
				INCOME ON INVESTMENT (%)	GROSS YIELD	NET YIELD	INCOME ON INVESTMENT (%)	GROSS YIELD	NET YIELD	INCOME ON INVESTMENT (%)	GROSS YIELD	NET YIELD	
A CENTRAL GOVERNMENT SECURITIES													
A1	Central Govt. Securities - Central Govt. Guaranteed Bonds	CGGB	1,08,321	2.628	2.43%	2.43%	1,08,321	2,628	2.43%	77,887	1,257	6.47%	6.47%
A2	Deposits under section 7 of Insurance Act 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-
A3	Treasury Bills	CTTB	866	14	1.62%	1.62%	866	14	1.62%	787	13	6.60%	6.60%
B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
B1	Other Approved Securities (including Infrastructure Investments)	SGOA	-	-	-	-	-	-	-	-	-	-	-
B2	State Government Bonds	SGSB	117	2	1.80%	1.80%	117	2	1.80%	1,075	21	7.69%	7.69%
B3	Central Government Guaranteed Loans / Bonds	CGGL	5,914	262	4.43%	4.43%	5,914	262	4.43%	-	-	-	-
C HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
TAXABLE BONDS OF													
C1	Bonds / Debentures issued by NHB/Institution accredited by NHB	HTGN	9,302	285	2.88%	2.88%	9,302	285	2.88%	18,228	370	8.14%	8.14%
C2	Bonds / Debentures issued by HUDCO	HFHD	130	0	0.03%	0.03%	130	0	0.03%	-	-	-	-
C3	Commercial Papers - NHB / Institution accredited by NHB	HTSL	-	-	-	-	-	-	-	-	-	-	-
TAX FREE BONDS													
C3	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	-	-	-	-	-	-	-	-
D INFRASTRUCTURE INVESTMENTS													
D1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	382	7	1.84%	1.84%	382	7	1.84%	584	-10	-6.66%	-6.66%
D2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	163	0	0.03%	0.03%	163	0	0.03%	290	-13	-8.61%	-8.61%
TAXABLE BONDS OF													
D1	Infrastructure - PSU - Debentures / Bonds	IPFD	2,649	50	1.88%	1.88%	2,649	50	1.88%	10,915	205	7.53%	7.53%
D4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	1,174	16	1.07%	1.07%	1,174	16	1.07%	2,474	71	8.16%	8.16%
D5	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	EPG	-	-	-	-	-	-	-	-	-	-	-
D6	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	IDPG	-	-	-	-	-	-	-	-	-	-	-
D7	Infrastructure - Debentures / Bonds / CPs / Loans	IDOS	7,000	218	3.11%	3.11%	7,000	218	3.11%	5,006	82	10.12%	10.12%
D8	Infrastructure - Equity (Promoter Group)	IOPG	-	-	-	-	-	-	-	-	-	-	-
D9	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-
D10	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-
D11	Infrastructure - Securitized Assets	ISA	-	-	-	-	-	-	-	-	-	-	-
D12	Infrastructure - Infrastructure Development Fund (IDF)	IDOF	500	10	2.04%	2.04%	500	10	2.04%	1,136	23	8.25%	8.25%
D13	INFRASTRUCTURE OTHER- EQUITY	IDQC	9	(4)	-39.01%	-39.01%	9	(4)	-39.01%	-	-	-	-
D14	Units of Infrastructure - Infrastructure Development Fund (IDF)	IDU	4,155	351	8.45%	8.45%	4,155	351	8.45%	4,825	90	8.85%	8.85%
D15	OTHER Investment Infrastructure - Securitized Debt	IOSA	4,266	-	0.00%	0.00%	4,266	-	0.00%	-	-	-	-
TAX FREE BONDS													
	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-
E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
E1	PSU - Equity shares - quoted	EAQ	271	5	1.67%	1.67%	271	5	1.67%	851	238	-146.49%	-146.49%
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EAC	8,065	180	2.23%	2.23%	8,065	180	2.23%	10,087	217	7.06%	7.06%
E3	Corporate Securities - Debentures	ECS	1,403	31	2.18%	2.18%	1,403	31	2.18%	2,392	154	11.68%	11.68%
E4	Corporate Securities - Debentures	ECSD	4,831	136	2.82%	2.82%	4,831	136	2.82%	3,511	136	10.85%	10.85%
E5	Corporate Securities - Preference Shares	EPNQ	415	-	0.00%	0.00%	415	-	0.00%	826	-13	-6.41%	-6.41%
