

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

Public Disclosures for the nine month ended 31 December 2018		
Sr No	Particulars	Page No.
1	L-1-A-RA Revenue Account	1
2	L-2-A-PL Profit & Loss Account	5
3	L-3-A-BS Balance Sheet	6
4	L-4-Premium	7
5	L-5-Commission	8
6	L-6 -Operating Expenses	9
7	L-6A - Expenses other than those directly related to the Insurance Business	10
8	L-7-Benefits Paid	11
9	L-8 & L-9-Share Capital & Pattern of Shareholding	13
10	L-10 & L11-Reserves and Surplus & Borrowings	14
11	L-12-Investment - Shareholders	15
12	L-13-Investment - Policyholders	16
13	L-14- Investment - Assets Held to cover Linked Liabilities	17
14	L-15-Loans	18
15	L-16-Fixed Assets	19
16	L-17-Cash and Bank Balance	20
17	L-18-Advances and Other Assets	21
18	L-19, L-20 & L-21- Current Liabilities, Provisions & Misc Expenditures	22
19	L-22-Analytical Ratios	23
20	L-23-Receipt and Payment Schedule	24
21	L-24-Valuation on Net Liabilities	25
22	L-25- Geographical Distribution of Business - Group & Individual	26
23	L-26-Investment Assets	30
24	L-27-Ulip Linked Business	31
25	L-28-ULIP NAV	32
26	L-29-Debt Securities	33
27	L-30-Related Party Transactions	36
28	L-31-Board of Directors & Key Persons	37
29	L-32-Solvency Margin	38
30	L-33-NPAs	39
31	L-34-Yield on Investment	42
32	L-35- Downgrading of Investment	45
33	L-36-Business Numbers	48
34	L-37-Business Acquisition-Group	50
35	L-38-Business Acquisition-Individual	51
36	L-39-Ageing of Claims	52
37	L-40-Claims Data	53
38	L-41-Grievances (Life)	55
39	L-42-Valuation Basis (Life)	56

## REVENUE ACCOUNT FOR THE QUARTER ENDED 31 DECEMBER 2018

## POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

(₹ in '000)

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
<b>Premium earned-net</b>	L-4											
(a) Premium		19,71,419	3,67,307	40,015	7,83,953	11,209	3,766	1,66,988	76,303	5,12,822	9,054	(0)
(b) Reinsurance ceded		(78,203)	(679)	-	(30,489)	-	(805)	(44,837)	-	(1,393)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>18,93,216</b>	<b>3,66,628</b>	<b>40,015</b>	<b>7,53,464</b>	<b>11,209</b>	<b>2,961</b>	<b>1,22,152</b>	<b>76,303</b>	<b>5,11,429</b>	<b>9,054</b>	<b>(0)</b>
<b>Income from Investments</b>												
(a) Interest & Dividends Gross & Amortisation (Net)		2,91,895	50,417	8,794	1,61,716	6,184	830	25,559	3,572	28,067	1,867	4,890
(b) Profit on sale / redemption of investments		2,91,482	7,030	2,875	2,15,667	2,495	-	4,952	-	52,384	2,444	3,635
(c) (Loss on sale / redemption of investments)		(2,93,372)	(39,310)	(4,156)	(33,912)	(359)	(37)	(8,733)	-	(1,93,743)	(5,447)	(7,675)
(d) Transfer /Gain on revaluation / change in fair value*		1,79,671	-	-	-	-	-	-	-	1,61,880	4,225	13,566
<b>Sub Total</b>		<b>4,69,676</b>	<b>18,137</b>	<b>7,512</b>	<b>3,43,472</b>	<b>8,319</b>	<b>792</b>	<b>21,778</b>	<b>3,572</b>	<b>48,588</b>	<b>3,089</b>	<b>14,416</b>
<b>Other Income</b>												
Contribution from the Shareholders' Account		1,52,655	33,696	-	(71,316)	(2,600)	2,579	-	1,236	1,87,747	-	1,313
Other Income		931	332	-	576	-	-	-	-	23	-	-
<b>Sub Total</b>		<b>1,53,586</b>	<b>34,028</b>	<b>-</b>	<b>(70,740)</b>	<b>(2,600)</b>	<b>2,579</b>	<b>-</b>	<b>1,236</b>	<b>1,87,770</b>	<b>-</b>	<b>1,313</b>
<b>Total (A)</b>		<b>25,16,478</b>	<b>4,18,793</b>	<b>47,527</b>	<b>10,26,198</b>	<b>16,929</b>	<b>6,333</b>	<b>1,43,930</b>	<b>81,110</b>	<b>7,47,787</b>	<b>12,142</b>	<b>15,729</b>
Commission	L-5	1,40,915	40,186	794	81,370	204	130	448	113	17,405	263	-
Operating Expenses related to Insurance Business	L-6	7,06,312	1,44,716	885	2,95,219	396	1,723	41,271	319	2,20,320	153	1,312
Service Tax/ GST on ULIP Charges		11,746	-	-	-	-	-	-	51	11,586	110	-
Provision for Doubtful debts		1,748	-	-	1,748	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-
<b>Total (B)</b>		<b>8,60,721</b>	<b>1,84,902</b>	<b>1,679</b>	<b>3,78,337</b>	<b>600</b>	<b>1,853</b>	<b>41,719</b>	<b>482</b>	<b>2,49,311</b>	<b>526</b>	<b>1,312</b>
Benefits Paid (Net)	L-7	1,80,827	29,725	932	30,859	4,341	860	88,551	411	12,908	321	11,919
Interim Bonuses Paid		24	24	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-
(a) Gross **		15,26,845	2,04,147	41,533	6,65,950	11,988	3,620	20,876	80,217	4,85,568	10,448	2,498
(b) Amount ceded in Reinsurance		(50,359)	-	-	(48,952)	-	-	(1,407)	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
<b>Total (C)</b>		<b>16,57,337</b>	<b>2,33,895</b>	<b>42,465</b>	<b>6,47,857</b>	<b>16,329</b>	<b>4,481</b>	<b>1,08,021</b>	<b>80,629</b>	<b>4,98,476</b>	<b>10,769</b>	<b>14,417</b>
<b>SURPLUS/ (DEFICIT ) (D) = (A) - (B) - (C)</b>		<b>(1,578)</b>	<b>-</b>	<b>3,383</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(5,809)</b>	<b>-</b>	<b>-</b>	<b>848</b>	<b>-</b>
<b>Appropriations</b>												
Transfer to Shareholders' Account		(4,962)	-	-	-	-	-	(5,812)	-	-	849	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		3,385	-	3,385	-	-	-	-	-	-	-	-
<b>TOTAL (D)</b>		<b>(1,578)</b>	<b>-</b>	<b>3,385</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(5,812)</b>	<b>-</b>	<b>-</b>	<b>849</b>	<b>-</b>
<b>NOTES:</b>												
* 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		24	24	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		(1,578)	-	3,385	-	-	-	(5,812)	-	-	849	-
<b>(d) Total Surplus [ (a) + (b)+ (c) ].</b>		<b>(1,554)</b>	<b>24</b>	<b>3,385</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(5,812)</b>	<b>-</b>	<b>-</b>	<b>849</b>	<b>-</b>

## REVENUE ACCOUNT FOR NINE MONTH ENDED 31 DECEMBER 2018

## POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

(₹ in '000)

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
<b>Premium earned-net</b>	L-4											
(a) Premium		51,21,319	9,56,031	1,09,034	18,75,094	38,051	11,072	5,75,586	1,02,223	14,01,339	37,313	15,575
(b) Reinsurance ceded		(1,96,598)	(1,879)	-	(85,439)	-	(2,351)	(1,03,002)	-	(3,927)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>49,24,721</b>	<b>9,54,152</b>	<b>1,09,034</b>	<b>17,89,655</b>	<b>38,051</b>	<b>8,720</b>	<b>4,72,585</b>	<b>1,02,223</b>	<b>13,97,412</b>	<b>37,313</b>	<b>15,575</b>
<b>Income from Investments</b>												
(a) Interest & Dividends Gross & Amortisation (Net)		7,90,595	1,36,332	23,863	4,38,740	16,028	2,023	63,842	7,520	81,908	5,495	14,845
(b) Profit on sale / redemption of investments		5,82,257	39,415	7,584	2,62,059	3,317	389	7,928	287	2,31,861	13,312	16,105
(c) (Loss on sale / redemption of investments)		(7,02,102)	(62,413)	(7,968)	(1,93,666)	(4,624)	(377)	(16,919)	(9,345)	(3,68,827)	(15,039)	(22,924)
(d) Transfer /Gain on revaluation / change in fair value*		91,547	-	-	-	-	-	-	-	81,178	1,458	8,911
<b>Sub Total</b>		<b>7,62,297</b>	<b>1,13,333</b>	<b>23,480</b>	<b>5,07,132</b>	<b>14,722</b>	<b>2,035</b>	<b>54,851</b>	<b>(1,537)</b>	<b>26,120</b>	<b>5,226</b>	<b>16,937</b>
<b>Other Income</b>												
Contribution from the Shareholders' Account		8,15,747	98,619	-	1,64,514	1,631	4,524	-	12,033	5,32,374	-	2,052
Other Income		12,811	817	-	4,191	-	-	-	-	7,055	214	534
<b>Sub Total</b>		<b>8,28,558</b>	<b>99,436</b>	<b>-</b>	<b>1,68,705</b>	<b>1,631</b>	<b>4,524</b>	<b>-</b>	<b>12,033</b>	<b>5,39,429</b>	<b>214</b>	<b>2,586</b>
<b>Total (A)</b>		<b>65,15,576</b>	<b>11,66,921</b>	<b>1,32,514</b>	<b>24,65,493</b>	<b>54,404</b>	<b>15,279</b>	<b>5,27,436</b>	<b>1,12,719</b>	<b>19,62,960</b>	<b>42,752</b>	<b>35,098</b>
Commission	L-5	3,24,247	1,06,356	2,525	1,64,740	581	333	1,334	134	47,363	882	-
Operating Expenses related to Insurance Business	L-6	17,97,339	3,87,905	2,540	6,85,683	1,375	5,004	90,713	1,344	6,18,727	584	3,465
Service Tax/ GST on ULIP Charges		32,709	-	-	-	-	-	-	69	32,220	420	-
Provision for Doubtful debts		2,121	-	-	2,121	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-
<b>Total (B)</b>		<b>21,56,416</b>	<b>4,94,261</b>	<b>5,064</b>	<b>8,52,544</b>	<b>1,955</b>	<b>5,337</b>	<b>92,047</b>	<b>1,547</b>	<b>6,98,309</b>	<b>1,886</b>	<b>3,465</b>
Benefits Paid (Net)	L-7	4,63,319	80,517	1,940	67,803	10,789	1,091	2,09,723	3,506	57,307	570	30,073
Interim Bonuses Paid		64	64	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies												
(a) Gross **		40,38,908	5,92,081	1,16,896	17,55,014	41,660	8,851	1,70,195	1,07,666	12,07,344	37,641	1,561
(b) Amount ceded in Reinsurance		(2,30,360)	-	-	(2,09,871)	-	-	(20,488)	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
<b>Total (C)</b>		<b>42,71,931</b>	<b>6,72,662</b>	<b>1,18,836</b>	<b>16,12,945</b>	<b>52,448</b>	<b>9,942</b>	<b>3,59,430</b>	<b>1,11,172</b>	<b>12,64,651</b>	<b>38,211</b>	<b>31,633</b>
<b>SURPLUS/ (DEFICIT ) (D) = (A) - (B) - (C)</b>		<b>87,228</b>	<b>-</b>	<b>8,614</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>75,960</b>	<b>-</b>	<b>-</b>	<b>2,655</b>	<b>-</b>
<b>Appropriations</b>												
Transfer to Shareholders' Account		78,614	-	-	(0)	-	-	75,960	-	-	2,655	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		8,614	-	8,614	(0)	-	-	-	-	-	-	-
<b>TOTAL (D)</b>		<b>87,228</b>	<b>-</b>	<b>8,614</b>	<b>(0)</b>	<b>-</b>	<b>-</b>	<b>75,960</b>	<b>-</b>	<b>-</b>	<b>2,655</b>	<b>-</b>

## 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		64	64	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		87,228	-	8,614	(0)	-	-	75,960	-	-	2,655	-
<b>(d) Total Surplus [ (a) + (b)+ (c) ].</b>		<b>87,291</b>	<b>64</b>	<b>8,614</b>	<b>(0)</b>	<b>-</b>	<b>-</b>	<b>75,960</b>	<b>-</b>	<b>-</b>	<b>2,655</b>	<b>-</b>

REVENUE ACCOUNT FOR THE QUARTER ENDED 31 DECEMBER 2017

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)												(₹ in '000)
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
<b>Premium earned-net</b>	<b>L-4</b>											
(a) Premium		13,30,955	2,38,740	49,699	5,40,363	14,733	2,700	1,49,485	4,435	3,12,663	9,886	8,250
(b) Reinsurance ceded		(45,640)	(466)	-	(23,549)	-	(613)	(20,222)	-	(790)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>12,85,314</b>	<b>2,38,275</b>	<b>49,699</b>	<b>5,16,813</b>	<b>14,733</b>	<b>2,087</b>	<b>1,29,263</b>	<b>4,435</b>	<b>3,11,873</b>	<b>9,886</b>	<b>8,250</b>
<b>Income from Investments</b>												
(a) Interest & Dividends Gross & Amortisation (Net)		1,70,196	33,907	4,615	93,673	3,365	251	14,666	1,534	13,613	946	3,626
(b) Profit on sale / redemption of investments		1,20,104	15,634	1,183	23,996	546	66	4,920	85	63,826	3,335	6,512
(c) (Loss on sale / redemption of investments)		(1,44,295)	(14,571)	(1,695)	(1,01,557)	(1,299)	-	(197)	(543)	(19,469)	(1,323)	(3,642)
(d) Transfer /Gain on revaluation / change in fair value*		84,926	-	-	-	-	-	-	-	81,252	2,788	887
<b>Sub Total</b>		<b>2,30,931</b>	<b>34,970</b>	<b>4,102</b>	<b>16,112</b>	<b>2,613</b>	<b>317</b>	<b>19,390</b>	<b>1,076</b>	<b>1,39,222</b>	<b>5,746</b>	<b>7,383</b>
<b>Other Income</b>												
Contribution from the Shareholders' Account		8,13,824	1,30,838	15,396	3,55,029	8,557	3,435	(27,042)	369	3,19,127	5,979	2,136
Other Income		736	199	-	513	-	-	-	-	21	3	-
<b>Sub Total</b>		<b>8,14,560</b>	<b>1,31,037</b>	<b>15,396</b>	<b>3,55,542</b>	<b>8,557</b>	<b>3,435</b>	<b>(27,042)</b>	<b>369</b>	<b>3,19,148</b>	<b>5,982</b>	<b>2,136</b>
<b>Total (A)</b>		<b>23,30,806</b>	<b>4,04,281</b>	<b>69,198</b>	<b>8,88,468</b>	<b>25,903</b>	<b>5,840</b>	<b>1,21,610</b>	<b>5,880</b>	<b>7,70,243</b>	<b>21,614</b>	<b>17,769</b>
Commission	<b>L-5</b>	88,328	29,855	1,612	42,505	283	108	1,140	-	12,353	472	-
Operating Expenses related to Insurance Business	<b>L-6</b>	10,02,405	1,92,124	22,029	4,09,784	4,077	4,172	34,450	(329)	3,27,806	6,723	1,569
Service Tax on ULIP Charges		9,435	-	-	-	-	-	-	-	8,555	313	567
Provision for Doubtful debts		143	-	-	143	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-
<b>Total (B)</b>		<b>11,00,311</b>	<b>2,21,980</b>	<b>23,640</b>	<b>4,52,431</b>	<b>4,360</b>	<b>4,280</b>	<b>35,591</b>	<b>(329)</b>	<b>3,48,714</b>	<b>7,509</b>	<b>2,136</b>
Benefits Paid (Net)	<b>L-7</b>	1,69,009	42,811	5,915	13,019	3,209	(12)	65,959	2,405	22,014	410	13,279
Interim Bonuses Paid		44	44	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-
(a) Gross **		11,60,396	1,39,446	39,642	5,14,846	18,334	1,572	27,188	3,804	3,99,515	13,696	2,354
(b) Amount ceded in Reinsurance		(98,956)	-	-	(91,829)	-	-	(7,127)	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
<b>Total (C)</b>		<b>12,30,493</b>	<b>1,82,301</b>	<b>45,557</b>	<b>4,36,035</b>	<b>21,543</b>	<b>1,560</b>	<b>86,020</b>	<b>6,209</b>	<b>4,21,529</b>	<b>14,105</b>	<b>15,633</b>
<b>SURPLUS/ (DEFICIT ) (D) = (A) - (B) - (C)</b>		<b>(0)</b>	<b>-</b>	<b>-</b>	<b>(0)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Appropriations</b>												
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (D)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>NOTES:</b>												
* Represents the deemed realised gain as per norms specified by the Authority.												
**represents Mathematical Reserves after allocation of bonus.												
The total surplus is disclosed below:												
(a) Interim Bonuses Paid		44	44	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-	-	-	-	-	-	-	-
<b>(d) Total Surplus [ (a) + (b)+ (c) ].</b>		<b>44</b>	<b>44</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

