

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

Public Disclosures for the year ended 31 March 2019

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REVENUE ACCOUNT FOR THE QUARTER ENDED 31 MARCH 2019

(₹ in '000)

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

Particulars	Schedule	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
			Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Premium earned-net	L-4											
(a) Premium		40,71,791	6,75,408	73,814	17,17,154	27,717	6,431	2,63,597	48,595	10,54,907	31,987	1,72,181
(b) Reinsurance ceded		(1,05,660)	(818)	-	(34,469)	-	(905)	(67,696)	-	(1,772)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Sub Total		39,66,131	6,74,589	73,814	16,82,685	27,717	5,527	1,95,901	48,595	10,53,135	31,987	1,72,181
Income from Investments												
(a) Interest & Dividends Gross & Amortisation (Net)		2,92,575	54,878	9,559	1,64,398	6,978	879	24,321	4,517	20,122	1,525	5,396
(b) Profit on sale / redemption of investments		2,39,787	62,098	5,432	82,868	483	135	16,533	33	60,044	3,301	8,860
(c) (Loss on sale / redemption of investments)		(1,92,848)	(9,588)	(1,255)	(1,14,266)	(311)	-	-	-	(64,579)	(1,120)	(1,729)
(d) Transfer /Gain on revaluation / change in fair value*		2,43,553	-	-	-	-	-	-	-	2,36,519	5,767	1,267
(e) Accretion of discount/(amortisation of premium) (net)		18,433	893	177	2,868	238	122	891	286	11,649	1,024	287
Sub Total		6,01,500	1,08,281	13,913	1,35,868	7,387	1,136	41,745	4,836	2,63,756	10,497	14,081
Other Income												
Contribution from the Shareholders' Account		5,98,150	(58,731)	-	3,29,190	238	430	-	362	3,26,364	-	297
Income on Unclaimed amount of Policyholders		-	-	-	-	-	-	-	-	-	-	-
Other Income		8,056	3,967	49	3,652	-	1	20	-	372	(6)	(0)
Sub Total		6,06,205	(54,764)	49	3,32,842	238	431	20	362	3,26,736	(6)	297
Total (A)		51,73,837	7,28,106	87,775	21,51,396	35,343	7,094	2,37,667	53,792	16,43,627	42,479	1,86,559
Commission	L-5	2,71,649	75,411	1,399	1,64,193	328	187	1,274	254	28,027	575	-
Operating Expenses related to Insurance Business	L-6	12,64,843	2,50,573	1,560	6,12,433	1,086	2,923	29,892	(95)	3,65,644	369	460
Service Tax/ GST on ULIP Charges		17,028	-	-	-	-	-	-	82	15,394	610	942
Provision for Doubtful debts		24	-	-	24	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-
Total (B)		15,53,544	3,25,984	2,959	7,76,651	1,414	3,109	31,166	241	4,09,065	1,554	1,402
Benefits Paid (Net)	L-7	2,05,206	36,879	1,492	28,155	5,737	23	66,564	1,525	55,574	307	8,951
Interim Bonuses Paid		68	68	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies												
(a) Gross **		34,57,065	3,65,175	77,683	14,62,219	28,192	3,961	72,848	52,026	11,78,987	39,767	1,76,206
(b) Amount ceded in Reinsurance		(1,24,274)	-	-	(1,15,630)	-	-	(8,645)	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	-
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	-
Total (C)		35,38,065	4,02,122	79,175	13,74,745	33,929	3,984	1,30,767	53,551	12,34,561	40,074	1,85,157
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		82,229	-	5,643	-	-	-	75,734	-	-	852	-
Appropriations												
Transfer to Shareholders' Account		76,820	-	234	0	-	-	75,734	-	-	852	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		5,409	-	5,409	0	-	-	-	-	-	-	-
TOTAL (D)		82,229	-	5,643	0	-	-	75,734	-	-	852	-
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		68	68	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		2,13,824	2,11,717	2,107	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		82,229	-	5,643	0	-	-	75,734	-	-	852	-
(d) Total Surplus [(a) + (b)+ (c)]:		2,96,121	2,11,786	7,750	0	-	-	75,734	-	-	852	-

REVENUE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2019

(₹ in '000)