E6	Application Money	ECAM	4	0	0.35%	0.35%	4	0	0.35%	-	-	-	-
E7	Deposits - Deposits with Scheduled Banks, Fin (incl. Bank Balance and Investment) - CCL, RBI	ECDB	24,313	743	3.06%	3.06%	24,313	743	3.06%	26,677	814	12.44%	12.44%
E8	Deposits - CIs with Scheduled Banks	ECSD	-	-	-	-	-	-	-	3,787	54	5.73%	5.73%
E9	CCIs - CDO	ECDO	-	-	-	-	-	-	-	-	-	-	-
E10	Perpetual Debt Instruments of Tier 1 & 2 Capital issued by PSU Banks	EUFD	-	-	-	-	-	-	-	-	-	-	-
E11	Mutual Funds - Gift / Sec / Liquid Schemes	EMGF	1,000	1	0.12%	0.12%	1,000	1	0.12%	10,053	33	1.33%	1.33%
E12	Mutual Funds - Under Promoter Group	EMPG	200	-	0.00%	0.00%	200	-	0.00%	300	21	29.61%	29.61%
E13	Corporate Securities - Bonds - (Tax Free)	EPBF	41	(0)	-0.15%	-0.15%	41	(0)	-0.15%	-	-	-	-
E14	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	-
APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
E15	Approved Investment Subject to Exposure Norms	EAPB	-	-	-	-	-	-	-	-	-	-	-
E16	Investment Properties - Immovable	ENP	4,180	87	2.09%	2.09%	4,180	87	2.09%	4,180	87	8.32%	8.32%
E17	Passively Managed Equity ETF (Non Promoter group)	ETPF	98	12	12.60%	12.60%	98	12	12.60%	-	-	-	-
E18	Deposits - Depos / Reserve Ratio	ECOR	2,898	41	1.43%	1.43%	2,898	41	1.43%	-	-	-	-
E19	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-
E20	Passively Managed Equity ETF (Promoter Group)	ETPF	-	-	-	-	-	-	-	-	-	-	-
E21	Perpetual Debt Instruments of Tier 1 & 2 Capital issued by Non PSU Banks	EUFD	-	-	-	-	-	-	-	-	-	-	-
E22	Units of Real Estate Investment Trust (REITs)	ERIT	181	24	13.03%	13.03%	181	24	13.03%	-	-	-	-
E23	Corporate Securities - Derivative Instruments	ECDO	-	-	-	-	-	-	-	-	-	-	-
F OTHER INVESTMENTS													
F1	Equity Shares (incl. Co-op Societies)	EQSH	5,491	16	0.30%	0.30%	5,491	16	0.30%	3,424	8	0.97%	0.97%
F2	Equity Shares (PSUs & Unlisted)	EQSU	90	(0)	-0.45%	-0.45%	90	(0)	-0.45%	38	(5)	-49.76%	-49.76%
F3	Mutual Funds - Debt/ Income/ Serial Plans	EQMS	-	-	-	-	-	-	-	1,500	0	0.00%	0.00%
F4	DEBENTURES	EQDB	-	-	-	-	-	-	-	1,500	10	12.69%	12.69%
F5	Debentures / Bonds / CPs / Loans - (Promoter Group)	EQDG	3,164	86	2.71%	2.71%	3,164	86	2.71%	3,000	80	10.75%	10.75%
F6	Mutual Funds (Under Insurer's Promoter Group)	EQMG	-	-	-	-	-	-	-	-	-	-	-
F7	Passively Managed Equity ETF (Non Promoter group)	EQTF	-	22	0.00%	0.00%	-	22	0.00%	119	0	0.72%	0.72%
F8	Derivative Instrument	EQDO	-	1,453	0.00%	0.00%	-	1,453	0.00%	-	494	-8.55%	-8.55%
F9	Passively Managed Equity ETF (Promoter Group)	EQTF	-	-	-	-	-	-	-	-	-	-	-
F10	Securitized Assets	EQSA	0	5	0.00%	0.00%	0	5	0.00%	72	5	27.54%	27.54%
F11	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	EQPD	-	-	-	-	-	-	-	-	-	-	-
F12	Term Loans (without Charge)	EQTL	-	-	-	-	-	-	-	-	-	-	-
F13	HCDS	EQCS	-	-	-	-	-	-	-	-	-	-	-
F14	Debentures / Bonds / CPs / Loans - (Promoter Group)	EQDG	-	-	-	-	-	-	-	-	-	-	-
F15	Debentures / Bonds / CPs / Loans - (Promoter Group)	EQDG	-	-	-	-	-	-	-	-	-	-	-
F16	Alternate Investment Funds (Category I)	EQAD	2,130	47	2.21%	2.21%	2,130	47	2.21%	-	-	-	-
F17	Reclassified Approved Investments - Debt	EQOD	777	18	2.31%	2.31%	777	18	2.31%	-	-	-	-
F18	Reclassified Approved Investments - Equity	EQAE	413	13	3.17%	3.17%	413	13	3.17%	-	-	-	-
F19	Venture Fund	EQVF	-	-	-	-	-	-	-	-	-	-	-
F20	Alternate Investment Fund (Category II)	EQAF	609	3	0.50%	0.50%	609	3	0.50%	250	-	0.00%	0.00%
F21	Reclassified Approved Investments - Debt	EQAD	40	1	1.80%	1.80%	40	1	1.80%	40	1	7.31%	7.31%
TOTAL			2,08,235	6,523	3.16%	3.16%	2,08,235	6,523	3.16%	2,07,625	6,324	6.00%	6.00%