<b>Form L-1-A-RA</b> Name of the Insurer: <b>EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED</b> Registration Number : <b>147 dated 10 May 2011</b>												
<b>REVENUE ACCOUNT FOR THE NINE MONTH ENDED 31 DECEMBER 2017</b>												
<b>POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)</b>												(₹ in '000)
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
<b>Premium earned-net</b>	<b>L-4</b>											
(a) Premium		32,79,337	5,55,191	1,06,460	12,85,883	37,598	8,554	4,20,663	85,849	7,40,137	27,723	11,280
(b) Reinsurance ceded		(1,41,994)	(1,253)	-	(66,799)	-	(1,727)	(69,951)	-	(2,263)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>31,37,343</b>	<b>5,53,938</b>	<b>1,06,460</b>	<b>12,19,084</b>	<b>37,598</b>	<b>6,827</b>	<b>3,50,712</b>	<b>85,849</b>	<b>7,37,873</b>	<b>27,723</b>	<b>11,280</b>
<b>Income from Investments</b>												
(a) Interest & Dividends Gross & Amortisation (Net)		4,81,480	94,850	12,550	2,59,328	9,320	786	42,243	2,538	45,284	2,931	11,650
(b) Profit on sale / redemption of investments		4,59,764	80,319	6,332	1,16,159	1,502	342	12,110	347	2,09,127	11,945	21,581
(c) (Loss on sale / redemption of investments)		(2,49,168)	(23,378)	(2,342)	(1,62,939)	(1,831)	-	(569)	(543)	(47,417)	(3,065)	(7,083)
(d) Transfer /Gain on revaluation / change in fair value*		1,02,009	-	-	-	-	-	-	-	95,428	3,574	3,006
<b>Sub Total</b>		<b>7,94,085</b>	<b>1,51,791</b>	<b>16,540</b>	<b>2,12,547</b>	<b>8,991</b>	<b>1,128</b>	<b>53,784</b>	<b>2,342</b>	<b>3,02,423</b>	<b>15,385</b>	<b>29,154</b>
<b>Other Income</b>												
Contribution from the Shareholders' Account		19,64,077	2,59,608	44,803	8,52,475	17,039	12,600	4,362	12,390	7,46,138	10,392	4,272
Other Income		2,154	480	0	1,524	-	-	-	-	56	89	5
<b>Sub Total</b>		<b>19,66,231</b>	<b>2,60,088</b>	<b>44,803</b>	<b>8,53,999</b>	<b>17,039</b>	<b>12,600</b>	<b>4,362</b>	<b>12,390</b>	<b>7,46,194</b>	<b>10,480</b>	<b>4,277</b>
<b>Total (A)</b>		<b>58,97,659</b>	<b>9,65,816</b>	<b>1,67,803</b>	<b>22,85,630</b>	<b>63,628</b>	<b>20,555</b>	<b>4,08,858</b>	<b>1,00,580</b>	<b>17,86,490</b>	<b>53,589</b>	<b>44,711</b>
Commission	<b>L-5</b>	2,14,051	65,703	4,069	1,09,058	679	314	1,974	-	31,436	819	-
Operating Expenses related to Insurance Business	<b>L-6</b>	24,99,071	4,24,456	61,936	10,99,190	11,121	14,193	92,348	10,949	7,66,527	13,548	4,802
Service Tax on ULIP Charges		17,084	-	-	-	-	-	-	-	15,909	588	587
Provision for Doubtful debts		362	-	-	362	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-
<b>Total (B)</b>		<b>27,30,568</b>	<b>4,90,158</b>	<b>66,004</b>	<b>12,08,610</b>	<b>11,800</b>	<b>14,507</b>	<b>94,322</b>	<b>10,949</b>	<b>8,13,872</b>	<b>14,954</b>	<b>5,390</b>
Benefits Paid (Net)	<b>L-7</b>	5,13,662	1,18,418	7,078	44,499	7,187	6	2,34,951	11,652	65,422	619	23,829
Interim Bonuses Paid		124	124	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-
(a) Gross **		29,31,144	3,57,116	94,720	12,96,132	44,640	6,041	93,812	77,978	9,07,196	38,015	15,493
(b) Amount ceded in Reinsurance		(2,77,839)	-	-	(2,63,612)	-	-	(14,227)	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
<b>Total (C)</b>		<b>31,67,091</b>	<b>4,75,658</b>	<b>1,01,798</b>	<b>10,77,019</b>	<b>51,827</b>	<b>6,047</b>	<b>3,14,536</b>	<b>89,631</b>	<b>9,72,618</b>	<b>38,634</b>	<b>39,322</b>
<b>SURPLUS/ (DEFICIT ) (D) = (A) - (B) - (C)</b>		<b>(0)</b>	<b>-</b>	<b>-</b>	<b>(0)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Appropriations</b>												
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (D)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>NOTES:</b>												
* Represents the deemed realised gain as per norms specified by the Authority.												
**represents Mathematical Reserves after allocation of bonus.												
The total surplus is disclosed below:												
(a) Interim Bonuses Paid		124	124	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-	-	-	-	-	-	-	-
<b>(d) Total Surplus [ (a) + (b)+ (c) ].</b>		<b>124</b>	<b>124</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

## PROFIT AND LOSS ACCOUNT FOR THE NINE MONTH ENDED 31 DECEMBER 2018

## SHAREHOLDERS' ACCOUNT (NON-TECHNICAL ACCOUNT)

(₹ in '000)

Particulars	SCHEDULE	For the Quarter Ended 31 December 2018	For the Nine Month Ended 31 December 2018	For the Quarter Ended 31 December 2017	For the Nine Month Ended 31 December 2018
Amounts transferred from the policyholders account (Technical Account)		(4,962)	78,614	-	-
Income from investments					
(a) Interest, Dividend & Rent- Gross & Amortisation (Net)		1,64,223	5,11,379	1,13,054	3,16,512
(b) Profit on sale / redemption of investments		10,772	1,47,560	1,89,949	3,45,993
(c) (Loss on sale / redemption of investments)		(1,00,190)	(2,26,882)	(13,527)	(37,422)
(d) Transfer /Gain/(Loss) on revaluation / change in fair value		-	-	-	-
<b>Sub Total</b>		<b>74,805</b>	<b>4,32,057</b>	<b>2,89,476</b>	<b>6,25,083</b>
Other income		-	-	60	60
<b>Total (A)</b>		<b>69,843</b>	<b>5,10,671</b>	<b>2,89,536</b>	<b>6,25,143</b>
Expenses other than those directly related to the insurance business		5,37,052	17,24,236	4,423	17,591
Bad debts written off		-	-	-	-
Provisions (Other than taxation)		-	-	-	-
(a) For diminution in the value of investment (net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others		-	-	-	-
Contribution to Policyholders' Account		1,52,657	8,15,747	8,13,824	19,64,077
<b>Total (B)</b>		<b>6,89,709</b>	<b>25,39,983</b>	<b>8,18,247</b>	<b>19,81,668</b>
<b>Profit / (Loss) before tax</b>		<b>(6,19,866)</b>	<b>(20,29,312)</b>	<b>(5,28,711)</b>	<b>(13,56,525)</b>
Provision for taxation					
Current Year		-	-	-	-
For earlier years		-	-	-	-
<b>Profit / (Loss) after tax</b>		<b>(6,19,866)</b>	<b>(20,29,312)</b>	<b>(5,28,711)</b>	<b>(13,56,525)</b>
<b>APPROPRIATIONS</b>					
(a) Balance at the beginning of the period		(97,84,612)	(83,75,165)	(68,76,021)	(60,48,207)
(b) Interim dividends paid during the period		-	-	-	-
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution tax		-	-	-	-
(e) Transfer to reserves / other accounts		-	-	-	-
<b>Profit / (Loss) carried to the Balance Sheet</b>		<b>(1,04,04,478)</b>	<b>(1,04,04,477)</b>	<b>(74,04,732)</b>	<b>(74,04,732)</b>
Earning per share of face value ₹ 10 - Basic/Diluted		(1.95)	(6.40)	(1.99)	(5.10)

## BALANCE SHEET AS AT 31 DECEMBER 2018

(₹ in '000)

PARTICULARS	SCHEDULE	As at 31 December 2018	As at 31 December 2017	As at 31 March 2018
<b>SOURCES OF FUNDS</b>				
<b>Shareholders' funds</b>				
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		7,189	11,976	(44,039)
<b>Sub-total</b>		<b>1,99,81,876</b>	<b>1,99,86,663</b>	<b>1,99,30,648</b>
<b>Borrowings</b>				
	L-11	-	-	-
<b>Policyholders' Funds</b>				
Credit/(Debit) Fair Value Change Account		(44,794)	13,617	3,671
Policy liabilities		1,28,79,643	87,75,857	1,02,81,540
Insurance reserves		-	-	-
Provision for Linked Liabilities		44,22,600	25,97,564	35,42,814
Add: Credit/(Debit) Fair Value Change Account		1,06,855	1,93,024	15,308
<b>Total Provision for Linked Liabilities</b>		<b>45,29,455</b>	<b>27,90,588</b>	<b>35,58,122</b>
<b>Sub-total</b>		<b>1,73,64,304</b>	<b>1,15,80,062</b>	<b>1,38,43,333</b>
<b>Funds for Discontinued Policies</b>				
Discontinued on account of non-payment of premium-Linked		5,45,901	2,81,117	3,06,790
Others		-	-	-
Funds for Future Appropriations		32,065	-	23,451
<b>Total</b>		<b>3,79,24,146</b>	<b>3,18,47,842</b>	<b>3,41,04,221</b>
<b>APPLICATION OF FUNDS</b>				
<b>Investments</b>				
Shareholders'	L-12	75,04,928	1,10,27,066	98,92,607
Policyholders'	L-13	1,36,13,220	94,12,605	1,06,23,034
Assets held to cover linked liabilities	L-14	50,75,357	30,71,704	38,64,911
Loans	L-15	37,188	14,435	19,561
Fixed assets	L-16	9,54,478	8,09,797	8,89,339
<b>Current assets</b>				
Cash and bank balances	L-17	3,57,269	2,85,012	9,46,125
Advances and other assets	L-18	20,13,872	15,39,116	18,71,391
<b>Sub-total (A)</b>		<b>23,71,141</b>	<b>18,24,128</b>	<b>28,17,516</b>
Current liabilities	L-19	17,19,269	14,30,032	20,43,957
Provisions	L-20	3,17,371	2,86,592	3,33,953
<b>Sub-total (B)</b>		<b>20,36,639</b>	<b>17,16,625</b>	<b>23,77,910</b>
<b>Net Current Assets (C) = (A - B)</b>		<b>3,34,502</b>	<b>1,07,503</b>	<b>4,39,606</b>
Miscellaneous expenditure (to the extent not written off or adjusted)	L-21	-	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		1,04,04,477	74,04,732	83,75,165
Debit Balance in Revenue Account (Policyholders' Account)		-	-	-
<b>Total</b>		<b>3,79,24,150</b>	<b>3,18,47,842</b>	<b>3,41,04,223</b>

## Contingent Liability

PARTICULARS	As at 31 December 2018	As at 31 December 2017	As at 31 March 2018
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	1,83,242 *	1,83,242 *	1,83,242 *
Reinsurance obligations to the extent not provided for in accounts	-	-	-
Others (Claims against policies under litigation)	7,844	9,739	7,621

\* The Company has received show cause-cum-demand notices relating to Service tax demand amounting to Rs.1,83,242 thousands (Previous year Rs.75,232 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 Ended 31 December 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	9,32,497	1,81,069	1,246	3,49,640	-	1,227	59,408	76,303	2,61,131	2,473	-
Renewal Premiums	9,46,843	1,86,238	38,769	4,32,514	-	2,539	40,167	-	2,41,534	5,082	-
Single Premiums	92,079	-	-	1,798	11,209	-	67,414	-	10,158	1,500	-
<b>Total</b>	<b>19,71,419</b>	<b>3,67,307</b>	<b>40,015</b>	<b>7,83,952</b>	<b>11,209</b>	<b>3,767</b>	<b>1,66,988</b>	<b>76,303</b>	<b>5,12,822</b>	<b>9,055</b>	<b>-</b>

For the Nine Month Ended 31 December 2018

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	22,99,553	4,93,247	11,000	7,70,414	-	3,394	1,58,111	1,02,223	7,39,639	5,949	15,575
Renewal Premiums	24,17,493	4,62,784	98,163	10,96,862	-	7,678	1,10,847	-	6,13,456	27,703	-
Single Premiums	4,04,273	-	-129	7,818	38,051	-	3,06,628	-	48,244	3,661	-
<b>Total</b>	<b>51,21,318</b>	<b>9,56,031</b>	<b>1,09,034</b>	<b>18,75,094</b>	<b>38,051</b>	<b>11,072</b>	<b>5,75,586</b>	<b>1,02,223</b>	<b>14,01,339</b>	<b>37,313</b>	<b>15,575</b>

For the Quarter Ended 31 December 2017

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	5,87,091	1,16,727	14,086	1,97,247	-	1,089	42,972	4,435	1,97,787	4,497	8,250
Renewal Premiums	6,06,603	1,22,013	35,153	3,40,023	-	1,611	4,374	-	99,099	4,331	-
Single Premiums	1,37,261	-	460	3,094	14,733	-	1,02,139	-	15,777	1,058	-
<b>Total</b>	<b>13,30,955</b>	<b>2,38,740</b>	<b>49,699</b>	<b>5,40,364</b>	<b>14,733</b>	<b>2,700</b>	<b>1,49,485</b>	<b>4,435</b>	<b>3,12,663</b>	<b>9,886</b>	<b>8,250</b>

For the Nine Month Ended 31 December 2017

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	14,30,631	2,41,719	38,726	4,84,078	-	3,278	1,33,053	85,849	4,25,143	7,505	11,280
Renewal Premiums	15,16,045	3,13,472	67,274	7,92,665	-	5,275	61,091	-	2,57,159	19,110	-
Single Premiums	3,32,661	-	460	9,142	37,598	-	2,26,519	-	57,835	1,108	-
<b>Total</b>	<b>32,79,337</b>	<b>5,55,191</b>	<b>1,06,460</b>	<b>12,85,884</b>	<b>37,598</b>	<b>8,554</b>	<b>4,20,663</b>	<b>85,849</b>	<b>7,40,137</b>	<b>27,723</b>	<b>11,280</b>



## Form L-5- Commission Schedule

## COMMISSION

For the Quarter Ended 31 December 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
<b>Commission</b>											
First year Premiums	1,13,979	33,438	68	66,288	-	132	345	113	13,444	152	-
Renewal Premiums	26,590	6,748	727	15,051	-	(2)	103	-	3,876	86	-
Single Premiums	346	-	-	31	204	-	-	-	86	25	-
<b>Other Commissions</b>	-	-	-	-	-	-	-	-	-	-	-
<b>Total (A)</b>	<b>1,40,915</b>	<b>40,186</b>	<b>795</b>	<b>81,370</b>	<b>204</b>	<b>130</b>	<b>448</b>	<b>113</b>	<b>17,405</b>	<b>263</b>	<b>-</b>
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
<b>Net commission</b>	<b>1,40,915</b>	<b>40,186</b>	<b>795</b>	<b>81,370</b>	<b>204</b>	<b>130</b>	<b>448</b>	<b>113</b>	<b>17,405</b>	<b>263</b>	<b>-</b>
<b>Break-up of the commission expenses (gross) incurred to procure business:</b>											
Agents	1,06,942	30,375	341	65,213	62	113	10	-	10,596	232	-
Brokers	7,108	2,570	1	3,940	-	1	439	113	45	-	-
Corporate agency	26,864	7,241	453	12,216	141	16	-	-	6,764	32	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>1,40,914</b>	<b>40,186</b>	<b>795</b>	<b>81,369</b>	<b>204</b>	<b>131</b>	<b>448</b>	<b>113</b>	<b>17,405</b>	<b>263</b>	<b>-</b>

For the Nine Month Ended 31 December 2018

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
<b>Commission</b>											
First year Premiums	2,54,806	89,387	648	1,26,421	-	330	846	134	36,686	353	-
Renewal Premiums	68,051	16,969	1,876	38,194	-	3	488	-	10,053	468	-
Single Premiums	1,390	-	-	126	581	-	-	-	623	60	-
<b>Other Commissions</b>	-	-	-	-	-	-	-	-	-	-	-
<b>Total (A)</b>	<b>3,24,247</b>	<b>1,06,356</b>	<b>2,525</b>	<b>1,64,740</b>	<b>581</b>	<b>333</b>	<b>1,334</b>	<b>134</b>	<b>47,363</b>	<b>882</b>	<b>-</b>
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
<b>Net commission</b>	<b>3,24,247</b>	<b>1,06,356</b>	<b>2,525</b>	<b>1,64,740</b>	<b>581</b>	<b>333</b>	<b>1,334</b>	<b>134</b>	<b>47,363</b>	<b>882</b>	<b>-</b>
<b>Break-up of the commission expenses (gross) incurred to procure business:</b>											
Agents	2,40,410	82,313	1,119	1,26,485	144	280	10	6	29,262	792	-
Brokers	18,793	5,172	3	11,942	4	5	1,324	128	216	-	-
Corporate agency	65,044	18,871	1,403	26,313	433	48	-	-	17,885	90	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>3,24,246</b>	<b>1,06,356</b>	<b>2,525</b>	<b>1,64,740</b>	<b>581</b>	<b>333</b>	<b>1,334</b>	<b>134</b>	<b>47,363</b>	<b>882</b>	<b>-</b>

For the Quarter Ended 31 December 2017

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
<b>Commission</b>											
First year Premiums	67,183	25,271	889	28,968	-	112	1,097	-	10,463	384	-
Renewal Premiums	20,530	4,584	714	13,480	-	(4)	43	-	1,636	76	-
Single Premiums	615	-	9	56	283	-	0	-	254	13	-
<b>Other Commissions</b>	-	-	-	-	-	-	-	-	-	-	-
<b>Total (A)</b>	<b>88,328</b>	<b>29,855</b>	<b>1,613</b>	<b>42,504</b>	<b>283</b>	<b>108</b>	<b>1,140</b>	<b>-</b>	<b>12,353</b>	<b>472</b>	<b>-</b>
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
<b>Net commission</b>	<b>88,328</b>	<b>29,855</b>	<b>1,613</b>	<b>42,504</b>	<b>283</b>	<b>108</b>	<b>1,140</b>	<b>-</b>	<b>12,353</b>	<b>472</b>	<b>-</b>
<b>Break-up of the commission expenses (gross) incurred to procure business:</b>											
Agents	64,192	24,396	675	30,745	57	89	9	-	7,784	438	-
Brokers	6,165	790	3	4,194	-	7	1,131	-	39	-	-
Corporate agency	17,971	4,669	934	7,565	227	12	0	-	4,529	34	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>88,328</b>	<b>29,855</b>	<b>1,612</b>	<b>42,504</b>	<b>283</b>	<b>109</b>	<b>1,140</b>	<b>-</b>	<b>12,353</b>	<b>472</b>	<b>-</b>