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

Particulars	Schedule	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par			
			Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group	
Premium earned-net	L-4												
(a) Premium		91,93,110	16,31,438	1,82,848	35,92,248	65,769	17,503	8,39,184	1,50,818	24,56,246	69,300	1,87,757	
(b) Reinsurance ceded		(3,02,258)	(2,697)	-	(1,19,908)	-	(3,256)	(1,70,698)	-	(5,699)	-	-	
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	
Sub Total		88,90,852	16,28,741	1,82,848	34,72,341	65,769	14,247	6,68,485	1,50,818	24,50,547	69,300	1,87,757	
Income from Investments													
(a) Interest & Dividends Gross & Amortisation (Net)		10,30,285	1,88,189	32,646	5,94,565	22,067	2,403	84,886	11,348	70,308	4,813	19,060	
(b) Profit on sale / redemption of investments		8,22,045	1,01,513	13,017	3,44,927	3,800	525	24,461	320	2,91,905	16,613	24,965	
(c) (Loss on sale / redemption of investments)		(8,94,950)	(72,002)	(9,223)	(3,07,932)	(4,935)	(377)	(16,919)	(9,345)	(4,33,406)	(16,159)	(24,653)	
(d) Transfer /Gain on revaluation / change in fair value*		3,35,100	-	-	-	-	-	-	-	3,17,697	7,225	10,178	
(e) Accretion of discount/(amortisation of premium) (net)		71,318	3,914	953	11,440	1,177	621	4,169	975	43,372	3,230	1,467	
Sub Total		13,63,798	2,21,614	37,392	6,43,000	22,109	3,171	96,597	3,298	2,89,875	15,723	31,018	
Other Income													
Contribution from the Shareholders' Account		14,13,897	39,888	-	4,93,704	1,869	4,954	-	12,395	8,58,738	-	2,349	
Income on Unclaimed amount of Policyholders		1,406	-	-	1,406	-	-	-	-	-	-	-	
Other Income		19,461	4,784	49	6,438	-	1	20	-	7,427	208	533	
Sub Total		14,34,764	44,672	49	5,01,548	1,869	4,955	20	12,395	8,66,165	208	2,882	
Total (A)		1,16,89,413	18,95,027	2,20,289	46,16,888	89,747	22,373	7,65,102	1,66,511	36,06,587	85,231	2,21,657	
Commission	L-5	5,95,895	1,81,767	3,924	3,28,934	909	520	2,607	388	75,390	1,457	-	
Operating Expenses related to Insurance Business	L-6	30,62,183	6,38,478	4,099	12,98,116	2,461	7,927	1,20,605	1,248	9,84,371	953	3,925	
Service Tax/ GST on ULIP Charges		49,737	-	-	-	-	-	-	151	47,613	1,030	942	
Provision for Doubtful debts		2,145	-	-	2,145	-	-	-	-	-	-	-	
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-	
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-	
(b) Others		-	-	-	-	-	-	-	-	-	-	-	
Total (B)		37,09,960	8,20,245	8,023	16,29,195	3,369	8,447	1,23,213	1,788	11,07,374	3,440	4,867	
Benefits Paid (Net)	L-7	6,68,525	1,17,396	3,431	95,958	16,526	1,114	2,76,287	5,031	1,12,882	877	39,024	
Interim Bonuses Paid		132	132	-	-	-	-	-	-	-	-	-	
Change in valuation of liability in respect of life policies													
(a) Gross **		49,07,511	9,57,257	1,94,579	32,17,233	69,852	12,813	2,43,043	1,59,692	52,475	482	86	
(b) Amount ceded in Reinsurance		(3,54,634)	-	-	(3,25,501)	-	-	(29,133)	-	-	-	-	
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	
(d) Unit Reserve		22,96,037	-	-	-	-	-	-	-	20,63,589	54,768	1,77,680	
(e) Funds for discontinued policies		2,92,425	-	-	-	-	-	-	-	2,70,267	22,158	-	
Total (C)		78,09,996	10,74,784	1,98,010	29,87,691	86,377	13,926	4,90,197	1,64,723	24,99,213	78,285	2,16,790	
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		1,69,457	-	14,257	-	-	-	1,51,694	-	-	3,507	-	
Appropriations													
Transfer to Shareholders' Account		1,55,434	-	234	-	-	-	1,51,694	-	-	3,507	-	
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	
Balance being Funds for Future Appropriations		14,023	-	14,023	-	-	-	-	-	-	-	-	
TOTAL (D)		1,69,457	-	14,257	-	-	-	1,51,694	-	-	3,507	-	
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		132	132	-	-	-	-	-	-	-	-	-	
(b) Allocation of Bonus to Policyholders		2,13,824	2,11,717	2,107	-	-	-	-	-	-	-	-	
(c) Surplus shown in the Revenue Account		1,69,457	-	14,257	-	-	-	1,51,694	-	-	3,507	-	
(d) Total Surplus [(a) + (b)+ (c)]		3,83,413	2,11,849	16,364	-	-	-	1,51,694	-	-	3,507	-	

REVENUE ACCOUNT FOR THE QUARTER ENDED 31 MARCH 2018

(' in '000)

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

Particulars	Schedule	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
			Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Premium earned-net	L-4											
(a) Premium		31,03,259	4,41,389	83,353	12,30,713	39,531	5,268	2,76,108	11,649	9,14,115	32,666	68,467
(b) Reinsurance ceded		(51,684)	(642)	-	(25,775)	-	(689)	(23,398)	-	(1,180)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Sub Total		30,51,575	4,40,747	83,353	12,04,937	39,531	4,580	2,52,710	11,649	9,12,934	32,666	68,467
Income from Investments	L-4											
(a) Interest & Dividends Gross & Amortisation (Net)		1,89,483	31,462	5,194	1,10,492	3,013	165	14,100	1,398	17,832	1,333	4,493
(b) Profit on sale / redemption of investments		1,32,075	9,740	896	50,192	144	16	484	44	65,176	2,037	3,345
(c) (Loss on sale / redemption of investments)		(1,17,735)	(1,641)	(209)	(89,836)	-	-	(2,835)	-	(18,517)	(1,488)	(3,207)
(d) Transfer /Gain on revaluation / change in fair value*		(1,77,716)	-	-	-	-	-	-	-	(1,67,451)	(4,548)	(5,717)
(e) Accretion of discount/(amortisation of premium) (net)		13,633	473	806	1,849	724	106	1,015	269	7,725	389	276
Sub Total		39,740	40,035	6,687	72,698	3,880	288	12,764	1,712	(95,236)	(2,276)	(810)
Other Income	L-4											
Contribution from the Shareholders' Account		(4,50,276)	(1,55,005)	(44,805)	(2,77,338)	(8,206)	(6,487)	(4,416)	(9,915)	68,543	(10,392)	(2,256)
Income on Unclaimed amount of Policyholders		-	-	-	-	-	-	-	-	-	-	-
Other Income		2,070	234	-	1,831	-	-	-	-	(113)	-	119
Sub Total		(4,48,206)	(1,54,771)	(44,805)	(2,75,507)	(8,206)	(6,487)	(4,416)	(9,915)	68,430	(10,392)	(2,137)
Total (A)		26,43,108	3,26,011	45,235	10,02,130	35,205	(1,619)	2,61,058	3,446	8,86,128	19,997	65,520
Commission	L-5	1,86,134	56,611	3,239	90,574	757	216	1,297	-	32,665	774	2
Operating Expenses related to Insurance Business	L-6	(1,20,915)	14,628	(55,962)	(1,22,126)	(8,258)	(6,627)	11,456	(10,356)	70,558	(12,433)	(1,794)
Service Tax on ULIP Charges		16,532	-	-	-	-	-	-	50	15,877	254	351
Provision for Doubtful debts		1,631	-	-	1,631	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-
Total (B)		83,382	71,238	(52,723)	(29,921)	(7,501)	(6,410)	12,752	(10,306)	1,19,100	(11,405)	(1,442)
Benefits Paid (Net)	L-7	2,23,330	70,355	4,634	17,682	3,817	375	84,606	1,956	33,477	129	6,296
Interim Bonuses Paid		108	108	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-
(a) Gross **		24,75,675	1,84,309	69,871	11,74,740	38,888	4,415	1,67,927	11,796	7,33,552	29,510	60,666
(b) Amount ceded in Reinsurance		(1,76,786)	-	-	(1,60,372)	-	-	(16,414)	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	-
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	-
Total (C)		25,22,327	2,54,772	74,505	10,32,050	42,706	4,790	2,36,119	13,752	7,67,030	29,639	66,962
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		37,399	(0)	23,453	(1)	(0)	1	12,186	(0)	(2)	1,764	(0)
Appropriations												
Transfer to Shareholders' Account		13,951	-	-	-	-	-	12,187	-	-	1,764	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		23,451	-	23,451	-	-	-	-	-	-	-	-
TOTAL (D)		37,399	-	23,451	-	-	-	12,187	-	-	1,764	-
NOTES:												
* 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		108	108	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		1,14,775	1,14,775	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		37,399	-	23,451	-	-	-	12,187	-	-	1,764	-
(d) Total Surplus [(a) + (b)+ (c)]		1,52,281	1,14,882	23,451	-	-	-	12,187	-	-	1,764	-