Note: 1. The Category Codes/Figures have been restated/reclassified wherever found necessary
 2. Investments are calculated based on Monthly Weighted Average of Investments
 3. Life fund includes Fund Beyond Solvency Margin for the purpose of this disclosure.

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

NAME OF THE FUND : PENSION AND GENERAL ANNUITY FUND

(In Lakhs)

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Current Quarter			Year to Date (Current Year)			Year to Date (Previous Year)					
			Investment*	INCOME ON INVESTMENT (%)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (%)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (%)	GROSS YIELD	NET YIELD
A CENTRAL GOVERNMENT SECURITIES														
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	16,388	322	1.96%	1.96%	16,388	322	1.96%	1,96%	203	7.63%	7.63%	
A2	Deposits under section 7 of Insurance Act 1938	CGSS	-	-	-	-	-	-	-	-	-	-	-	
A3	Treasury Bills	CTSB	-	-	-	-	-	-	-	-	-	-	-	
B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES														
B1	Other Approved Securities (excluding Infrastructure Investments)	SGDA	-	-	-	-	-	-	-	-	-	-	-	
B2	State Government Bonds	SGSB	-	-	-	-	-	-	-	-	-	-	-	
B3	Central Government Guaranteed Loans / Bonds	CGDL	144	6	1.83%	1.83%	144	6	1.83%	1.83%	-	0.00%	0.00%	
C HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT														
TAXABLE BONDS OR														
C1	Bonds / Debentures issued by NRI/Institution accredited by NRI	HTDN	1,368	32	2.34%	2.34%	1,368	32	2.34%	2.34%	543	11	8.19%	8.19%
C2	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	-	-	-	-	-	-	-	-	
C3	Commercial Papers - NRI / Institution accredited by NRI	HTCN	-	-	-	-	-	-	-	-	-	-	-	
TAX FREE BONDS														
C3	Bonds / Debentures issued by HUDCO	HTFD	-	-	-	-	-	-	-	-	-	-	-	
D INFRASTRUCTURE INVESTMENTS														
D1	Infrastructure - PSU - Equity Shares - Outsted	ITPE	28	1	2.81%	2.81%	28	1	2.81%	2.81%	33	-0	-0.53%	-0.53%
D2	Infrastructure - Corporate Securities - Equity Shares - Outsted	ITCE	16	0	1.44%	1.44%	16	0	1.44%	1.44%	8	0	16.10%	16.10%
TAXABLE BONDS OR														
D3	Infrastructure - PSU - Debentures / Bonds	ITFD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	297	6	7.49%	7.49%
D4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ITDO	264	6	2.13%	2.13%	264	6	2.13%	2.13%	-	-	0.00%	0.00%
D5	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	EPG	-	-	-	-	-	-	-	-	-	-	-	
D6	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	EPD	-	-	-	-	-	-	-	-	-	-	-	
D7	Infrastructure - Debentures / Bonds / CPs / Loans	EDS	-	-	-	-	-	-	-	-	-	-	-	
D8	Infrastructure - Equity (Promoter Group)	EPE	-	-	-	-	-	-	-	-	-	-	-	
D9	Infrastructure - Other Corporate Securities - CPs	ECP	-	-	-	-	-	-	-	-	-	-	-	
D10	Infrastructure - PSU - CPs	PCP	-	-	-	-	-	-	-	-	-	-	-	
D11	Infrastructure - Securitised Assets	ISA	-	-	-	-	-	-	-	-	-	-	-	
D12	Infrastructure - Infrastructure Development Fund (IDF)	IDF	-	-	-	-	-	-	-	-	-	-	-	
D13	INFRASTRUCTURE OTHER- EQUITY	IOEQ	-	-	-	-	-	-	-	-	-	-	-	
D14	Units of InvIT	EST	499	17	3.43%	3.43%	499	17	3.43%	3.43%	196	5	10.13%	10.13%
D15	OTHER Investment Infrastructure - Securitised Debt	OSA	-	-	-	-	-	-	-	-	-	-	-	
TAX FREE BONDS														
D15	Infrastructure - PSU - Debentures / Bonds	ITFD	-	-	-	-	-	-	-	-	-	-	-	
E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
E1	PSU - Equity Shares - Outsted	EAEQ	27	0	1.58%	1.58%	27	0	1.58%	1.58%	35	-11	-10.80%	-10.80%