For the Nine Month Ended 31 December 2017

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
<b>Commission</b>											
First year Premiums	1,64,202	54,050	2,724	78,713	-	304	1,680	-	26,260	473	-
Renewal Premiums	48,085	11,653	1,336	30,202	-	10	294	-	4,257	333	-
Single Premiums	1,764	-	9	143	679	-	0	-	919	13	-
<b>Other Commissions</b>	-	-	-	-	-	-	-	-	-	-	-
<b>Total (A)</b>	<b>2,14,051</b>	<b>65,703</b>	<b>4,069</b>	<b>1,09,058</b>	<b>679</b>	<b>314</b>	<b>1,974</b>	<b>-</b>	<b>31,436</b>	<b>819</b>	<b>-</b>
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
<b>Net commission</b>	<b>2,14,051</b>	<b>65,703</b>	<b>4,069</b>	<b>1,09,058</b>	<b>679</b>	<b>314</b>	<b>1,974</b>	<b>-</b>	<b>31,436</b>	<b>819</b>	<b>-</b>
<b>Break-up of the commission expenses (gross) incurred to procure business:</b>											
Agents	1,58,077	55,596	1,638	80,418	155	275	9	-	19,271	715	-
Brokers	10,609	1,442	2	7,078	-	7	1,965	-	114	-	-
Corporate agency	45,365	8,664	2,429	21,561	524	32	0	-	12,051	104	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>2,14,051</b>	<b>65,703</b>	<b>4,069</b>	<b>1,09,058</b>	<b>679</b>	<b>314</b>	<b>1,974</b>	<b>-</b>	<b>31,436</b>	<b>819</b>	<b>-</b>

L-6- Operating Expenses Schedule

(₹ in '000)

Particulars	For the Quarter Ended 31 DECEMBER 2018	Up To The Quarter Ended 31 DECEMBER 2018	For the Quarter Ended 31 DECEMBER 2017	Up To The Quarter Ended 31 DECEMBER 2017
Employees' remuneration & welfare benefits	7,79,379	20,85,647	5,94,956	14,65,587
Travel, conveyance and vehicle running expenses	44,660	1,33,775	46,861	1,13,227
Training expenses	38,513	69,457	14,123	44,115
Rent, rates & taxes	50,362	1,62,221	57,524	1,62,355
Repairs & Maintenance	30,169	75,675	22,368	54,326
Printing & stationery	6,434	14,365	5,426	15,034
Communication expenses	19,328	56,770	15,547	41,626
Legal & professional charges	14,492	54,189	28,313	61,972
Medical Fees	9,214	19,627	4,362	10,989
Auditors' Fees, expenses, etc.	-	-	-	-
(a) as auditor	663	1,725	655	1,575
(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	175	375	-	-
(d) Out of pocket expenses	375	450	45	145
Advertisement & publicity	67,930	2,02,444	71,820	1,29,628
Bank charges	4,278	11,161	2,160	6,116
Others:	-	-	-	-
a) Business Development, Marketing & Sales Promotion	5,783	1,78,714	43,833	1,44,014
b) Stamp duty on policies	10,781	30,186	15,143	31,167
c) General & Other Insurance Expenses	8,719	22,727	6,075	23,874
d) Information Technology Cost	39,806	1,02,346	20,322	59,523
e) Business Support Expenses	39,458	1,06,560	16,102	37,635
f) (Profit)/Loss on sale of Fixed Assets	217	(229)	-	(212)
Depreciation	59,356	1,67,205	39,171	94,953
GST / Service Tax	381	4,189	(2,401)	1,422
Expense charged to Shareholder's Account towards EOM	(5,24,161)	(17,02,240)	-	-
<b>Total</b>	<b>7,06,311</b>	<b>17,97,340</b>	<b>10,02,403</b>	<b>24,99,070</b>

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

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

(₹ in '000)

Particulars	For the Quarter Ended 31 DECEMBER 2018	Up To The Quarter Ended 31 DECEMBER 2018	For the Quarter Ended 31 DECEMBER 2017	Up To The Quarter Ended 31 DECEMBER 2017
Employees' remuneration & welfare benefits	12,910	12,910	-	10,000
Rents,rates & taxes	-	75	3,750	4,903
Legal and Professional fee	-	-	-	-
Bank Charges	150	443	118	223
Others	-	-	-	-
(a) Directors Sitting fees	160	620	180	600
(b) Others	(329)	7,948	375	1,865
Expense charged from Policyholder's Account towards EOM	5,24,161	17,02,240	-	-
<b>Total</b>	<b>5,37,052</b>	<b>17,24,236</b>	<b>4,423</b>	<b>17,591</b>

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-7 - Benefits Paid Schedule

FOR THE QUARTER ENDED 31 DECEMBER 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
<b>1. Insurance claims</b>											
(a) Claims by Death,*	2,13,631	4,511	323	52,969	(0)	510	1,51,088	-	3,910	321	-
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	4,341	-	-	-	4,341	-	-	-	-	-	-
(d) Other benefits	23,889	5,550	604	9,553	-	-	-	-	8,181	0	-
(i) Surrenders	19,772	19,772	-	-	-	-	-	-	-	-	-
(ii) Survival benefit	-	-	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	3,749	205	-	44	-	3,500	-	-	-	-	-
Health Withdrawals	19,881	14	5	193	-	-	6,523	412	817	-	11,919
<b>2. (Amount ceded in reinsurance)</b>											
(a) Claims by Death	(1,01,232)	(272)	-	(31,900)	-	-	(69,060)	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(3,204)	(54)	-	-	-	(3,150)	-	-	-	-	-
<b>3. Amount accepted in reinsurance:</b>											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>1,80,827</b>	<b>29,724</b>	<b>932</b>	<b>30,859</b>	<b>4,341</b>	<b>860</b>	<b>88,551</b>	<b>412</b>	<b>12,908</b>	<b>321</b>	<b>11,919</b>
Benefits paid to claimants:											
1) In India	1,80,827	29,724	932	30,859	4,341	860	88,551	412	12,908	321	11,919
2) Outside India	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>1,80,827</b>	<b>29,724</b>	<b>932</b>	<b>30,859</b>	<b>4,341</b>	<b>860</b>	<b>88,551</b>	<b>412</b>	<b>12,908</b>	<b>321</b>	<b>11,919</b>

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

FOR THE NINE MONTH ENDED 31 DECEMBER 2018

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
<b>1. Insurance claims</b>											
(a) Claims by Death,*	4,00,116	8,850	797	93,086	203	516	2,84,766	-	11,325	571	1
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	10,585	-	-	-	10,585	-	-	-	-	-	-
(d) Other benefits	92,868	21,109	1,138	25,401	-	-	-	-	45,220	(1)	-
(i) Surrenders	50,601	50,601	-	-	-	-	-	-	-	-	-
(ii) Survival benefit	-	-	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	5,578	334	-	44	-	5,000	200	-	-	-	-
Health Withdrawals	51,322	14	5	193	-	-	16,717	3,506	817	-	30,072
<b>2. (Amount ceded in reinsurance):</b>											
(a) Claims by Death	(1,43,082)	(272)	-	(50,794)	-	-	(91,960)	-	(55)	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(4,669)	(119)	-	(125)	-	(4,425)	-	-	-	-	-
<b>3. Amount accepted in reinsurance:</b>											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>4,63,320</b>	<b>80,517</b>	<b>1,940</b>	<b>67,805</b>	<b>10,788</b>	<b>1,091</b>	<b>2,09,723</b>	<b>3,506</b>	<b>57,307</b>	<b>570</b>	<b>30,073</b>
Benefits paid to claimants:											
1) In India	4,63,319	80,517	1,940	67,805	10,788	1,091	2,09,723	3,506	57,307	570	30,073
2) Outside India	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>4,63,319</b>	<b>80,517</b>	<b>1,940</b>	<b>67,805</b>	<b>10,788</b>	<b>1,091</b>	<b>2,09,723</b>	<b>3,506</b>	<b>57,307</b>	<b>570</b>	<b>30,073</b>

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

## Form L-7- Benefits Paid Schedule

FOR THE QUARTER ENDED 31 DECEMBER 2017

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Individual Life	Linked Non Par	
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable		Individual Linked Pension	Group
<b>1. Insurance claims</b>											
(a) Claims by Death,*	86,608	3,390	4,131	7,009	-	(12)	65,734	-	5,764	590	1
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	3,209	-	-	-	3,209	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
(i) Surrenders	27,749	3,450	1,780	6,449	-	-	-	-	16,249	(180)	-
(ii) Survival benefit	36,012	36,012	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health Withdrawals	76	76	-	-	-	-	-	-	-	-	-
	20,091	4	4	11	-	-	4,389	2,405	-	-	13,278
<b>2. (Amount ceded in reinsurance)</b>											
(a) Claims by Death	(4,688)	(72)	-	(453)	-	-	(4,164)	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(48)	(48)	-	-	-	-	-	-	-	-	-
<b>3. Amount accepted in reinsurance</b>											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>1,69,008</b>	<b>42,812</b>	<b>5,915</b>	<b>13,017</b>	<b>3,209</b>	<b>(12)</b>	<b>65,960</b>	<b>2,405</b>	<b>22,013</b>	<b>410</b>	<b>13,279</b>
Benefits paid to claimants:											
1) In India	1,69,008	42,812	5,915	13,017	3,209	(12)	65,960	2,405	22,013	410	13,279
2) Outside India	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>1,69,008</b>	<b>42,812</b>	<b>5,915</b>	<b>13,017</b>	<b>3,209</b>	<b>(12)</b>	<b>65,960</b>	<b>2,405</b>	<b>22,013</b>	<b>410</b>	<b>13,279</b>

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

FOR THE NINE MONTH ENDED 31 DECEMBER 2017

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Individual Life	Linked Non Par	
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable		Individual Linked Pension	Group
<b>1. Insurance claims</b>											
(a) Claims by Death,*	3,44,999	6,429	4,566	44,574	-	6	2,78,751	-	9,970	701	1
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	7,187	-	-	-	7,187	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
(i) Surrenders	95,657	15,755	2,512	22,019	-	-	1	-	55,451	(82)	-
(ii) Survival benefit	96,337	96,337	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health Withdrawals	578	348	-	230	-	-	-	-	-	-	-
	48,607	-	-	-	-	-	13,127	11,652	-	-	23,828
<b>2. (Amount ceded in reinsurance)</b>											
(a) Claims by Death	(79,504)	(267)	-	(22,310)	-	-	(56,928)	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(199)	(184)	-	(15)	-	-	-	-	-	-	-
<b>3. Amount accepted in reinsurance</b>											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>5,13,662</b>	<b>1,18,418</b>	<b>7,078</b>	<b>44,499</b>	<b>7,187</b>	<b>6</b>	<b>2,34,952</b>	<b>11,652</b>	<b>65,422</b>	<b>619</b>	<b>23,829</b>
Benefits paid to claimants:											
1) In India	5,13,662	1,18,418	7,078	44,499	7,187	6	2,34,952	11,652	65,422	619	23,829
2) Outside India	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>5,13,662</b>	<b>1,18,418</b>	<b>7,078</b>	<b>44,499</b>	<b>7,187</b>	<b>6</b>	<b>2,34,952</b>	<b>11,652</b>	<b>65,422</b>	<b>619</b>	<b>23,829</b>

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

Form L-8 - Share Capital Schedule

SHARE CAPITAL

(₹ in '000)

Particulars	As at 31 December 2018	As at 31 December 2017	As at 31 March 2018
<b>Authorised Capital</b>			
325,000,000 Equity Shares of ₹ 10 each (previous year 325,000,000)	32,50,000	32,50,000	32,50,000
<b>Issued Capital</b>			
312,620,882 Equity Shares of ₹ 10 each (previous year 312,620,882)	31,26,209	31,26,209	31,26,209
<b>Subscribed Capital</b>			
312,620,882 Equity Shares of ₹ 10 each (previous year 312,620,882)	31,26,209	31,26,209	31,26,209
<b>Called-up Capital</b>			
312,620,882 Equity Shares of ₹ 10 each (previous year 312,620,882)	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	-	-	-
<b>Total</b>	<b>31,26,209</b>	<b>31,26,209</b>	<b>31,26,209</b>

Note:

Of the total share capital, 159,436,650 Equity Shares (Previous year: 133,412,010) of ₹ 10 each fully paid up are held by Edelweiss Financial Services Limited , the holding company and its nominees.

Form L-9- Pattern of Shareholding Schedule

PATTERN OF SHAREHOLDING  
[As certified by the Management]

Shareholder	As at 31 December 2018		As at 31 December 2017		As at 31 March 2018	
	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	-	-	-	-	-	-
<b>Total</b>	<b>31,26,20,882</b>	<b>100</b>	<b>31,26,20,882</b>	<b>100</b>	<b>31,26,20,882</b>	<b>100</b>

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-10-Reserves and Surplus Schedule

RESERVES AND SURPLUS

(₹ in '000)

Particulars	As at 31 December 2018	As at 31 December 2017	As at 31 March 2018
Capital reserve	-	-	-
Capital redemption reserve	-	-	-
Share Premium			
Opening Balance	1,68,48,478	1,06,58,765	1,06,58,765
Add: Addition during the year	-	61,89,713	61,89,713
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	-	-	-
<b>Total</b>	<b>1,68,48,478</b>	<b>1,68,48,478</b>	<b>1,68,48,478</b>

Form L-11 -Borrowings Schedule

BORROWINGS

(₹ in '000)

Particulars	As at 31 December 2018	As at 31 December 2017	As at 31 March 2018
Debentures / Bonds	-	-	-
Banks	-	-	-
Financial Institutions	-	-	-
Others	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

## Form L-12- Investments- Shareholders Schedule

## INVESTMENTS - SHAREHOLDERS

(₹ in '000)

Particulars	As at 31 December 2018	As at 31 December 2017	As at 31 March 2018
<b>LONG TERM INVESTMENTS</b>			
Government securities and Government guaranteed bonds including			
Treasury Bills	11,01,901	9,23,806	10,48,349
Other Approved Securities	10,078	97,262	1,07,452
Other Investments	-	-	-
(a) Shares	-	-	-
(aa) Equity	-	-	-
(bb) Preference	50,206	1,00,114	1,01,580
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds*	4,69,504	6,71,729	6,80,597
(e) Other Securities- Bank Deposits	17,55,300	17,37,300	17,24,000
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	4,18,002	4,18,002	4,18,002
Investment in Infrastructure and Social Sector	10,51,076	24,76,098	25,37,370
Other than Approved Investments #	17,74,838	3,29,507	5,78,767
<b>Sub-Total (A)</b>	<b>66,30,905</b>	<b>67,53,818</b>	<b>71,96,117</b>
<b>SHORT TERM INVESTMENTS</b>			
Government securities and Government guaranteed bonds including			
Treasury Bills	-	14,97,532	-
Other Approved Securities	-	-	-
Other Investments	-	-	-
(a) Shares			
(aa) Equity	3,34,690	5,80,310	5,54,616
(bb) Preference	-	-	-
(b) Mutual Funds	0	8,13,429	8,28,234
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	-	-	-
(e) Other Securities- Bank Deposits/CBLO	2,09,848	5,18,015	3,24,956
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	1,41,657	5,80,246	3,03,046
Other than Approved Investments	1,87,828	2,83,716	6,85,638
<b>Sub-Total (B)</b>	<b>8,74,023</b>	<b>42,73,248</b>	<b>26,96,490</b>
<b>Total (A+B)</b>	<b>75,04,928</b>	<b>1,10,27,066</b>	<b>98,92,607</b>
In India	75,04,928	1,10,27,066	98,92,607
Outside India	-	-	-
<b>Total</b>	<b>75,04,928</b>	<b>1,10,27,066</b>	<b>98,92,607</b>

**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)	60,23,832	88,55,612	76,59,406
Market Value	60,18,990	89,30,042	76,87,075

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

Book Value (Historical cost)	14,79,522	21,54,846	22,82,655
Market Value	14,86,712	21,66,822	22,38,617

3 Includes Investment in

\* of Rs.750,145 thousands in Non Convertible Debentures (NCD) of Fellow subsidiaries (previous year Rs 751,279 thousands)

# unlisted Equity shares of ₹ 422,902 thousands (previous period ₹ 2,58,132 thousands)

\*\* Equity shares amounting to ₹ 8,44 thousands through corporate action awaiting listing as on balance sheet date (previous period ₹ Nil)



## Form L-13-Investments- Policyholder Schedule

## INVESTMENTS - POLICYHOLDERS

(₹ in '000)

Particulars	As at 31 December 2018	As at 31 December 2017	As at 31 March 2018
<b>LONG TERM INVESTMENTS</b>			
Government securities and Government guaranteed bonds			
including Treasury Bills	94,74,983	59,49,363	63,01,755
Other Approved Securities	0	-	-
Other Investments	-	-	-
(a) Shares	-	-	-
(aa) Equity	-	0	-
(bb) Preference	-	2,010	1,520
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds*	1,32,079	2,00,375	73,827
(e) Other Securities - Bank Deposits	10,25,300	10,40,600	8,92,100
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	13,23,121	10,36,084	13,21,074
Other than Approved Investments #	2,18,667	-	5,00,000
<b>Sub-Total (A)</b>	<b>1,21,74,150</b>	<b>82,28,432</b>	<b>90,90,276</b>
<b>SHORT TERM INVESTMENTS</b>			
Government securities and Government guaranteed bonds			
including Treasury Bills	97,066	89,530	1,45,700
Other Approved Securities	-	-	-
Other Investments	-	-	-
(a) Shares	-	-	-
(aa) Equity**	4,87,146	4,57,642	5,22,207
(bb) Preference	-	-	-
(b) Mutual Funds	0	31,007	31,606
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	63,590	324	38,989
(e) Other Securities- Bank Deposit/CBLO	2,83,069	5,45,727	7,26,321
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	4,73,211	39,657	26,715
Other than Approved Investments	34,988	20,286	41,220
<b>Sub-Total (B)</b>	<b>14,39,070</b>	<b>11,84,173</b>	<b>15,32,758</b>
<b>Total (A+B)</b>	<b>1,36,13,220</b>	<b>94,12,605</b>	<b>1,06,23,034</b>
In India	1,36,13,220	94,12,605	1,06,23,034
Outside India	-	-	-
<b>Total</b>	<b>1,36,13,220</b>	<b>94,12,605</b>	<b>1,06,23,034</b>

**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)	1,27,25,443	86,34,219	97,74,142
Market Value	1,29,06,898	85,28,183	96,45,384

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

Book Value (Historical cost)	9,21,242	7,78,692	8,72,969
Market Value	9,00,697	7,93,202	8,64,447

3 Includes Investment

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

\*\* Equity shares amounting to ₹ 8,20 thousands through corporate action awaiting listing as on balance sheet date (previous period ₹ Nil)