REVENUE ACCOUNT FOR THE YEAR ENDED 31 MARCH 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
Premium earned-net	L-4											
(a) Premium		63,82,596	9,96,580	1,89,812	25,16,597	77,128	13,822	6,96,771	97,497	16,54,251	60,389	79,748
(b) Reinsurance ceded		(1,93,678)	(1,896)	-	(92,575)	-	(2,416)	(93,349)	-	(3,442)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Sub Total		61,88,918	9,94,684	1,89,812	24,24,023	77,128	11,406	6,03,422	97,497	16,50,810	60,389	79,748
Income from Investments	L-4											
(a) Interest & Dividends Gross & Amortisation (Net)		6,44,081	1,22,191	17,084	3,68,613	11,422	682	53,604	3,291	47,478	3,599	16,116
(b) Profit on sale / redemption of investments		5,91,839	90,059	7,228	1,66,351	1,645	358	12,594	391	2,74,303	13,983	24,926
(c) (Loss on sale / redemption of investments)		(3,66,902)	(25,019)	(2,552)	(2,52,775)	(1,831)	-	(3,404)	(543)	(65,934)	(4,553)	(10,291)
(d) Transfer /Gain on revaluation / change in fair value*		(75,707)	-	-	-	-	-	-	-	(72,023)	(974)	(2,711)
(e) Accretion of discount/(amortisation of premium) (net)		40,515	4,594	1,466	3,057	1,635	375	3,754	914	23,363	1,054	303
Sub Total		8,33,826	1,91,826	23,227	2,85,246	12,871	1,416	66,548	4,054	2,07,187	13,109	28,344
Other Income	L-4											
Contribution from the Shareholders' Account		15,13,776	1,04,832	-	5,74,874	8,832	6,104	-	2,474	8,14,644	-	2,016
Income on Unclaimed amount of Policyholders		1,153	-	-	1,153	-	-	-	-	-	-	-
Other Income		3,071	715	0	2,200	-	-	-	-	(57)	89	124
Sub Total		15,18,000	1,05,547	0	5,78,227	8,832	6,104	-	2,474	8,14,587	89	2,140
Total (A)		85,40,745	12,92,057	2,13,039	32,87,496	98,832	18,926	6,69,970	1,04,025	26,72,583	73,586	1,10,232
Commission	L-5	4,00,185	1,22,313	7,307	1,99,632	1,436	531	3,271	-	64,101	1,593	2
Operating Expenses related to Insurance Business	L-6	23,71,460	4,37,423	6,284	9,68,883	2,846	7,563	1,03,856	593	8,39,263	1,272	3,475
Service Tax on ULIP Charges		30,175	-	-	-	-	-	-	50	28,976	679	469
Provision for Doubtful debts		2,594	-	-	2,594	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-
Total (B)		28,04,413	5,59,736	13,592	11,71,109	4,282	8,093	1,07,127	643	9,32,340	3,544	3,946
Benefits Paid (Net)	L-7	7,46,504	1,90,664	11,406	69,498	11,021	376	3,19,559	13,607	99,494	754	30,126
Interim Bonuses Paid		231	231	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-
(a) Gross**		36,85,069	5,41,426	1,64,591	24,70,872	83,528	10,456	2,61,739	89,775	61,745	935	3
(b) Amount ceded in Reinsurance		(4,54,625)	-	-	(4,23,983)	-	-	(30,641)	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		15,43,645	-	-	-	-	-	-	-	14,25,576	41,912	76,157
(e) Funds for discontinued policies		1,78,105	-	-	-	-	-	-	-	1,53,427	24,677	-
Total (C)		56,98,930	7,32,320	1,75,997	21,16,387	94,549	10,832	5,50,656	1,03,382	17,40,242	68,278	1,06,285
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		37,402	0	23,451	(0)	0	0	12,187	(0)	(0)	1,764	0
Appropriations												
Transfer to Shareholders' Account		13,951	-	-	-	-	-	12,187	-	-	1,764	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		23,451	-	23,451	-	-	-	-	-	-	-	-
TOTAL (D)		37,402	-	23,451	-	-	-	12,187	-	-	1,764	-
NOTES:												
* 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		231	231	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		1,14,775	1,14,775	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		37,402	-	23,451	-	-	-	12,187	-	-	1,764	-
(d) Total Surplus [(a) + (b)+ (c)]:		1,52,408	1,15,006	23,451	-	-	-	12,187	-	-	1,764	-

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 MARCH 2019

SHAREHOLDERS' ACCOUNT (NON-TECHNICAL ACCOUNT)

(₹ in '000)

Particulars	SCHEDULE	For the Quarter Ended	For the Year Ended	For the Quarter Ended	For the Year Ended
		31 March 2019	31 March 2019	31 March 2018	31 March 2019
Amounts transferred from the policyholders account (Technical Account)		76,820	1,55,434	13,951	13,951
Income from investments					
(a) Interest, Dividend & Rent- Gross & Amortisation (Net)		1,65,178	6,61,304	1,71,877	4,68,036
(b) Profit on sale / redemption of investments		27,835	1,75,395	27,126	3,73,119
(c) (Loss on sale / redemption of investments)		(21,977)	(2,48,859)	(40,820)	(78,242)
(d) Transfer /Gain/(Loss) on revaluation / change in fair value		-	-	-	-
(e) Transfer /Gain/(Loss) on revaluation / change in fair value		(102)	15,151	13,301	33,654
Sub Total		1,70,934	6,02,991	1,71,484	7,96,567
Other income				(60)	
Total (A)		2,47,754	7,58,425	1,85,375	8,10,518
Expenses other than those directly related to the insurance business		3,26,559	20,50,794	16,06,084	16,23,699
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		5,98,152	14,13,897	(4,50,276)	15,13,776
Total (B)		9,24,711	34,64,691	11,55,808	31,37,475
Profit / (Loss) before tax		(6,76,957)	(27,06,266)	(9,70,433)	(23,26,957)
Provision for taxation					
Current Year		-	-	-	-
For earlier years		-	-	-	-
Profit / (Loss) after tax		(6,76,957)	(27,06,266)	(9,70,433)	(23,26,957)
APPROPRIATIONS					
(a) Balance at the beginning of the period		(1,04,04,477)	(83,75,165)	(74,04,732)	(60,48,207)
(b) Interim dividends paid during the period		-	-	-	-
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution tax		-	-	-	-
(e) Transfer to reserves / other accounts		-	-	-	-
Profit / (Loss) carried to the Balance Sheet		(1,10,81,434)	(1,10,81,432)	(83,75,165)	(83,75,164)
Earning per share of face value ₹ 10 - Basic/Diluted		(2.17)	(8.66)	(3.54)	(8.48)