E2	Corporate Securities - Equity Shares (Ordinary)Equated	EACE	738	16	2.11%	2.11%	738	16	2.11%	2.11%	433	8	7.16%	7.16%
E3	Corporate Securities - Debentures	ECDS	1,527	34	2.21%	2.21%	1,527	34	2.21%	2.21%	238	5	8.30%	8.30%
E4	Corporate Securities - Debentures	EDBG	-	-	-	-	-	-	-	386	5	7.54%	7.54%	
E5	Corporate Securities - Preference Shares	EPNS	-	-	-	-	-	-	-	-	-	-	-	
E6	Application Money	ECAM	-	0	0.00%	0.00%	-	0	0.00%	0.00%	-	-	-	
E7	Deposits - Deposit with Scheduled Banks, Fin (incl. Bank Balance)	EDCB	279	8	2.77%	2.77%	279	8	2.77%	2.77%	219	6	10.59%	10.59%
E8	Deposits - CD with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	
E9	CCL - CBLD	ECBO	-	-	-	-	-	-	-	380	5	5.63%	5.63%	
E10	Perpetual Debt Instruments of Tier 1 & II Capital issued by PSU Banks	EDMP	-	-	-	-	-	-	-	-	-	-	-	
E11	Mutual Funds - GI / G Sec / Liquid Schemes	EMFG	-	-	-	-	-	-	-	657	10	6.88%	6.88%	
E12	Mutual Funds - Under Promoter Group	EMPG	-	-	-	-	-	-	-	-	-	-	-	
E13	Corporate Securities - Bonds - (Tax Free)	EBPF	266	(8)	-0.15%	-0.15%	266	0	-0.15%	-0.15%	-	-	-	
E14	Commercial Papers	ECPP	-	-	-	-	-	-	-	-	-	-	-	
F APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
E15	Investment Properties - Immovable	EAPB	-	-	-	-	-	-	-	-	-	-	-	
E16	Passively Managed Equity ETF (Non Promoter group)	ETPF	82	6	7.24%	7.24%	82	6	7.24%	7.24%	-	-	-	
E18	Deposits - Repo / Reverse Repo	ECMR	417	6	1.43%	1.43%	417	6	1.43%	1.43%	-	-	-	
E19	Corporate Securities - Bonds - (Taxable)	EBPT	-	-	-	-	-	-	-	-	-	-	-	
E20	Passively Managed Equity ETF (Promoter Group)	ETPP	-	-	-	-	-	-	-	-	-	-	-	
E21	Perpetual Debt Instruments of Tier 1 & II Capital issued by Non PSU Banks	EPDQ	-	-	-	-	-	-	-	-	-	-	-	
E22	Units of Real Estate Investment Trust (REITs)	EBRT	-	-	-	-	-	-	-	-	-	-	-	
E23	Corporate Securities - Derivative Instruments	EDCN	-	-	-	-	-	-	-	-	-	-	-	
F OTHER INVESTMENTS														
F1	Equity Shares (incl. Co-op Societies)	EDSH	-	-	-	-	-	-	-	-	-	-	-	
F2	Equity Shares (PSU & Outsted)	EDSU	-	-	-	-	-	-	-	-	-	-	-	
F3	Mutual Funds - Debt/ Income/ Sector Plans	OMGS	-	-	-	-	-	-	-	-	-	-	-	
F4	DEBENTURES	OLDB	-	-	-	-	-	-	-	-	-	-	-	
F5	Debentures / Bonds / CPs / Loans - (Promoter Group)	ODPG	-	-	-	-	-	-	-	-	-	-	-	
F6	Mutual Funds (Under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	
F7	Passively Managed Equity ETF (Non Promoter group)	OTPF	-	-	-	-	-	-	-	-	-	-	-	
F8	Derivative Instrument	ODCS	-	-	-	-	-	-	-	-	-	-	-	
F9	Passively Managed Equity ETF (Promoter Group)	OTPP	-	-	-	-	-	-	-	-	-	-	-	
F10	Securitised Assets	ODSA	-	-	-	-	-	-	-	-	-	-	-	
F11	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	ODPD	-	-	-	-	-	-	-	-	-	-	-	
F12	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	
F13	Debentures / Bonds / CPs / Loans	ODDS	-	-	-	-	-	-	-	-	-	-	-	
F14	Debentures / Bonds / CPs / Loans - (Promoter Group)	ODPG	-	-	-	-	-	-	-	-	-	-	-	
F15	Alternate Investment Funds (Category I)	DAFA	-	-	-	-	-	-	-	-	-	-	-	
F16	Reclassified Approved Investments - Debt	ODRD	-	-	-	-	-	-	-	-	-	-	-	
F17	Debt Capital Instruments (DCI - Basel III)	ODDC	-	-	-	-	-	-	-	-	-	-	-	
F18	Reclassified Approved Investments - Equity	ODRAE	-	-	-	-	-	-	-	-	-	-	-	
F19	Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	
F20	Alternate Investment Fund (Category II)	DAFA	-	-	-	-	-	-	-	-	-	-	-	
F21	Reclassified Approved Investments - Debt	ODRD	-	-	-	-	-	-	-	-	-	-	-	
TOTAL			22,626	450	2.04%	2.04%	22,626	450	2.04%	2.04%	16,028	212	2.28%	7.28%