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

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

## ASSETS HELD TO COVER LINKED LIABILITIES

(₹ in '000)

Particulars	As at 31 December 2018	As at 31 December 2017	As at 31 March 2018
<b>LONG TERM INVESTMENTS</b>			
Government securities and Government guaranteed bonds including			
Treasury Bills	2,18,424	2,31,451	1,25,135
Other Approved Securities	-	-	-
Other Investments	-	-	-
(a) Shares	-	-	-
(aa) Equity	-	-	-
(bb) Preference	34,842	5,494	35,785
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds*	94,287	12,712	50,761
(e) Other Securities-Bank Deposits	14,600	29,600	29,600
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	2,08,520	2,21,919	1,89,514
Other than Approved Investments	11,872	-	-
<b>Sub-Total (A)</b>	<b>5,82,545</b>	<b>5,01,176</b>	<b>4,30,795</b>
<b>SHORT TERM INVESTMENTS</b>			
Government securities and Government guaranteed bonds including			
Treasury Bills	4,88,531	2,35,143	2,69,566
Other Approved Securities	-	-	-
Other Investments	-	-	-
(a) Shares	-	-	-
(aa) Equity	28,23,603	16,47,662	20,43,043
(bb) Preference	-	-	-
(b) Mutual Funds	-	5,633	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds*	38,888	6,040	35,887
(e) Other Securities - Bank Deposits/CBLO	1,13,711	2,19,113	3,04,677
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	2,16,661	2,01,232	1,76,724
Other than Approved Investments	6,96,483	2,77,965	3,74,780
<b>Sub-Total (B)</b>	<b>43,77,877</b>	<b>25,92,788</b>	<b>32,04,677</b>
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	727	2,701	2,382
Advance and Other Assets	1,20,724	79,579	3,05,016
<b>Sub-Total (C)</b>	<b>1,21,451</b>	<b>82,280</b>	<b>3,07,398</b>
Current Liabilities	6,516	1,04,540	77,959
Provisions	-	-	-
<b>Sub-Total (D)</b>	<b>6,516</b>	<b>1,04,540</b>	<b>77,959</b>
<b>Net Current Asset (E) = (C-D)</b>	<b>1,14,935 -</b>	<b>22,260</b>	<b>2,29,439</b>
<b>Total (A+B+E)</b>	<b>50,75,357</b>	<b>30,71,704</b>	<b>38,64,911</b>
In India	50,75,357	30,71,704	38,64,911
Outside India	-	-	-
<b>Total</b>	<b>50,75,357</b>	<b>30,71,704</b>	<b>38,64,911</b>

Note :

- 1 \* in Non Convertible Debentures (NCD) of fellow subsidiary amounting to ₹ 2,743 thousands (previous year ₹ ₹ 4,844 thousands)

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-15-Loans Schedule

LOANS

(₹ in '000)

Particulars	As at 31 December 2018	As at 31 December 2017	As at 31 March 2018
<b>SECURITY- WISE CLASSIFICATION</b>			
<b>Secured</b>			
(a) On mortgage of property			
(aa) In India	-	-	-
(bb) Outside India	-	-	-
(b) On Shares, Bonds, Govt Securities etc	-	-	-
(c) Loans against policies	37,188	14,435	19,561
(d) Others	-	-	-
<b>Unsecured</b>			
	-	-	-
<b>Total</b>	<b>37,188</b>	<b>14,435</b>	<b>19,561</b>
<b>BORROWER - WISE CLASSIFICATION</b>			
(a) Central and State Governments	-	-	-
(b) Banks and Financial Institutions	-	-	-
(c) Subsidiaries	-	-	-
(d) Companies	-	-	-
(e) Loans against policies	37,188	14,435	19,561
(f) Others	-	-	-
<b>Total</b>	<b>37,188</b>	<b>14,435</b>	<b>19,561</b>
<b>PERFORMANCE - WISE CLASSIFICATION</b>			
(a) Loans classified as standard:			
(aa) In India	37,188	14,435	19,561
(bb) Outside India	-	-	-
(b) Non - standard loans less provisions:			
(aa) In India	-	-	-
(bb) Outside India	-	-	-
<b>Total</b>	<b>37,188</b>	<b>14,435</b>	<b>19,561</b>
<b>MATURITY - WISE CLASSIFICATION</b>			
(a) Short Term	-	-	-
(b) Long Term	37,188	14,435	19,561
<b>Total</b>	<b>37,188</b>	<b>14,435</b>	<b>19,561</b>

## Form L-16- Fixed Assets Schedule

## FIXED ASSETS

(₹ in '000)

Particulars	Cost/Gross Block				Depreciation				Net Block		
	As at 01 April 2018	Additions	Deductions / Adjustments	As at 31 December 2018	As at 01 April 2018	For the Year	On Sale/Adjustment	As at 31 December 2018	As at 31 December 2018	As at 31 December 2017	As at 31 March 2018
<b>Intangible assets:</b>											
Goodwill	-	-	-	-	-	-	-	-	-	-	-
Computer Software	5,23,561	32,173	-	5,55,734	1,87,816	75,000	-	2,62,816	2,92,917	91,674	3,35,745
<b>Tangible assets:</b>											
Land-Freehold	-	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	1,46,895	5,294	3,677	1,48,513	65,782	11,325	3,345	73,762	74,752	75,154	81,113
Furniture & Fittings	93,977	2,698	551	96,124	27,725	14,538	497	41,767	54,358	25,128	66,252
Information Technology Equipments (including servers)	2,40,411	42,878	4,322	2,78,967	1,62,168	42,356	4,041	2,00,482	78,485	65,584	78,243
Vehicles	13,311	-	2,772	10,540	8,261	877	1,404	7,734	2,806	5,773	5,050
Office Equipment	82,369	4,089	1,692	84,765	57,538	13,267	1,597	69,209	15,557	22,894	24,830
Buildings*	2,75,785	-	-	2,75,785	7,567	9,842	-	17,409	2,58,377	2,58,130	2,68,218
<b>Total</b>	<b>13,76,309</b>	<b>87,132</b>	<b>13,014</b>	<b>14,50,428</b>	<b>5,16,857</b>	<b>1,67,205</b>	<b>10,884</b>	<b>6,73,179</b>	<b>7,77,252</b>	<b>5,44,337</b>	<b>8,59,451</b>
Capital Work-In-Progress	29,887	1,47,339	-	1,77,226	-	-	-	-	1,77,226	2,65,460	29,887
<b>Grand Total</b>	<b>14,06,196</b>	<b>2,34,471</b>	<b>13,014</b>	<b>16,27,654</b>	<b>5,16,857</b>	<b>1,67,205</b>	<b>10,884</b>	<b>6,73,179</b>	<b>9,54,478</b>	<b>8,09,797</b>	<b>8,89,339</b>
Previous year	6,42,449	7,70,700	36,839	13,76,309	3,94,889	1,55,509	33,539	5,16,858	-	-	-

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

## Form L-17-Cash and Bank Balances Schedule

## CASH AND BANK BALANCES

(₹ in '000)

Particulars	As at 31 December 2018	As at 31 December 2017	As at 31 March 2018
Cash [including cheques, drafts and stamps amounting to ₹184,050 thousand (previous year ₹159,638 thousand)]	66,820	89,246	2,66,562
Bank balances			
(a) Deposit accounts			
(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-	-
(bb) Others	54	52	54
(b) Current accounts	2,90,395	1,95,714	6,79,509
(c) Others	-	-	-
Money at call and short notice			
(a) With banks	-	-	-
(b) With other institutions	-	-	-
Others	-	-	-
<b>Total</b>	<b>3,57,269</b>	<b>2,85,012</b>	<b>9,46,125</b>
Balances with non-scheduled banks included in 2 above	-		-
<b>Cash and bank balances</b>			
In India	3,57,269	2,85,012	9,46,125
Outside India	-	-	-
<b>Total</b>	<b>3,57,269</b>	<b>2,85,012</b>	<b>9,46,125</b>

## Form L-18-Advances and Other Assets Schedule

## ADVANCES AND OTHER ASSETS

(₹ in '000)

Particulars	As at 31 December 2018	As at 31 December 2017	As at 31 March 2018
<b>ADVANCES</b>			
Reserve deposits with ceding companies	-	-	-
Application money for investments	-	-	-
Prepayments	65,017	24,695	23,092
Advances to Directors/Officers	-	-	-
Advance tax paid and taxes deducted at source(Net of provision for taxation)	8,404	2,023	3,463
Others			
a) Advance to Suppliers	19,827	34,301	756
b) Staff Loans and Advances	11,607	6,933	7,399
<b>Total (A)</b>	<b>1,04,855</b>	<b>67,952</b>	<b>34,710</b>
<b>OTHER ASSETS</b>			
Income accrued on Investments	12,73,665	9,64,805	10,94,141
Outstanding premiums	1,84,547	1,27,201	2,85,558
Agents' Balances			
Gross	9,521	5,531	5,597
Less : Provision for doubtful agents' balance	(6,002)	(3,032)	(3,881)
Net	3,519	2,499	1,716
Foreign Agencies Balances	-	-	-
Due from other entities carrying on insurance business (including reinsurers)	12,946	6,577	20,479
Due from subsidiaries/holding company	-	-	-
Deposit with Reserve Bank of India	-	-	-
[Pursuant to section 7 of Insurance Act,1938]			
<b>Others</b>			
GST/Service Tax Unutilised Credit	80,300	92,750	1,26,592
Rent & Others Security Deposit	93,862	1,04,281	1,03,408
Assets held for unclaimed amount of policyholders	25,594	22,145	10,472
Other Receivables	2,30,801	1,50,906	1,91,111
Interest Accrued on unclaimed policyholders	3,783	-	3,204
<b>Total (B)</b>	<b>19,09,017</b>	<b>14,71,164</b>	<b>18,36,681</b>
<b>Total (A + B)</b>	<b>20,13,872</b>	<b>15,39,116</b>	<b>18,71,391</b>

Form L-19-Current Liabilities Schedule

CURRENT LIABILITIES

(₹ in '000)

Particulars	As at 31 December 2018	As at 31 December 2017	As at 31 March 2018
Agents' Balances	90,443	60,525	1,00,111
Balances due to other insurance companies (including reinsurers)	31,505	60,934	52,949
Deposits held on reinsurance ceded	-	-	-
Premiums recieved in advance	18,319	15,867	10,064
Unallocated premium	1,24,319	93,803	2,46,398
Sundry creditors	2,84,478	3,25,184	2,34,170
Due to subsidiaries/holding company	29,263	45,795	28,155
Claims Outstanding	7,222	22,985	7,936
Annuities Due	-	-	-
Due to Officers/Directors	-	-	-
Others			
a) Tax Deducted to be remitted	24,711	23,287	57,541
b) Service Tax Liability	54,440	40,198	1,04,727
c) Unclaimed amount - policyholders	25,594	14,147	10,472
d) Expenses Payable	8,00,999	5,79,764	7,87,741
e) Security Deposit Received	26,073	23,283	26,998
f) Other- Payable	1,98,119	1,24,261	3,73,491
g) Interest Accrued on unclaimed policyholders	3,783	-	3,204
<b>Total</b>	<b>17,19,269</b>	<b>14,30,032</b>	<b>20,43,957</b>

Form L-20- Provisions Schedule

PROVISIONS

(₹ in '000)

Particulars	As at 31 December 2018	As at 31 December 2017	As at 31 March 2018
For taxation	-	-	-
For proposed dividends	-	-	-
For dividend distribution tax	-	-	-
<b>Others:</b>			
Provision for Employees Benefit	3,17,371	2,86,592	3,33,953
<b>Total</b>	<b>3,17,371</b>	<b>2,86,592</b>	<b>3,33,953</b>

Form L-21-Miscellaneous Expenditure Schedule

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

(₹ in '000)

Particulars	As at 31 December 2018	As at 31 December 2017	As at 31 March 2018
Discount allowed on issue of shares / debentures	-	-	-
Others	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

Analytical Ratios

S. No.	Particulars	For the Quarter ended 31 December 2018	For the nine months ended 31 December 2018	For the Quarter ended 31 December 2017	For the nine months ended 31 December 2017	For the year ended 31 March 2018
1	<b>New business premium income growth</b>					
	Participating Life	53.85%	104.06%	433.56%	315.66%	410.64%
	Participating Pension Life	-19.49%	-72.26%	-32.50%	-5.40%	1.82%
	Non Participating Individual	45.08%	57.79%	5.56%	-9.33%	7.11%
	Non Participating Individual Annuity	-23.92%	1.21%	-60.19%	-47.68%	-32.57%
	Non Participating Fund – Health	39.51%	3.52%	-7.38%	-16.63%	-2.99%
	Non Participating Group	11.71%	29.25%	60.63%	13.21%	30.50%
	Non Participating – Group Variable	1620.86%	19.07%	347.83%	917.77%	1055.68%
	Linked Life	64.02%	63.13%	146.98%	164.14%	76.90%
	Unit Linked – Pension	-8.41%	11.58%	-37.23%	-59.71%	-59.85%
	Linked Life Group	-100%	38%	N.A.	705.74%	2967.21%
2	<b>Net retention ratio</b>	96.03%	96.16%	96.57%	95.67%	96.97%
3	<b>Expense of Management to Gross Direct Premium Ratio</b>	70.25%	75.34%	82.68%	83.27%	44.09%
4	<b>Commission Ratio (Gross commission paid to Gross Premium)</b>	7.15%	6.33%	6.64%	6.53%	6.27%
5	<b>Ratio of Policyholders' liabilities to shareholders' funds</b>	187.34%	187.34%	94.27%	94.27%	122.66%
6	<b>Growth rate of Shareholders' funds</b>	-5.53%	-17.12%	95.01%	71.89%	57.87%
7	<b>Ratio of surplus / (deficit) to Policyholders' liability</b>	0.49%	0.49%	-	-	0.26%
8	<b>Change in Net worth ( ₹ in 000)</b>	(560,279)	(1,978,084)	6,130,122	5,262,287	4,235,839
9	<b>Profit after tax / Total income</b>	- **	- **	- **	- **	- **
	** The company does not have any profit after tax and therefore this ratio cannot be calculated.					
10	<b>(Total Real Estate+ Loans) / Cash and invested assets</b>	2.75%	2.75%	2.90%	2.90%	2.79%
11	<b>Total Investments / (Capital + Surplus)</b>	273.49%	273.49%	186.87%	186.87%	210.99%
12	<b>Total Affiliated Investments / (Capital + Surplus)</b>	8.38%	8.38%	6.41%	6.41%	7.39%
13	<b>Investment Yield (Annualized)</b>					
	<b>A. With Realized Gains</b>					
	Shareholders' Funds	3.53%	6.20%	15.27%	12.89%	10.70%
	Policyholders' Funds :					
	<u>Non Linked</u>					
	Par	3.00%	5.92%	6.59%	10.61%	9.87%
	Non Par	14.58%	8.14%	0.78%	5.55%	5.70%
	<u>Linked</u>					
	Par	NA	NA	NA	NA	NA
	Non Par	-8.95%	-1.04%	9.71%	13.73%	12.81%
	<b>B. With unrealized Gains</b>					
	Shareholders' Funds	11.37%	6.48%	2.15%	10.32%	7.75%
	Policyholders' Funds :					
	<u>Non Linked</u>					
	Par	34.70%	10.58%	-1.47%	7.20%	6.37%
	Non Par	37.01%	10.61%	-11.20%	1.73%	2.57%
	<u>Linked</u>					
	Par	NA	NA	NA	NA	NA
	Non Par	5.40%	1.66%	21.11%	18.73%	9.48%
14	<b>Conservation Ratio</b>					
	Participating Life	78.01%	83.36%	84.73%	88.36%	89.07%
	Participating Pension Life	78.74%	92.61%	84.49%	83.53%	83.75%
	Non Participating Individual	80.50%	85.91%	76.65%	70.50%	75.69%
	Non Participating Individual Annuity	N.A.	N.A.	N.A.	N.A.	N.A.
	Non Participating Fund – Health	94.05%	89.76%	72.14%	82.97%	84.86%
	Non Participating Group	84.84%	57.10%	8.72%	24.32%	33.51%
	Non Participating – Group Variable	N.A.	N.A.	N.A.	N.A.	N.A.
	Linked Life	81.36%	89.91%	81.27%	90.60%	77.48%
	Unit Linked – Pension	57.56%	104.09%	52.24%	95.51%	71.16%
	Linked Life Group	N.A.	N.A.	N.A.	N.A.	N.A.
15	<b>Persistency Ratio *</b>					
	<b>Persistency Rate (Premium)</b>					
	For 13th month	78.4%	81.9%	76.0%	76.20%	79.79%
	For 25th month	68.2%	67.4%	60.3%	59.77%	58.70%
	For 37th month	55.2%	54.3%	49.2%	51.27%	52.90%
	For 49th Month	46.1%	47.6%	44.4%	41.95%	42.60%
	for 61st month	40.8%	38.4%	32.0%	33.14%	39.60%
	<b>Renewal Rate (Premium)</b>					
	For 13th month	78.3%	81.8%	75.9%	76.05%	79.70%
	For 25th month	81.9%	84.3%	79.6%	80.68%	79.80%
	For 37th month	83.4%	85.8%	81.0%	83.75%	85.70%
	For 49th Month	85.4%	88.2%	86.7%	88.58%	89.10%
	for 61st month	87.2%	88.5%	87.0%	87.18%	90.10%
16	<b>NPA Ratio</b>					
	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 nine months ended 31 December 2018 has been calculated for the policies issued in April-December period of the relevant years and for the nine months ended 31 December 2017 the ratios has been calculated for the policies issued in April-December period of the relevant years.