Form L-3- A-BS

Name of the Insurer: EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number : 147 dated 10 May 2011

BALANCE SHEET AS AT 31 MARCH 2019

(₹ in '000)

PARTICULARS	SCHEDULE	As at	
		31 March 2019	31 March 2018
SOURCES OF FUNDS			
Shareholders' funds			
Share capital	L-8, L-9	31,26,209	31,26,209
Reserves and surplus	L-10	1,68,48,478	1,68,48,478
Credit/(debit) fair value change account		12,775	(44,039)
Sub-total		1,99,87,462	1,99,30,648
Borrowings			
Policyholders' Funds	L-11	-	-
Credit/(Debit) Fair Value Change Account		3,061	3,671
Policy liabilities		1,48,34,417	1,02,81,540
Insurance reserves		-	-
Provision for Linked Liabilities		55,03,750	35,42,814
Add: Credit/(Debit) Fair Value Change Account		3,50,409	15,308
Total Provision for Linked Liabilities		58,54,159	35,58,122
Sub-total		2,06,91,637	1,38,43,332
Funds for Discontinued Policies			
Discontinued on account of non-payment of premium-Linked		5,99,215	3,06,790
Others		-	-
Funds for Future Appropriations		37,474	23,451
Total		4,13,15,787	3,41,04,221
APPLICATION OF FUNDS			
Investments			
Shareholders'	L-12	66,89,467	98,92,607
Policyholders'	L-13	1,57,24,897	1,06,23,034
Assets held to cover linked liabilities	L-14	64,53,373	38,64,911
Loans	L-15	52,716	25,382
Fixed assets	L-16	9,82,444	8,89,338
Current assets			
Cash and bank balances	L-17	9,73,959	9,46,125
Advances and other assets	L-18	23,24,359	17,87,137
Sub-total (A)		32,98,318	27,33,262
Current liabilities	L-19	29,52,689	22,86,924
Provisions	L-20	14,171	12,553
Sub-total (B)		29,66,860	3,33,953
Net Current Assets (C) = (A - B)		3,31,458	4,33,785
Miscellaneous expenditure (to the extent not written off or adjusted)	L-21	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		1,10,81,432	83,75,165
Debit Balance in Revenue Account (Policyholders' Account)		-	-
Total		4,13,15,787	3,41,04,222

Contingent Liability

PARTICULARS	As at	
	31 March 2019	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	35,660*	35,660*
Reinsurance obligations to the extent not provided for in accounts	-	-
Others (Claims against policies under litigation)	7,844	7,621

Show cause notices issued by various Tax Authorities are not considered as obligation. When any demand notice is raised by the tax authorities, these are disclosed as contingent liability except in cases where the probability of any financial outflow is remote.

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-4 Premium Schedule
PREMIUM

For the Quarter Ended 31 March 2019

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Premium											
First year Premiums	16,02,040	3,01,482	()	6,94,219	-	2,096	12,356	48,595	3,66,649	4,507	1,72,181
Renewal Premiums	22,16,865	3,73,926	73,859	10,16,040	-	4,335	46,544	-	6,75,081	27,080	-
Single Premiums	2,52,886	-	-	6,895	27,717	-	2,04,697	-	13,177	400	-
Total	40,71,792	6,75,408	73,815	17,17,154	27,717	6,431	2,63,597	48,595	10,54,907	31,987	1,72,181

For the Year Ended 31 March 2019

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	39,01,593	7,94,728	10,956	14,64,634	-	5,490	1,70,467	1,50,818	11,06,288	10,456	1,87,757
Renewal Premiums	46,34,358	8,36,710	1,72,021	21,12,902	-	12,013	1,57,391	-	12,88,537	54,783	-
Single Premiums	6,57,159	-	-129	14,712	65,769	-	5,11,325	-	61,421	4,061	-
Total	91,93,110	16,31,438	1,82,849	35,92,247	65,769	17,503	8,39,184	1,50,818	24,56,246	69,300	1,87,757

For the Quarter Ended 31 March 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	13,89,259	2,46,987	35,223	4,77,841	-	2,013	21,522	11,649	5,20,361	5,195	68,467
Renewal Premiums	14,41,931	1,94,402	48,001	7,47,459	-	3,255	59,214	-	3,65,923	23,678	-
Single Premiums	2,72,069	-	129	5,413	39,531	-	1,95,373	-	27,830	3,793	-
Total	31,03,258	4,41,389	83,353	12,30,713	39,531	5,268	2,76,109	11,649	9,14,115	32,666	68,467

For the Year Ended 31 March 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	28,19,890	4,88,706	73,950	9,61,919	-	5,292	1,54,575	97,497	9,45,504	12,700	79,748
Renewal Premiums	29,57,976	5,07,874	1,15,273	15,40,123	-	8,530	1,20,304	-	6,23,082	42,788	-
Single Premiums	6,04,730	-	589	14,555	77,128	-	4,21,892	-	85,665	4,901	-
Total	63,82,595	9,96,580	1,89,812	25,16,597	77,128	13,822	6,96,771	97,497	16,54,251	60,389	79,748