Note: 1. The Category Codes/Types have been indicated/reclassified wherever found necessary.
 2. Transactions are calculated based on Monthly Weighted Average of Investments.
 3. Life fund includes Fund Beyond Solvency Margin for the purpose of this disclosure.

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

Table with 13 columns: NO., CATEGORY OF INVESTMENT, GROUP CODE, Investment*, Current Quarter (Income on Investment, Gross Yield, Net Yield), Investment*, Year to Date (Current Year) (Income on Investment, Gross Yield, Net Yield), Investment*, Year to Date (Previous Year) (Income on Investment, Gross Yield, Net Yield).

Note: 1. The Category Codes/Figures have been restated/reclassified wherever found necessary
2. Investments are calculated based on Monthly Weighted Average of Investments
3. Life fund includes Fund Beyond Solvency Margin for the purpose of this disclosure.

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

COMPANY NAME & CODE : EDELWEISS TOKIO LIFE INSURANCE CO. LTD (147)

Statement as on : 30 June 2019

STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : LIFE FUND

(₹ in '00000)

NO.	NAME OF THE SECURITY	COI	AMOUNT (As per balance sheet)	DATE OF PURCHASE	RATING AGENCY	ORIGINAL GRADE	CURRENT GRADE	DATE OF DOWNGRADE	REMARKS
A. <u>DURING THE QUARTER</u>									
1	11.00% EDELWEISS FINANCE & INVESTMENTS LIMITED NCD 29-07-2025	ODPG	1,500.00	29/07/2015	ICRA	LAA	LAA-	26/06/2019	
2	11.50% EDELWEISS RETAIL FINANCE LTD NCD 26-05-2025	ODPG	1,493.59	09/05/2019	ICRA	LAA	LAA-	26/06/2019	
3	9.05% DEWANHOUS NCD 09-09-2019	HORD	500.33	02/02/2018	CARE	AAA	D	06/06/2019	
4	9.15% DEWANHOUS NCD 20-09-2019	HORD	80.27	13/10/2016	CARE	AAA	D	06/06/2019	
5	9.25% DEWANHOUS NCD 09-09-2023	HORD	1,193.68	12/02/2019	CARE	AAA	D	06/06/2019	
6	9.10% DEWANHOUS NCD 09-09-2019	HORD	344.79	13/10/2016	CARE	AAA	D	06/06/2019	
B. <u>AS ON DATE</u>									
1	12.50% RELIANCE INFRASTRUCTURE LTD NCD 15-12-2021	IODS	7,000.00	02/07/2018	FITCH	BBB+	C	07/08/2018	
2	7.44% PNB HOUSING FINANCE LTD NCD 31-10-2019	HTDN	298.51	27/09/2018	FITCH	AAA	AA+	11/01/2019	
3	7.46% PNB HOUSING FINANCE LTD NCD 30-04-2020	HTDN	497.35	15/03/2018	FITCH	AAA	AA+	11/01/2019	
4	7.50% PNB HOUSING FINANCE LTD NCD 15-09-2020	HTDN	2,459.82	27/09/2018	FITCH	AAA	AA+	11/01/2019	
5	9.05% DEWANHOUS NCD 09-09-2019	HORD	500.33	02/02/2018	CARE	AAA	D	06/06/2019	
6	9.15% DEWANHOUS NCD 20-09-2019	HORD	80.27	13/10/2016	CARE	AAA	D	06/06/2019	
7	9.25% DEWANHOUS NCD 09-09-2023	HORD	1,193.68	12/02/2019	CARE	AAA	D	06/06/2019	
8	9.10% DEWANHOUS NCD 09-09-2019	HORD	344.79	13/10/2016	CARE	AAA	D	06/06/2019	
9	11.00% EDELWEISS FINANCE & INVESTMENTS LIMITED NCD 29-07-2025	ODPG	1,500.00	29/07/2015	ICRA	LAA	LAA-	26/06/2019	
10	11.50% EDELWEISS RETAIL FINANCE LTD NCD 26-05-2025	ODPG	1,493.59	09/05/2019	ICRA	LAA	LAA-	26/06/2019	

Note: Life fund includes Fund Beyond Solvency Margin for the purpose of this disclosure.

CERTIFICATION:

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

COMPANY NAME & CODE : EDELWEISS TOKIO LIFE INSURANCE CO. LTD (147)

Statement as on : 30 June 2019

STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : PENSION AND GENERAL ANNUITY FUND

(₹ in '00000)

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> _____NIL_____								
B.	<u>AS ON DATE</u> 7.46% PNB HOUSING FINANCE LTD NCD 30-04-2020		467.50	16/03/2018	FITCH	AAA	AA+	11/01/2019	

CERTIFICATION:

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2
 COMPANY NAME & CODE : EDELWEISS TOKIO LIFE INSURANCE CO. LTD (147)
 Statement as on : 30 June 2019
 STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : LINKED LIFE FUND

(₹ in '00000)