Equity Holding Pattern for Life Insurers

S. No.	Particulars	For the Quarter ended 31 December 2018	For the nine months ended 31 December 2018	For the Quarter ended 31 December 2017	For the nine months ended 31 December 2017	For the year ended 31 March 2018
1	No. of shares	312,620,882	312,620,882	312,620,882	312,620,882	312,620,882
2	Percentage of shareholding (Indian / Foreign)	51/49	51/49	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)	(1.95)	(6.40)	(1.99)	(5.10)	(8.48)
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(1.95)	(6.40)	(1.99)	(5.10)	(8.48)
6	Book value per share (Rs)	30.64	30.64	40.25	40.25	36.96



**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 NINE MONTHS ENDED 31 DECEMBER 2018 (DIRECT BASIS)**

(₹ '000)

Particulars		For the nine month ended 31 December 2018	For the nine month ended 31 December 2017
<b>A</b>	<b>Cash Flows from operating activities:</b>		
1	Premium received from policyholders, including advance receipts	51,08,503	33,91,522
2	Other receipts (Other Income)	12,525	1,534
3	Payments to the re-insurance premium, net of commission and claims	(62,759)	(17,590)
4	Payments of claims / benefits	(6,11,848)	(5,71,261)
5	Payments of commission and brokerage	(3,40,542)	(2,30,057)
6	Payments of other operating expenses	(34,28,251)	(22,69,862)
7	Preliminary and pre-operative expenses	-	-
8	Deposits, advances and staff loans	(48,799)	17,417
9	Income taxes (Paid) / Refund	(4,941)	(1,402)
10	Service tax / GST paid	(1,40,232)	(1,31,721)
11	Other payments	-	-
12	Cash flows before extraordinary items	4,83,657	1,88,579
13	Cash flow from extraordinary operations	-	-
	<b>Net cash flow from operating activities</b>	<b>4,83,657</b>	<b>1,88,579</b>
<b>B</b>	<b>Cash flows from investing activities:</b>		
1	Purchase of fixed assets	(2,58,545)	(2,62,379)
2	Proceeds from sale of fixed assets	2,130	1,018
3	Purchases of investments	(2,66,35,545)	(2,27,41,240)
4	Loans disbursed	-	-
5	Loans against policies	(17,626)	(8,438)
6	Sales of investments	2,28,36,492	1,61,64,480
7	Repayments received	-	-
8	Rents/Interests/ Dividends received	11,21,586	6,95,130
9	Investments in money market instruments and in liquid mutual funds (Net)	9,14,917	(15,13,307)
10	Expenses related to investments	-	-
	<b>Net cash flow from investing activities</b>	<b>(20,36,592)</b>	<b>(76,64,737)</b>
<b>C</b>	<b>Cash flows from financing activities:</b>		
1	Proceeds from issuance of share capital	-	67,00,000
2	Proceeds from borrowing	-	-
3	Repayments of borrowing	-	-
4	Interest/dividends paid	-	-
	<b>Net cash flow from financing activities</b>	<b>-</b>	<b>67,00,000</b>
	<b>Effect of foreign exchange rates on cash and cash equivalents, net</b>	<b>-</b>	<b>-</b>
	<b>Net increase in cash and cash equivalents</b>	<b>(15,52,935)</b>	<b>(7,76,158)</b>
	<b>Cash and cash equivalents at the beginning of the period</b>	<b>23,17,440</b>	<b>10,63,870</b>
	<b>Cash and cash equivalents at the end of the period</b>	<b>7,64,506</b>	<b>2,87,712</b>

**FORM L-24 Valuation of net Liabilities**

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

Date: 31 December 2018

**Valuation on Net Liabilities***( ₹ in Lakhs)*

S.No.	Particulars	As at 31 December2018	As at 31 December2017	As at 31 March 2018
1	<b>Linked</b>			
	a) Life	50,353.46	30,322.22	38,264.41
	b) General Annuity	-	-	-
	c) Pension	2,128.56	1,457.05	1,752.15
	d) Health	-	-	-
2	<b>Non-Linked</b>			
	a) Life	118,644.07	81,078.23	94,698.10
	b) General Annuity	2,848.98	2,043.50	2,432.39
	c) Pension	5,211.84	3,344.17	4,042.88
	d) Health	363.09	230.43	274.58

Geographical Distribution of New Business for the Quarter Ended 31 December 2018

Date: 31 December 2018

Sl.No.	State / Union Territory	No. of Policies	No. of Lives	Rural		No. of Policies	No. of Lives	Urban		No. of Policies	No. of Lives	Total Business	
				Premium (` in crore)	Sum Assured (` in crore)			Premium (` in crore)	Sum Assured (` in crore)			Premium (` in crore)	Sum Assured (` in crore)
1	Andhra Pradesh	137	134	0.31	10.85	393.00	355.00	1.32	64.77	530	489	1.63	75.62
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	0.00	0.00
3	Assam	53	51	0.09	1.03	117.00	109.00	0.19	3.41	170	160	0.29	4.44
4	Bihar	147	142	0.29	4.99	146.00	131.00	0.44	6.56	293	273	0.73	11.55
5	Chhattisgarh	95	93	0.41	6.82	279.00	255.00	1.15	45.52	374	348	1.55	52.34
6	Goa	20	18	0.05	1.66	73.00	53.00	0.59	10.69	93	71	0.64	12.36
7	Gujarat	74	65	0.47	11.79	897.00	752.00	6.61	192.02	971	817	7.08	203.81
8	Haryana	245	229	0.99	25.62	790.00	687.00	4.65	147.44	1,035	916	5.64	173.06
9	Himachal Pradesh	99	96	0.27	5.69	72.00	66.00	0.20	3.85	171	162	0.47	9.54
10	Jammu & Kashmir	(50)	(47)	-0.16	-1.41	-	1.00	0.05	3.81	(50)	(46)	-0.11	2.40
11	Jharkhand	134	132	0.38	7.56	287.00	274.00	0.94	28.86	421	406	1.31	36.41
12	Karnataka	130	121	0.36	11.37	664.00	575.00	3.71	124.63	794	696	4.07	136.00
13	Kerala	264	249	1.52	21.49	701.00	653.00	4.21	70.14	965	902	5.73	91.64
14	Madhya Pradesh	37	36	0.15	2.98	288.00	227.00	1.44	78.61	325	263	1.59	81.59
15	Maharashtra	609	553	1.85	98.09	4,959.00	4,164.00	22.96	1,998.11	5,568	4,717	24.81	2,096.20
16	Manipur	-	-	-	-	-	-	-	-	-	-	0.00	0.00
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	0.00	0.00
18	Mizoram	-	-	-	-	-	-	-	-	-	-	0.00	0.00
19	Nagaland	-	-	-	-	-	-	-	-	-	-	0.00	0.00
20	Orissa	287	278	0.65	10.75	293.00	259.00	1.27	17.86	580	537	1.92	28.61
21	Punjab	78	68	0.19	5.14	59.00	69.00	-0.22	21.97	137	137	-0.03	27.11
22	Rajasthan	122	121	0.19	5.37	452.00	421.00	1.74	42.15	574	542	1.93	47.52
23	Sikkim	-	-	-	-	-	-	-	-	-	-	0.00	0.00
24	Tamil Nadu	116	113	0.43	8.08	1,151.00	1,059.00	5.62	126.05	1,267	1,172	6.05	134.12
25	Tripura	-	-	-	-	-	-	-	-	-	-	0.00	0.00
26	Uttar Pradesh	186	173	0.51	12.60	839.00	723.00	3.38	183.99	1,025	896	3.89	196.59
27	Uttarakhand	28	24	0.10	1.21	77.00	66.00	0.24	5.51	105	90	0.34	6.72
28	West Bengal	118	108	0.32	4.14	591.00	480.00	3.31	206.79	709	588	3.63	210.93
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	0.00	0.00
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	0.00	0.00
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	0.00	0.00
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	0.00	0.00
33	Delhi	69	65	0.21	6.38	1,190.00	981.00	6.25	213.60	1,259	1,046	6.46	219.98
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	0.00	0.00
35	Puducherry	-	-	-	-	-	-	-	-	-	-	0.00	0.00
36	Telangana	28	27	0.11	2.76	427.00	368.00	2.42	126.73	455	395	2.53	129.49
Company Total		3,026	2,849	9.68	264.99	14,745	12,728	72.47	3,723.06	17,771	15,577	82.15	3,988.05

Date: 31 Dec 2018

Geographical Distribution of New Business for the nine month ended 31 December 2018

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	285	279	0.78	23	1,020	960	4	148	1,305	1,239	4.47	170.73
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	0.00	0.00
3	Assam	102	98	0.18	2	323	300	1	8	425	398	0.79	10.36
4	Bihar	348	336	0.70	14	453	413	1	20	801	749	2.03	33.91
5	Chhattisgarh	193	188	0.66	14	713	664	2	116	906	852	3.13	130.80
6	Goa	48	43	0.16	7	194	160	1	26	242	203	1.34	33.43
7	Gujarat	301	269	1.45	26	2,426	2,167	15	474	2,727	2,436	16.58	499.27
8	Haryana	442	419	1.72	39	1,360	1,213	7	267	1,802	1,632	8.82	306.33
9	Himachal Pradesh	99	96	0.27	6	72	66	0	4	171	162	0.47	9.54
10	Jammu and Kashmir	75	73	0.24	9	150	141	1	20	225	214	0.75	28.53
11	Jharkhand	284	270	0.74	12	772	725	3	61	1,056	995	3.68	73.59
12	Karnataka	347	331	0.96	23	1,856	1,681	9	316	2,203	2,012	10.34	338.85
13	Kerala	793	758	4.40	63	2,559	2,432	17	214	3,352	3,190	20.96	277.04
14	Madhya Pradesh	147	140	0.44	9	1,128	981	5	177	1,275	1,121	5.52	186.83
15	Maharashtra	3,348	3,241	4.31	200	12,305	10,699	60	4,309	15,653	13,940	64.18	4,509.74
16	Manipur	-	-	-	-	-	-	-	-	-	-	0.00	0.00
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	0.00	0.00
18	Mizoram	-	-	-	-	-	-	-	-	-	-	0.00	0.00
19	Nagaland	-	-	-	-	-	-	-	-	-	-	0.00	0.00
20	Odisha	632	614	1.47	21	780	716	3	49	1,412	1,330	4.63	70.00
21	Punjab	269	254	0.83	17	750	696	3	94	1,019	950	3.60	111.12
22	Rajasthan	370	367	0.49	13	861	801	3	99	1,231	1,168	3.75	112.31
23	Sikkim	-	-	-	-	-	-	-	-	-	-	0.00	0.00
24	Tamil Nadu	233	225	0.75	15	2,674	2,470	13	281	2,907	2,695	13.45	295.89
25	Tripura	-	-	-	-	-	-	-	-	-	-	0.00	0.00
26	Uttar Pradesh	384	358	1.11	29	1,901	1,685	8	385	2,285	2,043	9.11	413.95
27	Uttarakhand	70	63	0.22	3	217	195	1	17	287	258	0.88	19.77
28	West Bengal	318	288	0.81	10	1,771	1,496	8	280	2,089	1,784	9.21	289.75
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	0.00	0.00
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	0.00	0.00
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	0.00	0.00
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	0.00	0.00
33	New Delhi	170	159	0.64	13	3,255	2,788	17	564	3,425	2,947	17.17	577.27
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	0.00	0.00
35	Puducherry	-	-	-	-	-	-	-	-	-	-	0.00	0.00
36	Telangana	103	100	0.31	8	1,249	1,109	7	270	1,352	1,209	7.27	277.93
Company Total		9,361	8,969	23.64	575.38	38,789	34,558	188.48	8,201.56	48,150	43,527	212.13	8,776.94

Date: 31 December 2018

Geographical Distribution of New Business for the Quarter Ended 31 December 2018

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	-	-	-	-	-	113	0.24	11	-	113	0.24	10.65
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	248	4	2,163	-	248	4.46	2,163.23
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	567	1.43	73	-	567	1.43	73.33
8	Haryana	-	-	-	-	-	1,122	0.29	142	-	1,122	0.29	141.92
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	-	7,089	0.73	470	-	7,089	0.73	469.73
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	(443)	0.16	7	-	(443)	0.16	7.34
15	Maharashtra	-	-	-	-	8	12,880	10.50	1,814	8	12,880	10.50	1,814.16
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	(184)	-0.25	(26)	-	(184)	-0.25	(25.52)
22	Rajasthan	-	-	-	-	-	785	0.01	8	-	785	0.01	8.21
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	347	1.22	49	-	347	1.22	49.18
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	326	0.02	40	-	326	0.02	39.99
27	Uttarakhand	-	-	-	-	-	1	0.00	0	-	1	0.00	0.06
28	West Bengal	-	-	-	-	-	98	0.28	12	-	98	0.28	12.36
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	-	892	0.65	273	-	892	0.65	272.94
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	-	-	-	-	-	200	0.57	32	-	200	0.57	21.91
Company Total		-	-	-	-	8	24,041	20.31	5,069.48	8	24,041	20.31	5,069

Date: 31 December 2018

Geographical Distribution of New Business for nine month ended 31 December 2018

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	-	-	-	-	-	330	0.97	40.13	-	330	0.97	40.13
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	2	7,351	10.34	3,081.29	2	7,351	10.34	3,081.29
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	1	0.00	0.15	-	1	0.00	0.15
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	2,396	5.46	309.33	-	2,396	5.46	309.33
8	Haryana	-	-	-	-	4	6,167	0.84	709.65	4	6,167	0.84	709.65
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	2	24,643	4.35	1,597.07	2	24,643	4.35	1,597.07
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	1	615	0.58	91.37	1	615	0.58	91.37
15	Maharashtra	-	-	-	-	13	24,917	19.81	4,124.06	13	24,917	19.81	4,124.06
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	56	0.01	7.48	-	56	0.01	7.48
22	Rajasthan	-	-	-	-	-	6,033	0.16	105.82	-	6,033	0.16	105.82
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	1	3,262	5.25	330.66	1	3,262	5.25	330.66
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	2	6,518	2.24	232.68	2	6,518	2.24	232.68
27	Uttarakhand	-	-	-	-	-	7	0.00	0.42	-	7	0.00	0.42
28	West Bengal	-	-	-	-	1	(608)	1.06	(7.63)	1	(608)	1.06	(7.63)
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	New Delhi	-	-	-	-	3	9,438	3.96	1,184.97	3	9,438	3.96	1,184.97
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	-	-	-	-	5	2,003	3.24	214.02	5	2,003	3.24	214.02
Company Total		-	-	-	-	34	93,129	58.25	12,021.46	34	93,129	58.25	12,021.46

Total Application as per Balance Sheet (A)			-
PARTICULARS	SCH	Amount	
Investments (Shareholders)	8	75,049	
Investments (Policyholders)	8A	136,132	
Investments (Linked Liabilities)	8B	50,754	
Loans	9	372	
Fixed Assets	10	9,545	
Current Assets			
a. Cash & Bank Balance	11	3,573	
b. Advances & Other Assets	12	20,139	
Current Liabilities			
a. Current Liabilities	13	17,193	
b. Provisions	14	3,174	
c. Misc. Exp not Written Off	15	-	
d. Debit Balance of P&L A/c		104,045	
Application of Funds as per Balance Sheet (A)	TOTAL (A)	171,152	
Less: Other Assets	SCH	Amount	
Loans (if any)	9	372	
Fixed Assets (if any)	10	9,545	
Cash & Bank Balance (if any)	11	3,573	
Advances & Other Assets (if any)	12	20,139	
Current Liabilities	13	17,193	
Provisions	14	3,174	
Misc. Exp not Written Off	15	-	
Investments held outside India		-	
Debit Balance of P&L A/c		104,045	
	TOTAL (B)	(90,783)	
Funds Available for Investments	(A-B)	261,935	

Reconciliation of Investment Assets	
Total Investment Assets (as per Balance Sheet)	261,935
Balance Sheet Value of :	
A. Life Fund (including Fund Beyond Solvency Margin)	190,508
B. Pension & Gen Annuity Fund	20,674
C. Unit Linked Funds	50,754
	261,935

NON - LINKED BUSINESS

INVESTMENT ASSETS		SH		PH		BOOK VALUE (SH + PH)		Actual %	FVC AMOUNT	TOTAL FUND (Balance Sheet Value)	MARKET VALUE
A. LIFE FUND	PERCENTAGE AS PER REG.	BALANCE	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%	9,117	1,902	1,284	21,690	57,321	91,314	61.54%	-	91,314	93,139
2. Govt. Securities or Other Approved Securities (Incl. 1 above)	Not Less than 50%	9,218	1,902	1,284	21,690	57,321	91,415	61.54%	-	91,415	93,240
3. Investment Subject to Exposure Norms											
a. Housing & Infrastructure											
1. Approved Investment	Not Less than 15%	9,280	2,699	-	2,935	13,443	28,357	14.28%	(341)	28,016	27,906
2. Other Investment		5,827	4,500	-	2	1,000	11,328	4.12%	(24)	11,304	11,304
b. (i) Approved Investments	Not exceeding 35%	29,130	3,143	123	4,234	12,070	48,700	14.65%	213	48,913	48,543
(ii) Other Investments" not to exceed 15%		3,626	5,653	-	177	1,392	10,847	5.41%	12	10,859	10,908
TOTAL : LIFE FUND	100%	57,081	17,897	1,408	29,037	85,225	190,648	100.00%	(140)	190,508	191,901

B. PENSION / GROUP GRATUITY FUND		PH		TOTAL BOOK VALUE	Actual %	FVC AMOUNT	TOTAL FUND (Balance Sheet Value)	MARKET VALUE
	PERCENTAGE AS PER REG.	PAR	NON PAR					
1. Government Securities	Not Less than 20%	3,796	11,630	15,425	74.63%	-	15,425	15,964
2. Government Securities or other approved securities ( including (i) above )	Not Less than 40%	3,796	11,630	15,425	74.63%	-	15,425	15,964
3. Balance in approved investment	Not Exceeding 60%	1,448	3,795	5,242	25.37%	6	5,249	5,268
TOTAL : PENSION / GROUP GRATUITY FUND	100%	5,243	15,424	20,667	100%	6	20,674	21,232

LINKED BUSINESS

C. LINKED LIFE INSURANCE FUND		PH		TOTAL FUND (Balance Sheet Value)	Actual %
	PERCENTAGE AS PER REG.	PAR	NON PAR		
1. Approved Investments	Not Less than 75%	-	43,670	43,670	86.04%
2. Other than Approved Investment	Not More than 25%	-	7,084	7,084	13.96%
TOTAL : LINKED LIFE INSURANCE FUND	100%	-	50,754	50,754	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.