Form L-5- Commission Schedule

COMMISSION

For the Quarter Ended 31 March 2019

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		Group
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	
Commission											
First year Premiums	2,09,032	61,506	4	1,28,723	-	182	351	254	17,887	126	-
Renewal Premiums	62,022	13,904	1,395	35,384	-	5	922	-	9,968	443	-
Single Premiums	594	-	-	86	328	-	-	-	173	7	-
Other Commissions	-	-	-	-	-	-	-	-	-	-	-
Total (A)	2,71,648	75,411	1,399	1,64,193	328	187	1,274	254	28,027	575	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
Net commission	2,71,648	75,411	1,399	1,64,193	328	187	1,274	254	28,027	575	-
Break-up of the commission expenses (gross) incurred to procure business:											
Agents	1,98,114	54,668	360	1,24,955	7	164	12	101	17,315	532	-
Brokers	13,134	4,098	2	7,495	-	6	1,261	153	119	-	-
Corporate agency	60,400	16,645	1,037	31,744	321	17	-	-	10,593	44	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-
Total	2,71,649	75,411	1,399	1,64,193	328	187	1,274	254	28,027	575	-

For the Year Ended 31 March 2019

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		Group
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	
Commission											
First year Premiums	4,63,838	1,50,893	652	2,55,144	-	512	1,198	388	54,573	479	-
Renewal Premiums	1,30,073	30,874	3,272	73,578	-	8	1,410	-	20,021	911	-
Single Premiums	1,984	-	-	212	909	-	-	-	796	67	-
Other Commissions	-	-	-	-	-	-	-	-	-	-	-
Total (A)	5,95,895	1,81,767	3,924	3,28,934	909	520	2,607	388	75,390	1,457	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
Net commission	5,95,895	1,81,767	3,924	3,28,934	909	520	2,607	388	75,390	1,457	-
Break-up of the commission expenses (gross) incurred to procure business:											
Agents	4,38,524	1,36,981	1,479	2,51,440	151	444	22	107	46,577	1,323	-
Brokers	31,927	9,270	5	19,436	4	11	2,585	281	335	-	-
Corporate agency	1,25,444	35,516	2,440	58,057	753	65	-	-	28,479	134	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-
Total	5,95,895	1,81,767	3,924	3,28,934	909	520	2,607	388	75,390	1,457	-

For the Quarter Ended 31 March 2018

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		Group
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	
Commission											
First year Premiums	1,40,306	49,254	2,290	61,244	-	160	850	-	26,191	316	2
Renewal Premiums	44,503	7,356	948	29,257	-	57	446	-	6,043	395	-
Single Premiums	1,324	-	-	73	757	-	-	-	431	63	-
Other Commissions	-	-	-	-	-	-	-	-	-	-	-
Total (A)	1,86,134	56,610	3,239	90,574	757	216	1,297	-	32,665	774	2
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
Net commission	1,86,134	56,610	3,239	90,574	757	216	1,297	-	32,665	774	2
Break-up of the commission expenses (gross) incurred to procure business:											
Agents	1,38,409	45,838	875	67,425	125	195	21	-	23,244	687	-
Brokers	8,182	1,262	2	5,520	-	2	1,276	-	118	-	2
Corporate agency	39,543	9,511	2,362	17,630	632	19	-	-	9,303	87	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-
Total	1,86,134	56,610	3,239	90,574	757	216	1,297	-	32,665	773	2

For the Year Ended 31 March 2018

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		Group
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	
Commission											
First year Premiums	3,04,508	1,03,304	5,014	1,39,956	-	463	2,530	-	52,451	789	2
Renewal Premiums	92,589	19,009	2,284	59,459	-	67	741	-	10,300	728	-
Single Premiums	3,088	-	9	217	1,436	-	0	-	1,350	76	-
Other Commissions	-	-	-	-	-	-	-	-	-	-	-
Total (A)	4,00,185	1,22,313	7,307	1,99,632	1,436	531	3,271	-	64,101	1,593	2
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
Net commission	4,00,185	1,22,313	7,307	1,99,632	1,436	531	3,271	-	64,101	1,593	2
Break-up of the commission expenses (gross) incurred to procure business:											
Agents	2,96,486	1,01,434	2,513	1,47,843	280	470	30	-	42,514	1,401	-
Brokers	18,791	2,704	5	12,598	-	9	3,241	-	233	-	2
Corporate agency	84,908	18,175	4,789	39,191	1,156	51	0	-	21,354	192	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-
Total	4,00,185	1,22,313	7,306	1,99,633	1,436	530	3,271	-	64,101	1,593	2

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

L-6- Operating Expenses Schedule

(₹ in '000)

Particulars	For the Quarter	Up To The Year	For the Quarter	Up To The Year
	Ended 31 March 2019	Ended 31 March 2019	Ended 31 March 2018	Ended 31 March 2018
Employees' remuneration & welfare benefits	7,19,732	28,05,378	6,77,650	21,43,237
Travel, conveyance and vehicle running expenses	63,755	1,97,530	72,077	1,85,304
Training expenses	34,184	1,03,642	11,057	55,172
Rent, rates & taxes	74,530	2,36,751	52,786	2,15,141
Repairs & Maintenance	30,897	1,06,572	34,569	88,895
Printing & stationery	11,249	25,615	12,027	27,061
Communication expenses	23,298	80,068	21,610	63,235
Legal & professional charges	36,698	90,887	21,612	83,584
Medical Fees	12,461	32,088	5,773	16,762
Auditors' Fees, expenses, etc.	-	-	-	-
(a) as auditor	875	2,600	725	2,300
(b) as adviser or in any other capacity, in respect of	-	-	-	-
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
(c) in any other capacity	125	500	-	-
(d) Out of pocket expenses	(250)	200	55	200
Advertisement & publicity	1,30,918	3,33,362	80,609	2,10,237
Bank charges	5,942	17,103	4,346	10,462
Others:				
a) Business Development, Marketing & Sales Promotion	2,54,519	4,33,233	2,66,469	4,08,297
b) Stamp duty on policies	22,037	52,223	13,596	44,763
c) General & Other Insurance Expenses	3,832	26,558	5,293	21,215
d) Information Technology Cost	44,408	1,46,754	33,070	92,593
e) Business Support Expenses	40,880	1,47,440	53,133	90,768
f) (Profit)/Loss on sale of Fixed Assets	46	(183)	1,392	1,180
Depreciation	68,091	2,35,296	60,556	1,55,509
GST / Service Tax	4,244	8,433	4,853	9,717
Expense charged to Shareholder's Account towards EOM	(3,17,628)	(20,19,869)	(15,54,173)	(15,54,173)
Total	12,64,843	30,62,183	(1,20,914)	23,71,460