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	10.15% ECL FINANCE NCD 11-03-2020 IV	ODPG	0.20	13/01/2016	CARE	AA	AA-	26/06/2019	
2	8.64% IDFC BANK LTD NCD 15-04-2020	ECOS	20.08	17/02/2017	ICRA	AAA	AA	22/05/2019	
3	0.00% IDFC BANK LTD ZCB 12-11-2020	EPBF	26.01	13/05/2016	ICRA	AAA	AA	22/05/2019	
4	9.10% DEWANHOUS NCD 09-09-2019	HORD	102.48	14/09/2016	CARE	AAA	D	06/06/2019	
5	9.25% DEWANHOUS NCD 09-09-2023	HORD	404.76	12/04/2017	CARE	AAA	D	06/06/2019	
B. <u>AS ON DATE</u>									
1	10.15% ECL FINANCE NCD 11-03-2020 IV	ODPG	0.20	13-Jan-16	CARE	AA	AA-	26/06/2019	
2	8.64% IDFC BANK LTD NCD 15-04-2020	ECOS	20.08	17-Feb-17	ICRA	AAA	AA	22/05/2019	
3	0.00% IDFC BANK LTD ZCB 12-11-2020	EPBF	26.01	13-May-16	ICRA	AAA	AA	22/05/2019	
4	7.44% PNB HOUSING FINANCE LTD NCD 31-10-2019	HTDN	199.81	11-Sep-18	FITCH	AAA	AA+	11/01/2019	
5	7.46% PNB HOUSING FINANCE LTD NCD 30-04-2020	HTDN	29.98	20-Nov-18	FITCH	AAA	AA+	11/01/2019	
6	8.36% PNB HOUSING FINANCE LTD NCD 12-07-2019	HTDN	50.00	03-Apr-18	FITCH	AAA	AA+	11/01/2019	
7	9.10% DEWANHOUS NCD 09-09-2019	HORD	102.48	14-Sep-16	CARE	AAA	D	06/06/2019	
8	9.25% DEWANHOUS NCD 09-09-2023	HORD	404.76	12-Apr-17	CARE	AAA	D	06/06/2019	

CERTIFICATION:

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

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

Name of Insurer : Edelweiss Tokio Life Insurance Company Ltd.

Date: 30 June 2019

Registration Number: 147 dated 10 May 2011

Business Acquisition through different channels (Group)

(₹ in Crores)

Sr.No.	Channels	For the quarter ended 30 June 19			For the quarter ended 30 June 18		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	0	0	-	-	-2	-0.00
2	Corporate Agents-Banks	0	0	-	-	0	-
3	Corporate Agents -Others	0	0	-	-	0	-
4	Brokers	11	7245	1.17	9	16666	1.20
5	Micro Agents	0	0	-	-	0	-
6	Direct Business	3	11109	8.05	6	25493	17.59
	Total(A)	14	18354	9.22	15	42157	18.79
1	Referral (B)	-	0	-			
	Grand Total (A+B)	14	18354	9.22	15	42157	18.79

FORM L-38- BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (INDIVIDUALS)

Name of the Insurer : EDELWEISS TOKIO LIFE INSURANCE CO. LTD.

Date: 30 June 2019

Business Acquisition through different channels (Individuals)

(₹ in Crores)

Sr.No.	Channels	For the quarter ended 30 June 2019		For the quarter ended 30 June 2018	
		No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	7,234	26.16	6,934	27.55
2	Corporate Agents-Banks	1,182	3.89	819	5.20
3	Corporate Agents -Others	883	7.78	791	4.64
4	Brokers	250	1.78	302	1.71
5	Micro Agents	273	0.00	92	0.00
6	Direct Business	4,009	8.91	4,510	12.35
	Total (A)	13,831	48.51	13,448	51.46
1	Referral (B)	-	-		
	Grand Total (A+B)	13,831	48.51	13,448	51.46

FORM L-39-Data on Settlement of Claims

Name of the Insurer : EDELWEISS TOKIO LIFE INSURANCE CO. LTD.

Date: 30 June 2019

Ageing of Claims

S.No.	Types of Claims	On or before maturity	No. of claims paid					Total No. of claims paid	Total amount of claims paid (₹ In Crores)
			1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit for Annuities / Pension	120	52	48	12	10	16	258	1.16
3	For Surrender	369	70	40	25	27	1	532	0.51
4	Other benefits*	445	-	-	-	-	-	445	3.54
5		277**	7	-	-	-	-	284	2.33
1	Group Death Claims	-	72	-	-	-	-	72	7.22
2	Individual Death Claims	-	46	-	-	-	-	46	2.40

* Other benefits include claim under Health Product, PWB rider, Partial withdrawal, Monthly payouts and group business

** No. of claims of other benefits for group business are based on claims of individual members

Ageing reckoned from the date of receipt of last requirement

FORM L-40 : Quarterly claims data for Life

Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**

Date: **30 June 2019**

Quarterly claims data for Life For the Quarter ended 30 June 2019

<i>Individual</i>		<i>(No. of claims only)</i>					
S. No.	Claims Experience	For Death	For Maturity	For Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	-	-	251	197	249	-
2	Claims reported during the period	65	-	477	550	478	10
3	Claims Settled during the period	46	-	258	532	445	7
4	T & C Rejected	-	-	-	-	-	1
5	Claims Repudiated during the period	5	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	5	-	-	-	-	-
	b) Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
6	Claims Written Back	-	-	-	-	-	-
7	Claims O/S at End of the period	14	-	470	215	282	2
	Less than 3months	14	-	310	96	55	2
	3 months to 6 months	-	-	77	49	48	-
	6months to 1 year	-	-	39	40	81	-
	1year and above	-	-	44	30	98	-