**FORM L-28-ULIP-NAV-3A**

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

Statement as on : 31 Dec, 2018

PART - C

[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	2,864.51	18.7782	18.7782	18.2935	18.0504	17.9358	17.5945	6.73%	7.64%	18.7782
2	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	01-Feb-12	NON PAR	5,007.98	16.1382	16.1382	15.8498	15.6061	15.3917	15.1883	6.25%	6.37%	16.1382
3	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	28-Jul-11	NON PAR	14,839.28	25.3082	25.3082	25.5527	26.1421	25.4858	26.5821	-4.79%	7.19%	28.3148
4	EQUITY TOP 250	ULIF0027/07/11EQTOP250147	20-Jul-11	NON PAR	12,301.52	24.8147	24.8147	24.6379	25.1007	24.8508	26.3879	-5.96%	8.25%	27.2210
5	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	25-Jan-13	NON PAR	1,131.20	17.8986	17.8986	17.27	17.3280	17.2986	17.3944	2.90%	8.07%	17.9728
6	GROUP BOND FUND	ULGF00305/09/11GFBOND147	25-Jan-13	NON PAR	906.18	16.9415	16.9415	16.0585	15.9080	16.0225	15.8178	7.10%	8.63%	16.9773
7	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	25-Jan-13	NON PAR	1,922.90	18.9823	18.9823	18.5669	18.8189	18.5701	18.8486	0.71%	7.92%	19.6300
8	GROUP MONEY MARKET FUND	ULGF00405/09/11GFMONEYMARKET147	25-Jan-13	NON PAR	0.00	10.0000	10.0000	10.0000	10.0000	10.0000	10.0000	NA	NA	10.0000
9	MANAGED FUND	ULIF00618/08/11MANAGED147	03-Aug-11	NON PAR	1,627.04	21.2935	21.2935	20.6038	20.7100	20.5590	20.6434	3.15%	8.20%	21.4256
10	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	25-Aug-11	NON PAR	406.09	18.2049	18.2049	17.8213	17.5268	17.2908	16.8459	8.07%	7.62%	18.2049
11	PE BASED FUND	ULIF00526/08/11PEBASED147	22-Jul-11	NON PAR	2,327.10	22.0394	22.0394	21.8605	22.2038	21.7737	22.1013	-0.28%	7.10%	23.2378
12	PENSION GROWTH FUND	ULIF00831/03/15ETLIPNSGRT147	04-Feb-16	NON PAR	1,124.52	13.154	13.154	13.3144	13.6911	13.3152	13.9031	-5.39%	NA	14.8459
13	PENSION SECURE FUND	ULIF00931/03/15ETLIPNSSCR147	04-Feb-16	NON PAR	498.48	12.7987	12.7987	12.1073	11.9968	12.0783	11.9015	7.54%	NA	12.8200
14	DISCONTINUED POLICY PENSION	ULIF01031/03/15ETLIPNSDSC147	04-Feb-16	NON PAR	451.04	11.5202	11.5202	11.3490	11.1797	11.0253	10.8757	5.93%	NA	11.5202
15	EQUITY MIDCAP FUND	ULIF01107/10/16ETLIMIDCAP147	19-Jan-17	NON PAR	5,345.74	11.355	11.3550	11.2922	12.0443	12.2477	13.3542	-14.97%	NA	13.6615

**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.

Date: 31 Dec, 2018

Detail regarding Debt securities

( ₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/12/2018	As % of total for this class	As at 31/12/2017	As % of total for this class	As at 31/12/2018	As % of total for this class	As at 31/12/2017	As % of total for this class
<b>Break down by credit rating</b>								
Sovereign	95,981	54.53%	76,694	43.09%	94,159	53.83%	77,585	43.52%
AAA rated	47,644	27.07%	39,083	21.96%	48,086	27.49%	38,486	21.59%
AA or better	13,236	7.52%	10,109	5.68%	13,606	7.78%	10,279	5.77%
Rated below AA but above A	3,089	0.02	3,150	1.77%	3,040	1.74%	3,000	1.68%
Rated below A but above B	-	-	-	-	-	-	-	-
Rated below below B	7,000	3.98%	-	-	7,000	4.00%	-	-
Others	-	-	-	-	-	-	-	-
MF/REV REPO/CBLO/FD	9,059	5.15%	44,781	25.16%	9,016	5.15%	44,743	25.10%
A1+/P1+/PR1+/F1+	-	-	-	-	0	-	-	-
OTHERS	-	-	4,180	2.35%	0	-	4,180	2.34%
<b>Total</b>	<b>176,010</b>	<b>100.00%</b>	<b>177,998</b>	<b>100.00%</b>	<b>174,907</b>	<b>100.00%</b>	<b>178,273</b>	<b>100.00%</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	14,557	8.27%	38,222	21.47%	14,755	8.44%	38,184	21.42%
more than 1 year and up to 3years	16,428	9.33%	12,051	6.77%	16,328	9.34%	11,546	6.48%
More than 3 years and up to 7years	33,781	19.19%	18,615	10.46%	34,016	19.45%	18,318	10.28%
More than 7 years and up to 10 years	10,249	5.82%	31,226	17.54%	10,231	5.85%	31,414	17.62%
More than 10 years and up to 15 years	5,437	3.09%	18,115	10.18%	5,714	3.27%	18,044	10.12%
More than 15 years and up to 20 years	3,210	0.02	-	0.00%	3,068	1.75%	-	0.00%
Above 20 years	92,347	52.47%	59,769	33.58%	90,795	51.91%	60,766	34.09%
<b>Total</b>	<b>176,010</b>	<b>100.00%</b>	<b>177,998</b>	<b>100.00%</b>	<b>174,907</b>	<b>100.00%</b>	<b>178,273</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	95,981	54.53%	76,694	43.09%	94,159	53.83%	77,585	43.52%
State Government	0	-	-	-	0	-	-	-
Corporate Securities	40,313	22.90%	46,993	26.40%	40,744	23.29%	46,232	25.93%
MF/REV REPO/CBLO/FD	33,304	18.92%	44,781	25.16%	33,261	19.02%	44,743	25.10%
Others	6,412	3.64%	9,530	5.35%	6,743	3.86%	9,712	5.45%
<b>Total</b>	<b>176,010</b>	<b>100.00%</b>	<b>177,998</b>	<b>100.00%</b>	<b>174,907</b>	<b>100.00%</b>	<b>178,273</b>	<b>100.00%</b>

**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 unrated debt securities.

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

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

Date: 31 Dec, 2018

**Detail regarding Debt securities**

(₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/12/2018	As % of total for this class	As at 31/12/2017	As % of total for this class	As at 31/12/2018	As % of total for this class	As at 31/12/2017	As % of total for this class
<b>Break down by credit rating</b>								
Sovereign	15,963.67	77.53%	7,191.69	72.70%	15,425.14	76.96%	7,208.72	72.68%
AAA rated	3,509.77	17.05%	506.97	5.12%	3,507.72	17.50%	516.09	5.20%
AA or better	1,115.80	5.42%	-	0.00%	1,109.85	5.54%	-	0.00%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
<b>Others</b>	-	-	-	-	-	-	-	-
MF/REV REPO/CBLO/FD	-	0.00%	2,193.56	22.17%	-	0.00%	2,193.56	22.12%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
*Others	-	-	-	-	-	-	-	-
<b>Total</b>	<b>20,589</b>	<b>100.00%</b>	<b>9,892</b>	<b>100.00%</b>	<b>20,043</b>	<b>100.00%</b>	<b>9,918</b>	<b>100.00%</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	2,209.95	10.73%	2,103.51	21.26%	2,220.83	11.08%	2,103.51	21.21%
more than 1 year and up to 3years	1,417.61	6.89%	123.82	1.25%	1,414.48	7.06%	124.50	1.26%
More than 3 years and up to 7years	281.89	1.37%	732.96	7.41%	282.44	1.41%	744.54	7.51%
More than 7 years and up to 10 years	1,343.29	6.52%	288.67	2.92%	1,328.37	6.63%	296.82	2.99%
More than 10 years and up to 15 years	121.03	0.59%	13.11	0.13%	116.10	0.58%	13.49	0.14%
More than 15 years and up to 20 years	147.24	0.72%	-	-	141.27	0.70%	-	-
Above 20 years	15,068.23	73.18%	6,630.16	67.02%	14,539.21	72.54%	6,635.51	66.90%
<b>Total</b>	<b>20,589</b>	<b>100.00%</b>	<b>9,892</b>	<b>100.00%</b>	<b>20,043</b>	<b>100.00%</b>	<b>9,918</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
<b>Central Government</b>	15,963.67	77.53%	7,191.69	72.70%	15,425.14	76.96%	7,208.72	72.69%
State Government	-	0.00%	-	-	-	-	-	0.00%
Corporate Securities	2,827.49	13.73%	309.29	3.13%	2,807.78	14.01%	317.30	3.20%
MF/REV REPO/CBLO/FD	1,310.28	6.36%	2,193.56	22.17%	1,310.28	6.54%	2,193.56	22.12%
Others	487.81	2.37%	197.68	2.00%	499.50	2.49%	198.00	2.00%
<b>Total</b>	<b>20,589</b>	<b>100.00%</b>	<b>9,892</b>	<b>100.00%</b>	<b>20,043</b>	<b>100.00%</b>	<b>9,918</b>	<b>27.31%</b>

**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 unrated debt securities.

**FORM L-29- Details regarding debt securities (Ulup)**

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

Date: 31 Dec, 2018

**Detail regarding Debt securities**

( ₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/12/2018	As % of total for this class	As at 31/12/2017	As % of total for this class	As at 31/12/2018	As % of total for this class	As at 31/12/2017	As % of total for this class
<b>Break down by credit rating</b>								
Sovereign	7,069.56	40.92%	4,217.12	38.71%	6,986.26	41.20%	4,219.98	39.46%
AAA rated	4,929.83	28.54%	2,228.88	20.46%	4,901.37	28.91%	2,215.82	20.72%
AA or better	451.76	2.61%	359.22	3.30%	451.18	2.66%	359.96	3.37%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
MF/REV REPO/CBLO/FD	4,825.04	27.93%	4,089.38	37.54%	4,616.77	27.23%	3,897.63	36.45%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
<b>Total</b>	<b>17,276</b>	<b>100.00%</b>	<b>10,895</b>	<b>100.00%</b>	<b>16,956</b>	<b>100.00%</b>	<b>10,693</b>	<b>100.00%</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	11,799.15	68.30%	6,336.32	58.16%	11,598.43	68.40%	6,143.71	57.45%
more than 1 year and up to 3years	1,840.33	10.65%	1,032.51	9.48%	1,827.32	10.78%	1,033.37	9.66%
More than 3 years and up to 7years	949.55	5.50%	788.49	7.24%	932.23	5.50%	775.27	7.25%
More than 7 years and up to 10 years	1,960.82	11.35%	1,245.99	11.44%	1,898.32	11.20%	1,250.07	11.69%
More than 10 years and up to 15 years	75.09	0.43%	1,441.68	13.23%	73.42	0.43%	1,439.20	13.46%
More than 15 years and up to 20 years	569.33	3.30%	-	0.00%	546.76	3.22%	-	-
Above 20 years	81.91	0.47%	49.61	0.46%	79.09	0.47%	51.76	0.48%
<b>Total</b>	<b>17,276</b>	<b>100.00%</b>	<b>10,895</b>	<b>100.00%</b>	<b>16,956</b>	<b>100.00%</b>	<b>10,693</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	7,069.56	40.92%	4,217.12	38.71%	6,986.26	41.20%	4,219.98	39.46%
State Government	-	-	-	0.00%	-	-	-	-
Corporate Securities	4,158.48	24.07%	2,588.10	23.76%	4,129.43	24.35%	2,575.78	24.09%
MF/REV REPO/CBLO/FD	6,048.15	35.01%	4,089.38	37.54%	5,839.88	34.44%	3,897.63	36.45%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%
<b>Total</b>	<b>17,276</b>	<b>100.00%</b>	<b>10,895</b>	<b>100.00%</b>	<b>16,956</b>	<b>100.00%</b>	<b>10,693</b>	<b>100.00%</b>

**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 unrated debt securities.

## 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 ending 31 December 2018	For the period ending 31 December 2018	For the quarter ending 31 December 2017	For the period ending 31 December 2017
1	Edelweiss Financial Service Limited	Holding Company	Reimbursement of Cost of premium towards Group Term Life & Group Mediclaim Policy	-	1,233.9	-	30.8
			Directors Nomination Deposit	-	-	-	3.0
			Refund of Directors Nomination Deposit	-	-	-	3.0
			Royalty Fees	20.0	236.0	236.0	236.0
			Share Capital received during the year	-	-	23,500.3	23,500.3
			Premium collected for Group insurance policy	-	45.0	-	-
2	Edelweiss Securities Limited	Fellow Subsidiary	Brokerage (For Securities transaction)	14.7	31.3	9.2	26.4
3	Edelweiss Commodities Services Limited	Fellow Subsidiary	Purchase of Securities	-	-	5,241.2	5,314.0
			Edelweiss House Space & Facility Charges	-0.0	14.0	-	-
			Interest on Non-Convertible Debentures	46.6	139.4	2.5	2.5
4	ECL Finance Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	0.1	0.2	3.0	10.1
			Purchase of Securities	1,800.0	4,321.9	8,897.3	8,897.3
			Sale of Securities	174.9	5,250.0	-	-
			Business centre Charges (5th Floor Rent)	0.0	15.6	-	-
			Premium collected for group insurance policy	104.0	411.3	0.5	0.9
5	Edelweiss Broking Limited	Fellow Subsidiary	Insurance Commission paid as Corporate Agent	73.2	187.9	50.9	135.9
			Brokerage Paid (For capital market transactions)	1.4	10.2	0.7	1.3
6	Edelweiss Retail Finance Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	56.3	164.8	50.5	147.7
			Premium collected for group insurance policy	1.6	29.0	160.4	385.6
			Claims paid to Group Policyholders	19.8	60.9	11.6	44.7
7	Edelweiss Finance & Investments Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	41.6	124.3	41.6	124.3
			Purchase of Securities	-0.0	861.9	504.5	504.5
			Sale of Securities	-	-	686.2	1,721.4
8	Ecap Equities Limited	Fellow Subsidiary	Purchase of Securities	-	-	2,002.5	2,002.5
			Business centre Charges	-0.0	463.8	304.4	528.2
9	Edel Finance Company Limited	Fellow Subsidiary	Lease Rent for Office Equipment	-	3.9	3.9	7.4
10	Serenity Business Park Limited	Fellow Subsidiary	Business centre Charges	-	-	-	167.8
11	Eternity Business Centre Limited	Fellow Subsidiary	Business centre Charges	-	-	-	89.6
12	Edelweiss Asset Reconstruction Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	81.3	251.8	-14.0	147.7
13	Edelweiss Housing Finance Limited	Fellow Subsidiary	Premium collected for group insurance policy	547.7	2,603.3	869.4	1,874.5
			Claims paid to Group Policyholders	92.7	249.9	71.5	179.4
14	Edelweiss General Insurance Company Limited	Fellow Subsidiary	Purchase of Securities	134.2	282.8	188.2	188.2
			Sale of Securities	29.2	29.2	-	-
15	Tokio Marine & Nichido Fire Insurance Co Ltd	Enterprise having Significant influence	Share Capital received during the year	-	-	43,499.8	43,499.8

**FORM - L-31**LNL - 6 : **Board of Directors & Key Persons**Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**Date : **DECEMBER 31, 2018**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 Brimcome	Director	-
6	Ms. Kamala K.	Director	-
7	Mr. Kunnasagaran Chinniah	Independent Director	<i>Appointed as Independent Director w.e.f. October10, 2018</i>
8	Mr. Loo Chuan Tang	Director	-
9	Mr. Navtej S. Nandra	Independent Director	-
10	Mr. P. N. Venkatachalam	Independent Director	-
11	Mr. Trevor Matthews	Director	-
12	Mr. Yasuyuki Sekioka	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	<i>Designated as Key Management Person w.e.f October 25, 2018</i>
3	Mr. Subhrajit Mukhopadhyay	Appointed Actuary	-
4	Mr. Nilesh Sampat	Chief Financial Officer	-
5	Mr. Vikas Bansal	Chief Human Resource Officer	<i>Designated as Key Management Person w.e.f October 25, 2018</i>
6	Mr. Ankur Chadha	Chief Compliance Officer	-
7	Mr. Ritesh Taksali	Chief Investment Officer	-
8	Mr. Kumar Saurav	Chief Risk Officer	<i>Appointed as Chief Risk Officer w.e.f October 1, 2018</i>
9	Mr. Tarun Khurana	Company Secretary	-
10	Mr. Abhishek Gupta	Chief Marketing Officer	-

Key Management Person(KMP) as defined in Guidelines for Corporate Governance for Insurers in India dated 18 May, 2016 (Circular Ref: IRDA/F&amp;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 : 31 December 2018

**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:	1,81,91,196
	Deduct:	
02	Mathematical Reserves	1,79,55,000
03	Other Liabilities	-
04	Excess in Policyholders' funds	2,36,197
05	Available Assets in Shareholders Fund:	18,98,923
	Deduct:	
06	Other Liabilities of shareholders' fund	-
07	Excess in Shareholders' funds	18,98,923
08	Total ASM (04)+(07)	21,35,119
09	Total RSM	9,00,230
10	Solvency Ratio (ASM/RSM)	237%

**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

**Statement as on :** 31 Dec, 2018

**DETAILS OF NON-PERFORMING ASSETS - QUARTERLY**

**Name of the fund:** Life Fund

No	Description	Bonds/ Debentures		Loans		Other debt Instruments		All Other Assets		Total	
		YTD as on date	Prev FY as on 31 Mar 18	YTD as on date	Prev FY as on 31 Mar 17	YTD as on date	Prev FY as on 31 Mar 18	YTD as on date	Prev FY as on 31 Mar 2018	YTD as on date	Prev FY as on 31 Mar 18
1	Investment Assets (As per form 3A/ 3B - Total Fund)	40,744	123,873	-	-	34,209	44,625	115,695	24,318	190,648	192,816
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)	40,744	123,873	-	-	34,209	44,625	115,695	24,318	190,648	192,816
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments 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 &amp; CODE: Edelweiss Tokio Life Insurance Company Limited - 147

Name of the fund: Pension and General Annuity Fund

Statement as on : 31 Dec, 2018

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 18	YTD as on date	Prev FY as on 31 Mar 18	YTD as on date	Prev FY as on 31 Mar 18	YTD as on date	Prev FY as on 31 Mar 18	YTD as on date	Prev FY as on 31 Mar 18
1	Investment Assets (As per form 3A/ 3B - Total Fund)	2,808	9,324	-	-	255	3,030	17,605	512	20,667	12,866
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)	2,808	9,324	-	-	255	3,030	17,605	512	20,667	12,866
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