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

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

(₹ in '000)

Particulars	For the Quarter	Up To The Year	For the Quarter	Up To The Year
	Ended	Ended	Ended	Ended
	31 March 2019	31 March 2019	31 March 2018	31 March 2018
Employees' remuneration & welfare benefits	6,380	19,290	50,910	60,910
Rents,rates & taxes	1,168	1,243	-	4,903
Legal and Professional fee	-	-	-	-
Bank Charges	53	496	220	443
Others	-	-	-	-
(a) Directors Sitting fees	80	700	160	760
(b) Others	1,249	9,197	621	2,511
Expense charged from Policyholder's Account towards EOM	3,17,628	20,19,869	15,54,173	15,54,173
Total	3,26,558	20,50,794	16,06,084	16,23,699

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-7 - Benefits Paid Schedule

For the QUARTER ENDED 31 March 2019

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
1. Insurance claims											
(a) Claims by Death,*	1,23,526	4,571	814	24,618	116	23	88,276	-	4,807	300	1
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	5,601	-	-	-	5,601	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
(i) Surrenders	68,180	7,285	643	13,093	-	-	-	(2)	47,163	(11)	-
(ii) Survival benefit	24,606	24,606	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health Withdrawals	(80)	54	-	66	-	-	(200)	-	-	-	-
Income on Unclaimed amount of Policyholders	27,761	142	21	304	-	-	13,718	1,527	3,252	-	8,798
2. (Amount ceded in reinsurance)											
(a) Claims by Death	(46,046)	(172)	-	(10,805)	-	-	(35,070)	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(127)	(116)	-	(11)	-	-	-	-	-	-	-
3. Amount accepted in reinsurance:											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
Total	2,03,421	36,370	1,478	27,265	5,717	23	66,722	1,527	55,222	299	8,799
Benefits paid to claimants:											
1) In India	2,03,421	36,370	1,478	27,265	5,717	23	66,722	1,527	55,222	299	8,799
2) Outside India	-	-	-	-	-	-	-	-	-	-	-
Total	2,03,421	36,370	1,478	27,265	5,717	23	66,722	1,527	55,222	299	8,799

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

For the Year ended 31 March 2019

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
1. Insurance claims											
(a) Claims by Death,*	5,23,642	13,421	1,611	1,17,705	320	539	3,73,042	-	16,132	871	2
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	16,186	-	-	-	16,186	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
(i) Surrenders	1,61,048	28,394	1,781	38,494	-	-	-	(2)	92,383	(2)	-
(ii) Survival benefit	75,207	75,207	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health Withdrawals	5,498	388	-	110	-	5,000	-	-	-	-	-
Income on Unclaimed amount of Policyholders	79,083	155	25	497	-	-	30,435	5,032	4,069	-	38,869
	1,785	509	14	888	20	(0)	(158)	(1)	353	8	152
2. (Amount ceded in reinsurance):											
(a) Claims by Death	(1,89,128)	(444)	-	(61,599)	-	-	(1,27,030)	-	(55)	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(4,796)	(235)	-	(136)	-	(4,425)	-	-	-	-	-
3. Amount accepted in reinsurance:											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
Total	6,68,525	1,17,396	3,431	95,958	16,526	1,114	2,76,287	5,031	1,12,882	877	39,024
Benefits paid to claimants:											
1) In India	6,68,525	1,17,396	3,431	95,958	16,526	1,114	2,76,287	5,031	1,12,882	877	39,024
2) Outside India	-	-	-	-	-	-	-	-	-	-	-
Total	6,68,525	1,17,396	3,431	95,958	16,526	1,114	2,76,287	5,031	1,12,882	877	39,024

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

Form L-7- Benefits Paid Schedule

For the QUARTER ENDED 31 March 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
1. Insurance claims											
(a) Claims by Death,*	1,51,214	5,791	3,562	39,593	600	(6)	1,00,388	-	1,253	31	3
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	3,217	-	-	-	3,217	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
(i) Surrenders	50,651	8,251	1,072	9,004	-	-	-	-	32,225	99	-
(ii) Survival benefit	56,564	56,564	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health	(30)	(348)	-	(230)	-	548	-	-	-	-	-
Withdrawals	14,604	-	-	-	-	-	6,356	1,956	-	-	6,293
Income on Unclaimed amount of Policyholders	-	-	-	-	-	-	-	-	-	-	-
2. (Amount ceded in reinsurance)											
(a) Claims by Death	(52,923)	(85)	-	(30,700)	-	-	(22,138)	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	32	184	-	15	-	(167)	-	-	-	-	-
3. Amount accepted in reinsurance											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
Total	2,23,330	70,356	4,634	17,682	3,817	375	84,606	1,956	33,478	129	6,296
Benefits paid to claimants:											
1) In India	2,23,331	70,356	4,634	17,682	3,817	375	84,606	1,956	33,478	129	6,296
2) Outside India	-	-	-	-	-	-	-	-	-	-	-
Total	2,23,331	70,356	4,634	17,682	3,817	375	84,606	1,956	33,478	129	6,296

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

For the Year ended 31 March 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
1. Insurance claims											
(a) Claims by Death,*	5,03,540	13,057	8,128	90,957	600	-	3,78,838	-	11,223	732	4
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	10,404	-	-	-	10,404	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
(i) Surrenders	1,46,307	24,006	3,584	31,023	-	-	1	-	87,676	17	-
(ii) Survival benefit	1,52,901	1,52,901	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health	548	-	-	-	-	548	-	-	-	-	-
Withdrawals	63,212	-	-	-	-	-	19,483	13,608	-	-	30,121
Income on Unclaimed amount of Policyholders	2,186	714	22	529	16	3	301	(1)	594	5	2
2. (Amount ceded in reinsurance)											
(a) Claims by Death	(1,32,427)	(353)	-	(53,010)	-	-	(79,065)	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(167)	-	-	-	-	(167)	-	-	-	-	-
3. Amount accepted in reinsurance											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
Total	7,46,504	1,90,326	11,734	69,499	11,021	384	3,19,559	13,607	99,494	754	30,126
Benefits paid to claimants:											
1) In India	7,46,504	1,90,326	11,734	69,499	11,021	384	3,19,559	13,607	99,494	754	30,126
2) Outside India	-	-	-	-	-	-	-	-	-	-	-
Total	7,46,504	1,90,326	11,734	69,499	11,021	384	3,19,559	13,607	99,494	754	30,126