* Other benefits include claim under Health Product, PWB rider, Partial withdrawal, Monthly payouts and group business(lives of Groups)

<i>Group</i>		<i>(No. of claims only)</i>					
S. No.	Claims Experience	For Death	For Maturity	For Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	-	-	-	-	-	-
2	Claims reported during the period	79	-	-	-	-	277
3	Claims Settled during the period	72	-	-	-	-	277
4	T & C Rejected	-	-	-	-	-	-
5	Claims Repudiated during the period	1	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	1	-	-	-	-	-
	b) Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
6	Claims Written Back	-	-	-	-	-	-
7	Claims O/S at End of the period	6	-	-	-	-	-
	Less than 3months	6	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

FORM L-40 : Quarterly claims data for Life

Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**

Date: **30 June 2019**

Quarterly claims data for Life For the period ended 30 June 2019

(No. of claims only)

S. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	-	-	251	197	249	-
2	Claims reported during the period	65	-	477	550	478	10
3	Claims Settled during the period	46	-	258	532	445	7
4	T & C Rejected	-	-	-	-	-	1
5	Claims Repudiated during the period	5	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	5	-	-	-	-	-
	b) Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
6	Claims Written Back	-	-	-	-	-	-
7	Claims O/S at End of the period	14	-	470	215	282	2
	Less than 3months	14	-	310	96	55	2
	3 months to 6 months	-	-	77	49	48	-
	6months to 1 year	-	-	39	40	81	-
	1year and above	-	-	44	30	98	-

* Other benefits include claim under Health Product, PWB rider, Partial withdrawal, Monthly payouts and group business(Group Lives)

Group

(No. of claims only)

S. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	-	-	-	-	-	-
2	Claims reported during the period	79	-	-	-	-	277
3	Claims Settled during the period	72	-	-	-	-	277
4	T & C Rejected	-	-	-	-	-	-
5	Claims Repudiated during the period	1	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	1	-	-	-	-	-
	b) Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
6	Claims Written Back	-	-	-	-	-	-
7	Claims O/S at End of the period	6	-	-	-	-	-
	Less than 3months	6	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

FORM L-41 - GREIVANCE DISPOSAL

Name of the Insurer: EDELWEISS TOKIO LIFE INSURANCE CO. LTD.

Date: 30 June 2019

GRIEVANCE DISPOSAL

Sl.No.	Particulars	Opening Balance As on beginning of the quarter	Additions during the quarter	Complaints Resolved / Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered up to the quarter during the financial year
				Fully Accepted	Partially Accepted	Rejected		
1	Complaints made by the customers							
(a)	Death Claims	0	0	0	0	0	0	0
(b)	Policy Servicing	0	2	0	0	1	1	2
(c)	Proposal Processing	0	6	4	0	2	0	6
(d)	Survival Claims	0	1	1	0	0	0	1
(e)	ULIP Related	0	1	1	0	0	0	1
(f)	Unfair Business Practices	0	102	17	0	80	5	102
(g)	Others	0	2	1	0	1	0	2
	Total Number of complaints:	0	114	24	0	84	6	114

2	Total No. of policies during previous year:	81,074
3	Total No. of claims during previous year	1,286
4	Total No. of policies during current year	13,845
5	Total No. of claims during current year	155
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	0
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :	0

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
(a)	Upto 7 days	3	0	3
(b)	7 - 15 days	3	0	3
(c)	15-30 days	0	0	0
(d)	30-90 days	0	0	0
(e)	90 days & Beyond	0	0	0
	Total No. of complaints	6	0	6

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

L-42- Valuation Basis (Life Insurance)

- a. How the policy data needed for valuation is accessed. The policy data is extracted from the Ingenium (policy administration system) and for One Year Renewable Group Term, Traditional Fund based Group and Individual Micro insurance, the data is extracted from Operations in Microsoft Excel files. Various checks are applied on the data before using it for policy liability calculations using actuarial software 'Data Conversion System (DCS)' and 'Prophet'.
- b. How the valuation bases are supplied to the system The bases and parameters are supplied to Prophet and DCS through various tables. The bases are also extracted from run results and compared with bases stored in spreadsheets for consistency.

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

	Min	Max
i. Individual Business		
1. Life - Participating Policies	8.00% (Without MAD*)	8.00% (Without MAD)
2. Pension - Participating Policies	8.00% (Without MAD)	8.00% (Without MAD)
3. Life - Non-participating Policies	7.25% (Without MAD)	7.75% (Without MAD)
4. Annuities - Participating policies		NA
5. Annuities – Non-participating policies	7.75% (Without MAD)	7.75% (Without MAD)
6. Annuities - Individual Pension Plan		NA
7. Unit Linked - Life (Non-Unit Fund)	7.25% (Without MAD)	7.25% (Without MAD)
8. Unit Linked - Pension (Non-Unit Fund)	7.25% (Without MAD)	7.25% (Without MAD)
9. Health Insurance	7.25% (Without MAD)	7.25% (Without MAD)
ii. Group Business		
1. Group Credit Protection	7.25% (Without MAD)	7.25% (Without MAD)
2. Group Wealth Accumulation (Non-Unit Fund)	7.25% (Without MAD)	7.25% (Without MAD)
3. Group Employee Benefit (General Fund Reserve)	7.25% (Without MAD)	7.25% (Without MAD)