**CERTIFICATION**

Certified that the information given herein are correct and complete to the best of my knowledge. Also certified that the various 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 &amp; CODE: Edelweiss Tokio Life Insurance Company Limited - 147

Name of the fund: Life Fund

: Unit Linked Fund

Statement as on : 31 Dec, 2018

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 18	YTD as on date	Prev FY as on 31 Mar 18	YTD as on date	Prev FY as on 31 Mar 18	YTD as on date	Prev FY as on 31 Mar 18	YTD as on date	Prev FY as on 31 Mar 18
1	Investment Assets (As per form 3A/ 3B - Total Fund)	4,158	7,073	-	-	146	4,454	46,449.09	27,122.16	50,754	38,649
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)	4,158	7,073	-	-	146	4,454	46,449.09	27,122.16	50,754	38,649
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

**CERTIFICATION**

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

NAME OF THE FUND : LIFE FUND															(₹ In Lakhs)
NO.	CATEGORY OF INVESTMENT	GROUP CODE	Investment*	Current Quarter			Investment*	Year to Date (Current Year)			Investment*	Year to Date (Previous Year)			
				INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD		INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD		INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	
A CENTRAL GOVERNMENT SECURITIES															
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	83,578	1,327	6.30%	6.30%	78,470	3,691	6.24%	6.24%	45,066	2,930	6.50%	6.50%	
A2	Deposits under section 7 of Insurance Act 1938	CDSS	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%	
A3	Treasury Bills	CTRB	973	17	6.75%	6.75%	902	46	6.78%	6.78%	2,562	114	4.44%	4.44%	
B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES															
B1	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	-	-	-	-	
B2	State Government Bonds	SGBB	884	(15)	-6.63%	-6.63%	1,012	26	3.47%	3.47%	1,292	4	0.29%	0.00	
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	HTDN	15,236	311	8.09%	8.09%	16,245	894	7.30%	7.30%	6,941	1,182	17.03%	17.03%	
C2	Commercial Papers - NHB / Institution accredited by NHB	HTLN	-	-	0.00%	-	-	-	-	-	6,494	37	0.57%	0.57%	
TAX FREE BONDS															
C3	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	-	-	-	-	-	-	-	-	-	
D INFRASTRUCTURE INVESTMENTS															
D1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	267	(7)	-11.13%	-11.13%	482	(28)	-7.85%	-7.85%	378	80	21.22%	21.22%	
D2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	85	(15)	-69.51%	-69.51%	208	(30)	-19.26%	-19.26%	240	22	9.38%	9.38%	
TAXABLE BONDS OF															
D3	Infrastructure - PSU - Debentures / Bonds	IPTD	9,036	77	3.38%	3.38%	10,002	477	6.33%	6.33%	5,792	227	3.93%	3.93%	
D4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	2,798	15	2.11%	2.11%	3,174	145	6.05%	6.05%	1,391	176	12.66%	12.66%	
D5	Infrastructure - Debentures / Bonds / CPs / Loans	IDDS	7,077	221	12.36%	12.36%	6,541	521	10.56%	10.56%	-	-	0.00%	0.00%	
D6	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	1,156	36	3.15%	3.15%	
D7	Infrastructure - PSU - CPs	ICPP	-	-	0.00%	-	-	-	0.00%	-	2,487	14	0.56%	0.56%	
D8	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	1,820	39	8.59%	0	1,586	102	8.55%	0	-	-	0.00%	-	
D9	INFRASTRUCTURE OTHER- EQUITY	IOEQ	34	1	14.81%	14.81%	42	(2)	-5.54%	-5.54%	169	(22)	-30.44%	-30.44%	
D10	Units of InvIT	EIIT	3,732	(286)	-30.40%	-30.40%	4,358	(60)	-1.84%	-1.84%	2,887	44	1.52%	0.02	
D17	OTHER Investment Infrastructure - Securitized Debt	IDSA	1,935	-	0.00%	0.00%	1,824	-	0.00%	0.00%	-	-	0.00%	-	
TAX FREE BONDS															
	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%	0.00%	
E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS															
E1	PSU - Equity shares - quoted	EAEQ	187	(3)	-6.49%	-6.49%	350	(264)	-100.14%	-100.14%	533	29	5.47%	5.47%	
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	7,446	(470)	-25.06%	-25.06%	8,856	(673)	-10.08%	-10.08%	5,092	1,101	21.62%	21.62%	
E3	Corporate Securities - Debentures	ECOS	216	5	8.42%	8.42%	902	533	78.42%	78.42%	3,519	519	14.75%	14.75%	
E4	Corporate Securities - Debentures	EDPG	5,058	141	11.02%	11.02%	5,026	417	11.00%	11.00%	3,060	263	8.58%	8.58%	
E5	Corporate Securities - Preference Shares	EPNQ	395	0	0.10%	0.10%	552	(16)	-3.95%	-3.95%	359	143	39.78%	0.40	
E6	Application Money	ECAM	-	-	0.00%	0.00%	500	-	0.00%	0.00%	2,807	25	0.89%	0.89%	
E7	Deposits - Deposit with Scheduled Banks, FIs (Incl. Bank Balance excluding investments in TFR, ARB)	ECDB	29,418	879	11.85%	11.85%	28,001	2,525	11.97%	11.97%	27,588	2,268	8.22%	8.22%	
E8	Deposits - CDs with Scheduled Banks	ECDD	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%	0.00%	
E9	CCIL - CBLO	ECBO	11,365	133	4.63%	4.63%	5,111	245	6.37%	6.37%	4,715	204	4.33%	4.33%	
E10	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	516	5	1.01%	0.01	
E11	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	0.00%	0.00%	10,129	511	6.69%	6.69%	9,233	1,161	12.57%	12.57%	
E12	Mutual Funds - Under Promoter Group	EMPG	-	1	0.00%	0.00%	323	22	9.08%	9.08%	513	13	2.48%	0.02	
E13	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%	0.00%	
E14	Commercial Papers	ECCP	5	(0)	-1.23%	-1.23%	5	0	1.72%	1.72%	2,487	7	0.28%	0.28%	
E15	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS	EAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	1,501	10	0.66%	0.66%	
E16	Investment Properties - Immovable	EINP	4,226	87	8.14%	8.14%	4,195	260	8.23%	8.23%	4,180	260	6.22%	0.06	
E17	Passively Managed Equity ETF (Non Promoter group)	EETF	2,639	79	11.86%	11.86%	2,639	79	3.97%	3.97%	-	-	0.00%	-	
E18	Deposits - Repo / Reverse Repo	ECMR	6,646	-	0.00%	0.00%	6,646	-	0.00%	-	-	-	0.00%	-	
F OTHER INVESTMENTS															
F1	Equity Shares (incl. Co-op Societies)	OESH	6,076	(10)	-0.62%	-0.62%	4,782	12	0.33%	0.33%	2,891	172	7.90%	7.90%	
F2	Equity Shares (PSUs & Unlisted)	OEPD	64	(18)	-113.25%	-113.25%	48	(32)	-88.85%	-88.85%	59	(1)	-4.06%	-4.06%	
F3	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	1,516	-	0.00%	-	1,505	0	0.00%	0	-	-	0.00%	0.00%	
F4	DEBENTURES	OLDB	-	-	0.00%	-	5,000	19	0.51%	0	2,528	7	0.00%	-	
F5	Debentures / Bonds / CPs / Loans - (Promoter Group)	ODPG	3,033	81	10.63%	10.63%	3,011	243	10.71%	10.71%	3,022	245	10.77%	10.77%	
F6	Mutual Funds (under Insurer's Promoter Group)	OMPG	-	-	0.00%	-	-	-	0.00%	-	-	-	0.00%	-	
F7	Passively Managed Equity ETF (Non Promoter group)	OETF	78	(3)	-15.03%	-15.03%	76	1	2.03%	2.03%	229	86	60.78%	60.78%	
F8	Derivative Instrument	OCDI	-	1,857	-	-	23,498	1,132	6.39%	6.39%	-	(921)	0.00%	-	
F9	Passively Managed Equity ETF Promoter Group)	OETP	-	-	-	-	-	-	0.00%	-	-	-	0.00%	-	
F10	Securitized Assets	OPSA	40	22	215.38%	215.38%	61	26	57.58%	1	76	0	0.00%	0.00%	
F11	Alternate Investment Fund (Category II)	OAFB	321	-	-	-	279	-	0.00%	-	250	-	0.00%	0.00%	
F12	Reclassified Approved Investments - Debt	ORAD	41	1	7.69%	7.69%	-	2	0.00%	-	-	-	0.00%	0.00%	
TOTAL			2,06,227	4,463	8.59%	8.59%	2,36,338	10,822	6.08%	6.08%	1,52,011	10,440	6.87%	6.87%	

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 are correct and complete 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	Investment*	Current Quarter			Investment*	Year to Date (Current Year)			Investment*	Year to Date (Previous Year)		
				INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD		INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD		INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD
<b>A</b>	<b>CENTRAL GOVERNMENT SECURITIES</b>													
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	14,694.80	344.80	9.31%	9.31%	12,227.36	563.11	6.11%	6.11%	6,512.88	327.23	5.02%	5.02%
a2	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	273.40	12.05	4.41%	4.41%
			-	-	-	-	-	-	-	-	-	-	0.00%	0.00%
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>	SGGB	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%
B1	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%
B2	State Government Bonds	SGGB	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%
<b>C</b>	<b>INFRASTRUCTURE INVESTMENTS</b>													
C1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	20.41	0.65	12.59%	12.59%	30.99	(0.07)	-0.32%	-0.32%	20.06	2.28	11.34%	11.34%
C2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	0.68	(0.10)	-59.36%	-59.36%	7.40	0.74	13.29%	13.29%	12.25	0.84	6.86%	6.86%
C3	Infrastructure - PSU - Debentures / Bonds	IPTD	301.60	(11.39)	-14.99%	-14.99%	298.21	(0.25)	-0.11%	-0.11%	296.77	5.79	1.95%	1.95%
C4	Infrastructure - Other Investment	IOEQ	-	-	-	-	-	0.00	0.00%	0.00%	-	-	0.00%	0.00%
C5	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	-	-	-	-	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C6	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C7	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C8	Units of InvIT	EIIT	213.47	(31.39)	-58.33%	-58.33%	200.03	(21.38)	-14.18%	-14.18%	185.18	0.09	0.05%	0.05%
<b>D</b>	<b>HOUSING AND LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>													
D1	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	934.02	19.63	8.34%	8.34%	680.23	42.45	8.28%	8.28%	219.30	11.94	5.45%	5.45%
D2	Commercial Papers - NHB / Institution accredited by NHB	HTLN	-	-	-	-	-	-	0.00%	0.00%	-	-	0.00%	0.00%
<b>E</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>													
E1	PSU - Equity shares - quoted	EAEQ	15.70	2.64	66.67%	66.67%	20.66	(10.19)	-65.48%	-65.48%	28.28	1.56	5.51%	5.51%
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	595.46	(18.38)	-12.25%	-12.25%	488.24	25.74	7.00%	7.00%	270.45	60.87	22.51%	22.51%
E3	CCIL - CBLO	ECBO	687.41	13.57	7.83%	7.83%	824.59	38.85	6.25%	6.25%	974.13	42.17	4.33%	4.33%
E4	Deposits - Repo / Reverse Repo	ECMR	1,021.57	-	-	-	1,021.57	-	0.00%	0.00%	-	-	0.00%	0.00%
E5	Passively Managed Equity ETF (Non Promoter Group)	EETF	75.37	0.13	0.69%	0.69%	75.37	0.13	0.23%	0.23%	-	-	0.00%	0.00%
E6	Corporate Securities - Debentures	ECOS	1,370.40	31.38	9.08%	9.08%	732.63	49.33	8.94%	8.94%	200.00	13.68	6.84%	6.84%
E7	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	251.92	6.76	10.65%	10.65%	235.18	18.83	10.63%	10.63%	171.11	12.28	7.18%	7.18%
E8	Corporate Securities - Debentures / Bonds /CPs/ Loans - (Promoter Group)	EDPG	-	-	-	-	385.82	5.10	1.76%	1.76%	-	-	0.00%	0.00%
E9	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	853.17	24.85	3.87%	3.87%	616.32	21.20	3.44%	3.44%
E10	Mutual Funds - (Under Insurer Promoter Group)	EMPG	-	-	-	-	-	-	0.00%	0.00%	165.59	3.05	1.84%	1.84%
E11	Application Money	ECAM	-	-	-	-	-	-	0.00%	0.00%	647.91	2.64	0.41%	0.41%
E12	Net Current Assets (Only in respect of ULIP Business)	ENCA	-	-	-	-	-	-	0.00%	0.00%	-	-	0.00%	0.00%
<b>F</b>	<b>OTHER INVESTMENTS</b>													
F1	Equity Shares (Incl. Co-op Societies)	OESH	-	-	-	-	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F2	Equity Shares (PSUs & Unlisted)	OEPV	-	-	-	-	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F3	Debentures	OLDB	-	-	-	-	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F4	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	-	-	-	-	-	-	0.00%	0.00%	-	-	0.00%	0.00%
<b>TOTAL</b>			<b>20,183</b>	<b>358</b>	<b>7.04%</b>	<b>7.04%</b>	<b>18,081</b>	<b>737</b>	<b>5.41%</b>	<b>5.41%</b>	<b>10,594</b>	<b>518</b>	<b>4.89%</b>	<b>4.89%</b>

Notes: The Category Codes/figures have been restated/reclassified wherever found necessary  
\*Investments are calculated based on Monthly Weighted Average of Investments

**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.

NAME OF THE FUND : LINKED FUND

(₹ In Lakhs)

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Investment*	Current Quarter			Investment*	Year to Date (Current Year)			Investment*	Year to Date (Previous Year)		
				INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD		INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD		INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD
<b>A</b>	<b>CENTRAL GOVERNMENT SECURITIES</b>													
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	2,458.08	172.77	27.89%	27.89%	2,257.45	182.25	10.72%	10.72%	1,325.1	45.8	3.46%	3.46%
a2	Treasury Bills	CTRB	4,506.58	73.62	6.48%	6.48%	3,894.77	190.29	6.48%	6.48%	1,918.4	87.3	4.55%	4.55%
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>	SGGB	-	0.22	0.00%	0.00%	-	0.22	0.00%	0.00%	-	-	0.00%	0.00%
B1	Central Government Guaranteed Loans / Bonds	CGSL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
B2	State Government Bonds	SGGB	-	0.22	0.00%	0.00%	-	0.22	0.00%	0.00%	127.6	3.9	3.04%	3.04%
<b>C</b>	<b>INFRASTRUCTURE INVESTMENTS</b>													
C1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	962.38	11.62	4.79%	4.79%	1,278.61	(33.87)	-3.52%	-3.52%	930.0	181.6	19.53%	19.53%
C2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	330.94	18.55	22.24%	22.24%	610.11	(11.30)	-2.46%	-2.46%	667.6	98.3	14.73%	14.73%
C3	Infrastructure - PSU - Debentures / Bonds	IPTD	972.97	53.33	21.75%	21.75%	1,108.52	55.24	6.61%	6.61%	1,163.8	57.7	4.96%	4.96%
C4	Infrastructure - Other Investment	IOEQ	29.84	(5.08)	-67.55%	-67.55%	27.20	(15.68)	-76.51%	-76.51%	57.1	16.2	28.45%	28.45%
C5	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	502.87	25.19	19.88%	19.88%	499.04	34.01	9.04%	9.04%	87.9	2.6	2.99%	2.99%
C6	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	247.7	7.1	2.85%	2.85%
C7	Infrastructure - PSU - CPs	IPCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D07	Infrastructure - Infrastructure Development Fund	IDDF	202.99	14.67	28.67%	28.67%	202.99	16.76	10.96%	10.96%	-	-	0.00%	0.00%
<b>D</b>	<b>HOUSING AND LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>													
D1	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	1,228.15	50.48	16.31%	16.31%	1,239.47	88.62	9.49%	9.49%	976.5	68.6	7.03%	7.03%
D2	Bonds / Debentures issued by HUDCO	HFHD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
<b>E</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>													
E1	PSU - Equity shares - quoted	EAEQ	972.87	(5.66)	-2.31%	-2.31%	1,080.12	(239.08)	-29.38%	-29.38%	1,196.7	(25.6)	-2.14%	-2.14%
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	24,687.52	(27.91)	-0.45%	-0.45%	22,892.03	1.98	0.01%	0.01%	11,784.3	2,462.6	20.90%	20.90%
E3	CCIL - CBLO	ECBO	2,040.21	26.69	5.19%	5.19%	1,547.52	69.00	5.92%	5.92%	1,241.7	53.6	4.32%	4.32%
E4	Corporate Securities - Debentures	ECOS	925.80	25.39	10.88%	10.88%	691.39	36.59	7.03%	7.03%	445.2	27.9	6.27%	6.27%
E5	Corporate Securities - Debentures	EDPG	27.48	0.56	8.10%	8.10%	53.67	3.29	8.15%	8.15%	144.6	8.1	5.57%	5.57%
E6	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	147.60	5.66	15.22%	15.22%	185.58	19.93	14.26%	14.26%	296.0	27.1	9.16%	9.16%
E7	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	EEPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E8	Application Money	ECAM	213.40	-	0.00%	0.00%	527.02	1.24	0.31%	0.31%	833.2	9.0	1.07%	1.07%
E9	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E10	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	252.7	0.3	0.12%	0.12%
E11	Corporate Securities - Preference Shares	EPNQ	416.60	(0.87)	-0.82%	-0.82%	293.05	11.18	5.06%	5.06%	213.1	16.9	7.94%	7.94%
E12	Deposits - CDs with Schedule Banks	EDCD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E13	Corporate Securities - Bonds - (Tax Free)	EPBF	24.84	0.76	12.07%	12.07%	24.23	1.06	5.82%	5.82%	23.1	1.1	4.98%	4.98%
E14	Net Current Assets (Only in respect of ULIP Business)	ENCA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	(222.6)	-	0.00%	0.00%
E15	Commercial Papers	ECCP	-	-	0.00%	0.00%	199.57	0.82	0.54%	0.54%	-	-	0.00%	0.00%
E16	Passively Managed Equity ETF (Non Promoter group)	ECMR	1,497.88	-	0.00%	0.00%	1,497.88	-	0.00%	0.00%	-	-	0.00%	0.00%
E17	Deposits - Repo / Reverse Repo	EETF	498.09	16.07	12.80%	12.80%	498.09	16.07	4.28%	4.28%	-	-	0.00%	0.00%
<b>F</b>	<b>OTHER INVESTMENTS</b>													
F1	Equity Shares (Incl. Co-op Societies)	OESH	1,915.41	6.81	1.41%	1.41%	1,884.94	(252.60)	-17.79%	-17.79%	678.3	96.3	14.20%	14.20%
F2	Equity Shares (PSUs & Unlisted)	OEPD	158.81	(34.76)	-86.85%	-86.85%	102.38	(63.02)	-81.70%	-81.70%	109.6	(21.1)	-19.27%	-19.27%
F3	Debentures	OLDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F4	Passively Managed Equity ETF (Non Promoter group)	OETF	3,393.26	156.90	18.34%	18.34%	3,341.79	201.86	8.02%	8.02%	1,019.3	184.2	18.07%	18.07%
F5	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	1,196.43	38.75	12.85%	12.85%	1,127.56	69.04	8.13%	8.13%	640.2	23.1	3.60%	3.60%
F6	RECLASSIFIED APPROVED INVESTMENTS - EQUITY (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	ORAE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	6.5	-	0.00%	0.00%
F7	Debentures / Bonds / CPs / Loans - (Promoter Group)	ODPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	202.4	1.5	0.74%	0.74%
F8	Reclassified Approved Investments - Debt(Point 6 under note for regulation 4 to 9)	ORAD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	40.7	1.1	2.72%	2.72%
<b>TOTAL</b>			<b>49,311</b>	<b>624</b>	<b>5.02%</b>	<b>5.02%</b>	<b>47,065</b>	<b>384</b>	<b>1.08%</b>	<b>1.08%</b>	<b>26,407</b>	<b>3,435</b>	<b>12.90%</b>	<b>12.90%</b>