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

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-8 - Share Capital Schedule

SHARE CAPITAL

(₹ in '000)

Particulars	As at 31 March 2019	As at 31 March 2018
Authorised Capital		
325,000,000 Equity Shares of ₹ 10 each (previous year 325,000,0000)	32,50,000	32,50,000
Issued Capital		
312,620,882 Equity Shares of ₹ 10 each (previous year 312,620,882)	31,26,209	31,26,209
Subscribed Capital		
312,620,882 Equity Shares of ₹ 10 each (previous year 312,620,882)	31,26,209	31,26,209
Called-up Capital		
312,620,882 Equity Shares of ₹ 10 each (previous year 312,620,882)	31,26,209	31,26,209
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount Originally paid up)	-	-
Less : Par value of equity shares bought back	-	-
Less : Preliminary expenses	-	-
Expenses including commission or brokerage on underwriting or subscription of shares	-	-
Total	31,26,209	31,26,209

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

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-10-Reserves and Surplus Schedule

RESERVES AND SURPLUS

(₹ in '000)

Particulars	As at 31 March 2019	As at 31 March 2018
Capital reserve	-	-
Capital redemption reserve	-	-
Share Premium		
Opening Balance	1,68,48,478	1,06,58,765
Add: Addition during the year	-	61,89,713
Closing Balance	1,68,48,478	1,68,48,478
General reserves	-	-
Less : Debit balance in Profit & Loss account, if any	-	-
Less : Amount utilized for buy-back	-	-
Catastrophe reserve	-	-
Other reserves	-	-
Balance of profit in Profit and Loss Account	-	-
Total	1,68,48,478	1,68,48,478

Form L-11 -Borrowings Schedule

BORROWINGS

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

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-12- Investments- Shareholders Schedule

INVESTMENTS - SHAREHOLDERS

(₹ in '000)

Particulars	As at 31 March 2019	As at 31 March 2018
LONG TERM INVESTMENTS		
Government securities and Government guaranteed bonds including		
Treasury Bills	7,47,034	10,48,349
Other Approved Securities	2,57,045	1,07,452
Other Investments	-	-
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	36,187	1,01,580
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds*	5,45,406	6,80,597
(e) Other Securities- Bank Deposits	16,31,500	17,24,000
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	4,18,002	4,18,002
Investment in Infrastructure and Social Sector	4,00,978	25,37,370
Other than Approved Investments #	19,07,089	5,78,767
Sub-Total (A)	59,43,242	71,96,117
SHORT TERM INVESTMENTS		
Government securities and Government guaranteed bonds including		
Treasury Bills	-	-
Other Approved Securities	-	-
Other Investments	-	-
(a) Shares	-	-
(aa) Equity	3,59,842	5,54,616
(bb) Preference	-	-
(b) Mutual Funds	5,010	8,28,234
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	9,129	-
(e) Other Securities- Bank Deposits/CBLO	2,93,558	3,24,956
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	17,356	3,03,046
Other than Approved Investments	61,331	6,85,638
Sub-Total (B)	7,46,225	26,96,490
Total (A+B)	66,89,467	98,92,607
In India	66,89,467	98,92,607
Outside India	-	-
Total	66,89,467	98,92,607

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)	53,49,057	76,59,406
Market Value	53,98,702	76,87,075

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

Book Value (Historical cost)	13,33,297	22,82,655
Market Value	13,46,072	22,38,617

3 Includes Investment in

* of Rs.449,754 thousands in Non Convertible Debentures (NCD) of Fellow subsidiaries (previous year Rs 451,338 thousands)

\$ of Rs.300,000 thousands in Non Convertible Debentures (NCD) of Fellow subsidiaries (previous year Rs 300,000 thousands)

unlisted Equity shares of ₹ 422,902 thousands (previous period ₹ 2,58,532 thousands)

~ Equity shares amounting to ₹ 5,029 thousands through corporate action awaiting listing as on balance sheet date (previous period ₹ 987 thousands)

4 Note:- Refer note 16 B(vi) for accounting policy on Investments.

Form L-13-Investments- Policyholder Schedule

INVESTMENTS - POLICYHOLDERS

(₹ in '000)

Particulars	As at 31 March 2019	As at 31 March 2018
LONG TERM INVESTMENTS		
Government securities and Government guaranteed bonds		
including Treasury Bills	1,12,65,360	63,01,755
Other Approved Securities	2,02,281	-
Other Investments	-	-
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	1,520
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds*	1,44,392	73,827
(e) Other Securities - Bank Deposits	7,44,500	8,92,100
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	13,96,544	13,21,074
Other than Approved Investments #	3,45,537	5,00,000
Sub-Total (A)	1,40,98,615	90,90,276
SHORT TERM INVESTMENTS		
Government securities and Government guaranteed bonds		
including Treasury Bills	98,686	1,45,700
Other Approved Securities	-	-
Other Investments	-	-
(a) Shares		
(aa) Equity**	5,36,724	5,22,207
(bb) Preference	-	-
(b) Mutual Funds	1,26,874	31,606
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	63,693	38,989
(e) Other Securities- Bank Deposit/CBLO	6,00,598	7,26,321
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	50,160	-
Investment in Infrastructure and Social Sector	50,900	26,715
Other than Approved Investments	98,647	41,220
Sub-Total (B)	16,26,282	15,32,758
Total (A+B)	1,57,24,897	1,06,23,034
In India	1,57,24,897	1,06,23,034
Outside India	-	-
Total	1,57,24,897	1,06,23,034

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)	1,45,12,585	97,74,142
Market Value	1,46,56,050	96,45,384

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

Book Value (Historical cost)	11,84,866	8,72,969
Market Value	11,90,209	8,64,447

3 Includes Investment

* of Rs.50,000 thousands in Non Convertible Debentures of Fellow subsidiaries(Previous year Rs. 88,666 thousands)

~ Equity shares amounting to ₹3,100 thousands through corporate action awaiting listing as on balance sheet date (previous period ₹ 49,999 thousands)

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

\$ of ₹50,160 thousands in units of REIT awaiting listing as on balance sheet date (previous period ₹ Nil)

4 Note:- Refer note 16 B(vi) for accounting policy on Investments.

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

ASSETS HELD TO COVER LINKED LIABILITIES

(₹ in '000)