2) Mortality Rates : the mortality rates used for each segment (Expressed as a % of Indian Assured Lives Mortality (2012-14), unless otherwise stated)

	Min	Max
i. Individual Business		
1. Life- Participating policies	102.0% (Without MAD)	102.0% (Without MAD)
2. Pension - Participating Policies	102.0% (Without MAD)	102.0% (Without MAD)
3. Life- Non-participating Policies		
- Pure Term Plans	22% (Without MAD)	215.0% (Without MAD)
- Non Term Plans	80.0% (Without MAD)	155.0% (Without MAD)
4. Annuities- Participating policies		NA
5. Annuities – Non-participating policies	70% (Without MAD) of Modified Mortality for Annuitants - LIC (a) (1996-98) Ultimate Rates	80% (Without MAD) of Modified Mortality for Annuitants - LIC (a) (1996-98) Ultimate Rates
6. Annuities- Individual Pension Plan		NA
7. Unit Linked - Life	95.0% (Without MAD)	110.0% (Without MAD)
8. Unit Linked - Pension	102.0% (Without MAD)	102.0% (Without MAD)
9. Health Insurance	90.0% (Without MAD)	90.0% (Without MAD)
ii. Group Business		
1. Group Credit Protection	73.0% (Without MAD)	135.0% (Without MAD)
2. Group Wealth Accumulation	102.0% (Without MAD)	102.0% (Without MAD)
3. Group Employee Benefit	102.0% (Without MAD)	102.0% (Without MAD)

3) Expense : The value of future expenses has been derived to allow for all the future maintenance expenses as applicable namely fixed per policy, renewal premium (0%-2%)/ commission (0%-25%) related, fund (0%-0.25%) related etc. The limits for fixed per policy expenses are as given below.

	Min	Max
i. Individual Business		
1. Life - Participating Policies	427 (INFL @5%) (without MAD)	855 (INFL @ 5%) (without MAD)
2. Pension - Participating Policies	517 (INFL @5%) (without MAD)	646 (INFL @5%) (without MAD)
3. Life - Non - participating Policies	266 (INFL @ 5%) (without MAD) 16 (INFL @ 5%) (without MAD) for micro Insurance plan	855 (INFL @ 5%) (without MAD) 16 (INFL @ 5%) (without MAD) for micro Insurance plan
4. Annuities - Participating policies		NA
5. Annuities – Non-participating policies	258 (INFL @ 5%) (without MAD)	517 (INFL @ 5%) (without MAD)
6. Annuities - Individual Pension Plan		NA
7. Unit Linked - Life	551 (INFL @ 5%) (without MAD)	855 (INFL @ 5%) (without MAD)
8. Unit Linked - Pension	293 (INFL @ 5%) (without MAD)	586 (INFL @ 5%) (without MAD)
9. Health Insurance	304 (INFL @5%) (without MAD)	492 (INFL @5%) (without MAD)
ii. Group Business		
1. Group Credit Protection		per member - 271 (INFL @ 5%) (without MAD)
2. Group Wealth Accumulation		per scheme - 8546 (INFL @5%) (without MAD)
3. Group Employment Benefit		per scheme - 5859 (INFL @5%) (without MAD)

4) Bonus Rates : The provisions for future bonuses are consistent with assumed valuation rate of interest.

5) Policyholders Reasonable Expectations The level of benefits assumed is in line with the benefit illustrations provided at the point of sale (also is in line with Sales Literature, Policy Bond etc) and hence meets policyholders reasonable expectation.

6) Taxation and Shareholder Transfers For participating business, taxation of surplus and shareholder transfers have been allowed in the calculation of reserves. Goods and Service tax is included in the valuation, wherever applicable.

7) Basis of provisions for Incurred But Not Reported (IBNR) The provision for IBNR claims is set based on the delay in past claim experience approach.

8) Change in Valuation Methods or Bases: **

i. Individuals Assurances		
1. Interest	No change	
2. Expenses	No change	
3. Inflation	No change	
ii. Annuities		
1. Interest		
a. Annuity in payment	No change	
b. Annuity during deferred period	NA	
c. Pension : All Plans	No change	
2. Expenses	No change	
3. Inflation	No change	
iii. Unit Linked		
1. Interest	No change	
2. Expenses	No change	
3. Inflation	No change	
iv. Health		
1. Interest	No change	
2. Expenses	No change	
3. Inflation	No change	
v. Group		
1. Interest	No change	
2. Expenses	No change	
3. Inflation	No change	

MAD* Interest: 95 - 575 bps
Mortality: 10%; additional 5% MAD to cater AIDS risk
Expenses: 10%

* Margin for Adverse Deviation (MAD) is over and above the base rate mentioned above

** The details provided are for the valuation bases after MAD