Notes: The Category Codes/figures have been restated/reclassified wherever found necessary  
\*Investments are calculated based on Monthly Weighted Average of Investments

**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 : 31 Dec, 18  
 STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : LIFE FUND

(₹ In Lakhs)

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>								
				-----NIL-----					
B.	<u>AS ON DATE</u>								
	12.50% RELIANCE INFRASTRUCTURE LTD NCD 15-12-2021	IODS	7,000.00	02-Jul-18	FITCH	BBB+	C (IND)	01-Aug-18	

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 : 31 Dec, 18

STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : LINKED LIFE FUND

(₹ In Lakhs)

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>								
	<u>8.64% IDFC BANK LTD NCD 15-04-2020</u>	ECOS	20.03	17-Feb-17	FITCH	AAA	AA+	28-Jun-18	

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 : 31 Dec, 18

STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : PENSION AND GENERAL ANNUITY FUND

(₹ In Lakhs)

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>								
				-----NIL-----					

CERTIFICATION:

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



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

Name of Insurer : Edelweiss Tokio Life Insurance Company Ltd.

Registration Number: 147 dated 10 May 2011

Date: 31 December 2018

(₹ in Crores)

Sr. No	Particulars	For the Quarter Ended 31 December 2018				For the nine month ended 31 December 2018				For the Quarter Ended 31 December 2017				For the nine month 31 December 2017			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	<b>First year Premium</b>																
	<i>i) Individual Single Premium (ISP)</i>																
	From 0-10,000	-	-	-	-	0	2,045	2,045	1	-	-	-	-	0	485	485	0
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	0	1	1	1
	From 25,001-50,000	0	4	2	0	0	11	8	0	0	4	4	0	0	13	12	1
	From 50,001-75,000	0	5	3	0	0	31	24	4	0	12	12	0	0	27	22	2
	From 75,000-100,000	0	10	3	0	1	72	52	3	0	21	21	1	1	59	46	3
	From 1,00,001-1,25,000	0	3	2	0	0	9	7	0	0	5	5	0	0	12	8	1
	Above Rs. 1,25,000	1	39	22	2	5	121	86	14	2	41	41	3	6	95	87	13
	<i>ii) Individual Single Premium-Annuity (ISPA)</i>																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	(0)	-	-	(0)
	From 150,001-2,00,000	0	9	9	0	0	19	18	0	0	8	8	0	0	23	19	0
	From 2,00,001-250,000	0	1	1	0	0	1	1	0	-	-	-	-	-	-	-	-
	From 2,50,001-3,00,000	0	1	1	0	0	4	4	0	0	3	3	0	0	8	8	0
	Above Rs. 3,00,000	1	12	12	1	3	31	31	3	1	11	10	1	3	32	30	3
	<i>iii) Group Single Premium (GSP)</i>																
	From 0-10,000	0	-	911	60	2	-	3,208	231	0	-	971	79	1	-	2,245	172
	From 10,000-25,000	1	-	649	77	4	-	2,309	271	1	-	848	104	3	-	1,740	203
	From 25,001-50,000	2	-	575	87	8	-	2,364	381	3	-	943	152	7	-	1,945	300
	From 50,001-75,000	1	-	213	42	5	-	859	204	1	-	236	51	3	-	555	116
	From 75,000-100,000	1	-	83	28	3	-	402	153	1	-	129	44	3	-	296	99
	From 1,00,001-1,25,000	0	-	28	11	1	-	128	55	1	-	44	18	1	-	97	38
	Above Rs. 1,25,000	1	-	38	32	7	-	273	298	2	-	76	57	5	-	206	184
	<i>iv) Group Single Premium- Annuity (GSPA)</i>																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>v) Individual non Single Premium (INSP)</i>																
	From 0-10,000	2	2,198	1,886	764	4	5,906	5,227	1,653	3	3,556	3,310	460	6	8,900	8,221	1,205
	From 10,000-25,000	11	6,905	6,175	1,666	29	17,745	16,251	3,457	8	4,923	4,617	488	20	11,741	10,855	1,314
	From 25,001-50,000	17	4,480	3,996	624	41	11,221	10,214	1,380	11	2,882	2,669	257	23	6,387	5,881	645
	From 50,001-75,000	10	1,573	1,384	187	27	4,460	4,020	492	6	1,329	1,221	127	14	2,816	2,564	308
	From 75,000-100,000	11	1,145	970	184	27	2,846	2,511	422	8	869	770	94	16	1,713	1,533	205
	From 1,00,001-1,25,000	6	521	442	95	15	1,434	1,209	235	3	362	335	52	8	729	661	103
	Above Rs. 1,25,000	24	865	669	463	59	2,194	1,819	1,111	14	534	441	193	32	1,102	944	561
	<i>vi) Individual non Single Premium- Annuity (INSPA)</i>																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>vii) Group Non Single Premium (GNSP)</i>																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	0	-	2	0
	From 10,000-25,000	(0)	-	(2)	(0)	0	1	64	2	-	-	-	-	-	-	-	-
	From 25,001-50,000	0	-	46	5	0	1	261	20	0	-	40	3	0	-	166	12
	From 50,001-75,000	0	-	128	10	0	1	690	53	0	-	941	56	1	1	7,583	463
	From 75,000-100,000	0	1	179	16	0	2	501	38	0	-	92	7	0	1	694	44
	From 1,00,001-1,25,000	0	-	742	2	0	-	5,244	16	0	-	1,952	4	0	-	3,936	15
	Above Rs. 1,25,000	14	7	20,451	4,701	27	29	76,826	10,301	5	8	20,778	6,360	22	46	1,44,119	12,128
	<i>viii) Group Non Single Premium- Annuity (GNSPA)</i>																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Sr. No	Particulars	For the Quarter Ended 31 December 2018				For the nine month ended 31 December 2018				For the Quarter Ended 31 December 2017				For the nine month 31 December 2017			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
2	Renewal Premium :																
	i) Individual																
	From 0-10,000	3	3,992	3,170	1,518	8	11,321	9,711	3,046	3	2,702	2,341	1,246	7	7,924	6,964	3,425
	From 10,000-25,000	17	8,445	7,318	2,049	45	28,827	25,374	4,866	13	6,423	5,724	1,104	35	23,651	21,678	3,361
	From 25,001-50,000	20	4,591	4,548	920	50	15,342	13,573	2,126	13	3,061	2,632	468	34	10,976	9,820	1,407
	From 50,001- 75,000	10	1,581	1,257	323	25	5,652	4,996	881	5	828	692	139	14	3,210	2,838	519
	From 75,000-100,000	13	1,256	1,081	280	29	3,348	2,962	602	8	760	629	167	16	2,124	1,826	413
	From 1,00,001 -1,25,000	5	402	337	107	12	1,463	1,297	307	3	197	156	49	6	758	655	200
	Above Rs. 1,25,000	23	737	575	553	61	2,543	2,135	1,630	15	420	319	321	33	1,559	1,268	1,140
	ii) Individual- Annuity																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii) Group																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	(0)	-	(7)	(0)
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	0	1	50	6	0	4	264	28	0	2	115	100	0	6	1,539	204
	From 50,001- 75,000	(0)	-	(29)	(1)	1	5	7,202	435	0	-	1,011	61	0	3	2,121	124
	From 75,000-100,000	0	2	328	22	0	5	845	59	0	2	220	229	0	7	3,519	460
	From 1,00,001 -1,25,000	0	2	10,582	28	0	3	9,184	70	0	2	5,217	21	0	3	5,595	57
	Above Rs. 1,25,000	4	11	11,001	5,444	10	52	59,215	13,598	0	8	3,064	78	6	40	32,543	6,141
	iv) Group- Annuity																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Name of Insurer : Edelweiss Tokio Life Insurance Company Ltd.

Registration Number: 147 dated 10 May 2011

Date: 31 December 18

**Business Acquisition through different channels (Group)**

(₹ in Crores)

Sr.No.	Channels	For the quarter ended 31 December 18			For the nine month ended 31 December 18			For the quarter ended 31 December 17			For the nine month ended 31 December 17		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	0	-2543	(0.04)	1	-2113	0.08	-	21	0.00	-	-615	(0.01)
2	Corporate Agents-Banks	-	0	-	-	0	-	-	0	-	-	0	-
3	Corporate Agents -Others	-	0	-	-	0	-	-	0	-	-	0	-
4	Brokers	6	16348	2.10	23	44235	4.22	5	12628	3.53	24	37229	5.19
5	Micro Agents	-	0	-	-	0	-	-	0	-	-	0	-
6	Direct Business	2	10236	18.25	10	51007	53.95	3	14401	12.25	24	126970	40.49
	<b>Total(A)</b>	<b>8</b>	<b>24041</b>	<b>20.31</b>	<b>34</b>	<b>93129</b>	<b>58.25</b>	<b>8</b>	<b>27050</b>	<b>15.78</b>	<b>48</b>	<b>163584</b>	<b>45.67</b>
1	Referral (B)	-	-	-	-	0	-	-	0	-	-	0	-
	<b>Grand Total (A+B)</b>	<b>8</b>	<b>24041</b>	<b>20.31</b>	<b>34</b>	<b>93129</b>	<b>58.25</b>	<b>8</b>	<b>27050</b>	<b>15.78</b>	<b>48</b>	<b>163584</b>	<b>45.67</b>

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

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

Date: 31 December 2018

**Business Acquisition through different channels (Individuals)**

(₹ in Crores)

Sr.No.	Channels	For the Quarter ended 31 December 2018		For the nine month ended 31 December 2018		For the Quarter ended 31 December 2017		For the nine month ended 31 December 2017	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	11,222	48.68	28,923	120.95	10,088	35.10	24,380	84.86
2	Corporate Agents-Banks	1,530	7.66	3,606	21.80	1,046	7.15	2,586	18.63
3	Corporate Agents -Others	1,327	6.51	3,556	16.72	717	4.68	2,074	13.01
4	Brokers	451	2.36	1,237	7.00	195	1.59	434	2.82
5	Micro Agents	121	0.00	280	0.00	130	0.00	265	0.01
6	Direct Business	3,120	16.93	10,548	45.65	2,384	8.13	4,404	11.33
	<b>Total (A)</b>	<b>17,771</b>	<b>82.15</b>	<b>48,150</b>	<b>212.13</b>	<b>14,560</b>	<b>56.66</b>	<b>34,143</b>	<b>130.66</b>
1	Referral (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>17,771</b>	<b>82.15</b>	<b>48,150</b>	<b>212.13</b>	<b>14,560</b>	<b>56.66</b>	<b>34,143</b>	<b>130.66</b>

**FORM L-39-Data on Settlement of Claims**Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**Date: **31 December 2018****Ageing of Claims**

S.No.	Types of Claims	On or before maturity	1 month	No. of claims paid				Total No. of claims paid	Total amount of claims paid (₹ In Crores)
				1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	161	64	40	13	21	3	302	2.18
3	for Annuities / Pension	417	25	19	1	-	-	462	0.34
4	For Surrender	15	313	1	4	28	16	377	2.67
5	Other benefits*	322	47	6	-	-	-	375**	2.44
1	Group Death Claims	-	185	13	-	-	-	198	15.72
2	Individual Death Claims	-	62	6	-	-	-	68	5.43

\* 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: 31 December 2018

Quarterly claims data for Life For the Quarter ended 31 , December 2018

*Individual*

*(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	7	-	194	104	224	2
2	Claims reported during the period	73	-	287	522	318	54
3	Claims Settled during the period	68	-	302	462	377	54
4	T & C Rejected	-	-	-	-	-	-
5	Claims Repudiated during the period	6	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	6	-	-	-	-	-
	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	-	179	164	165	2
	Less than 3months	6	-	59	91	-	2
	3 months to 6 months	-	-	28	34	6	-
	6months to 1 year	-	-	57	23	138	-
	1year and above	-	-	35	16	21	-

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

*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	7	-	-	-	-	-
2	Claims reported during the period	196	-	-	-	-	321
3	Claims Settled during the period	198	-	-	-	-	321
4	T & C Rejected	-	-	-	-	-	-
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	-	-	-	-	-	-
	Less than 3months	-	-	-	-	-	-
	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: **31 December 2018**

Quarterly claims data for Life For the nine month ended 31 December, 2018

*(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	-	-	351	64	139	-
2	Claims reported during the period	170	-	761	1,435	1,266	162
3	Claims Settled during the period	151	-	933	1,335	1,240	160
4	T & C Rejected	-	-	-	-	-	-
5	Claims Repudiated during the period	13	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	13	-	-	-	-	-
	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	-	179	164	165	2
	Less than 3months	6	-	59	91	-	2
	3 months to 6 months	-	-	28	34	6	-
	6months to 1 year	-	-	57	23	138	-
	1year and above	-	-	35	16	21	-

\* 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	893	-	-	-	-	743
3	Claims Settled during the period	887	-	-	-	-	743
4	T & C Rejected	-	-	-	-	-	-
5	Claims Repudiated during the period	6	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	6	-	-	-	-	-
	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	-	-	-	-	-	-
	Less than 3months	-	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

## FORM L-41 - GRIEVANCE DISPOSAL

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

Date: 31 December 2018

## 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	1	0	0	1	0	4
(b)	Policy Servicing	0	4	2	0	2	0	20
(c)	Proposal Processing	0	10	3	0	7	0	34
(d)	Survival Claims	0	1	0	0	1	0	7
(e)	ULIP Related	0	1	0	0	1	0	2
(f)	Unfair Business Practices	1	80	15	2	60	4	243
(g)	Others	0	1	1	0	0	0	5
	Total Number of complaints:	1	98	21	2	72	4	315

2	Total No. of policies during previous year:	64,805
3	Total No. of claims during previous year	2,277
4	Total No. of policies during current year	48,184
5	Total No. of claims during current year	1063
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	65
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :	38

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
(a)	Upto 7 days	1	0	1
(b)	7 - 15 days	0	0	0
(c)	15-30 days	0	0	0
(d)	30-90 days	0	0	0
(e)	90 days & Beyond	0	0	0
	Total No. of complaints	1	0	1
* 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**

i. Individual Business	Min	Max
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	NA
5. Annuities - Non-participating policies	7.75% (Without MAD)	7.75% (Without MAD)
6. Annuities - Individual Pension Plan	NA	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 (2006-08), unless otherwise stated)**

i. Individual Business	Min	Max
1. Life- Participating policies	90.0% (Without MAD)	90.0% (Without MAD)
2. Pension - Participating Policies	90.0% (Without MAD)	90.0% (Without MAD)
3. Life- Non-participating Policies		
- Pure Term Plans	19.8% (Without MAD)	195.0% (Without MAD)
- Non Term Plans	90.0% (Without MAD)	140.0% (Without MAD)
4. Annuities- Participating policies	NA	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	NA
7. Unit Linked - Life	80.0% ( Without MAD)	95.0% ( Without MAD)
8. Unit Linked - Pension	90.0% ( Without MAD)	90.0% ( Without MAD)
9. Health Insurance	80.0% ( Without MAD)	80.0% ( Without MAD)
ii. Group Business		
1. Group Credit Protection	80.0% ( Without MAD)	120.0% ( Without MAD)
2. Group Wealth Accumulation	90.0% ( Without MAD)	90.0% ( Without MAD)
3. Group Employee Benefit	90.0% ( Without MAD)	90.0% ( 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.

i. Individual Business	Min	Max
1. Life - Participating Policies	422 (INFL @5%) (without MAD)	844 (INFL @ 5%) (without MAD)
2. Pension - Participating Policies	511 (INFL @5%) (without MAD)	638 (INFL @5%) (without MAD)
3. Life - Non - participating Policies	263 (INFL @ 5%) (without MAD)	844 (INFL @ 5%) (without MAD)
	16 (INFL @ 5%) (without MAD) for micro Insurance plan	16 (INFL @ 5%) (without MAD) for micro Insurance plan
4. Annuities - Participating policies	NA	NA
5. Annuities - Non-participating policies	255 (INFL @ 5%) (without MAD)	511 (INFL @ 5%) (without MAD)
6. Annuities - Individual Pension Plan	NA	NA
7. Unit Linked - Life	551 (INFL @ 5%) (without MAD)	844 (INFL @ 5%) (without MAD)
8. Unit Linked - Pension	289 (INFL @ 5%) (without MAD)	579 (INFL @ 5%) (without MAD)
9. Health Insurance	486 (INFL @5%) (without MAD)	
ii. Group Business		
1. Group Credit Protection	per member - 268 (INFL @ 5%) (without MAD)	
2. Group Wealth Accumulation	per scheme - 8443 (INFL @5%) (without MAD)	
3. Group Employment Benefit	per scheme - 5788 (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: 100 - 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