Particulars	As at 31 March 2019	As at 31 March 2018
LONG TERM INVESTMENTS		
Government securities and Government guaranteed bonds including		
Treasury Bills	4,05,935	1,25,135
Other Approved Securities	2,03,460	-
Other Investments	-	-
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	27,874	35,785
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds*	30,329	50,761
(e) Other Securities-Bank Deposits	14,600	29,600
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	2,34,491	1,89,514
Other than Approved Investments	67,216	-
Sub-Total (A)	9,83,906	4,30,795
SHORT TERM INVESTMENTS		
Government securities and Government guaranteed bonds including		
Treasury Bills	3,90,139	2,69,566
Other Approved Securities	-	-
Other Investments	-	-
(a) Shares	-	-
(aa) Equity	34,48,912	20,43,043
(bb) Preference	-	-
(b) Mutual Funds	13,930	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds*	69,096	35,887
(e) Other Securities - Bank Deposits/CBLO	3,70,117	3,04,677
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	2,23,854	1,76,724
Other than Approved Investments	7,99,477	3,74,780
Sub-Total (B)	53,15,524	32,04,677
CURRENT ASSETS		
Cash and Bank Balances	14,616	2,382
Advance and Other Assets	3,37,005	3,05,016
Sub-Total (C)	3,51,621	3,07,398
Current Liabilities	1,97,678	77,959
Provisions	-	-
Sub-Total (D)	1,97,678	77,959
Net Current Asset (E) = (C-D)	1,53,942	2,29,439
Total (A+B+E)	64,53,373	38,64,911
In India	64,53,373	38,64,911
Outside India	-	-
Total	64,53,373	38,64,911

Notes :

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

Book Value (Historical cost)	18,05,051	10,11,289
Market Value	18,31,491	10,18,568

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

Book Value (Historical cost)	41,28,279	22,72,307
Market Value	44,67,940	22,94,312

3 * in Non Convertible Debentures (NCD) of fellow subsidiary amounting to ₹ 157 thousands (previous year ₹ 182 thousands)

\$ in Non Convertible Debentures (NCD) of fellow subsidiary amounting to ₹ 21 thousands (previous year ₹ 13,949

4 thousands)

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

5 1,889 thousands)

6 Note:- Refer note 16 B(vi) for accounting policy on Investments.

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-15-Loans Schedule

LOANS

(₹ in '000)

Particulars	As at 31 March 2019	As at 31 March 2018
SECURITY- WISE CLASSIFICATION		
Secured		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt Securities etc	-	-
(c) Loans against policies	47,715	19,561
(d) Others	5,001	5,821
Unsecured	-	-
Total	52,716	25,382
BORROWER - WISE CLASSIFICATION		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	47,715	19,561
(f) Others	5,001	5,821
Total	52,716	25,382
PERFORMANCE - WISE CLASSIFICATION		
(a) Loans classified as standard:		
(aa) In India	52,716	25,382
(bb) Outside India	-	-
(b) Non - standard loans less provisions:		
(aa) In India	-	-
(bb) Outside India	-	-
Total	52,716	25,382
MATURITY - WISE CLASSIFICATION		
(a) Short Term	-	-
(b) Long Term	52,716	25,382
Total	52,716	25,382

Note:- Refer note 16 B (ix) for accounting policy on Loan against Policies.

FIXED ASSETS

(₹ in '000)

Particulars	Cost/Gross Block				Depreciation				Net Block	
	As at 01 April 2018	Additions	Deductions / Adjustments	As at 31 March 2019	As at 01 April 2018	For the Year	On Sale/Adjustment	As at 31 March 2019	As at 31 March 2019	As at 31 March 2018
Intangible assets:										
Goodwill	-	-	-	-	-	-	-	-	-	-
Computer Software	5,23,561	1,70,723	-	6,94,284	1,87,816	1,07,316	-	2,95,132	3,99,151	3,35,745
Tangible assets:										
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	1,46,895	6,843	3,677	1,50,061	65,782	16,642	3,345	79,079	70,982	81,113
Furniture & Fittings	93,977	3,911	656	97,232	27,725	19,620	497	46,848	50,384	66,252
Information Technology Equipments (including servers)	2,40,411	68,444	9,425	2,99,430	1,62,168	60,928	8,959	2,14,137	85,293	78,243
Vehicles	13,311	-	2,772	10,540	8,261	1,159	1,404	8,016	2,523	5,050
Office Equipment	82,369	8,574	1,692	89,250	57,538	16,569	1,597	72,510	16,740	24,830
Buildings*	2,75,785	-	-	2,75,785	7,567	13,063	-	20,630	2,55,155	2,68,218
Total	13,76,309	2,58,494	18,222	16,16,582	5,16,857	2,35,296	15,802	7,36,352	8,80,229	8,59,451
Capital Work-In-Progress	29,887	4,24,998	3,52,670	1,02,215	-	-	-	-	1,02,215	29,887
Grand Total	14,06,196	6,83,492	-3,34,447	17,18,797	5,16,857	2,35,296	15,802	7,36,352	9,82,444	8,89,339
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

* Includes property amounting to Rs. 13,915 thousands pending for registration Note:- Refer note 16 B(viii) for accounting policy on Property, Plant and Equipment .

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-17-Cash and Bank Balances Schedule

CASH AND BANK BALANCES

(₹ in '000)

Particulars	As at 31 March 2019	As at 31 March 2018
Cash [including cheques, drafts and stamps amounting to ₹ 184,050 thousand (previous year ₹ 159,638 thousand)]	3,53,316	2,66,562
Bank balances		
(a) Deposit accounts		
(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
(bb) Others	657	54
(b) Current accounts	6,19,986	6,79,509
(c) Others	-	-
Money at call and short notice		
(a) With banks	-	-
(b) With other institutions	-	-
Others	-	-
Total	9,73,959	9,46,125
Balances with non-scheduled banks included in 2 above	-	-
Cash and bank balances		
In India	9,73,959	9,46,125
Outside India	-	-
Total	9,73,959	9,46,125

Form L-18-Advances and Other Assets Schedule

ADVANCES AND OTHER ASSETS

(₹ in '000)

Particulars	As at 31 March 2019	As at 31 March 2018
ADVANCES		
Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	47,452	23,092
Advances to Directors/Officers	-	-
Advance tax paid and taxes deducted at source(Net of provision for taxation)	9,859	3,463
Others		
a) Advance to Suppliers	30,049	756
b) Staff Loans and Advances	3,971	2,476
Total (A)	91,330	29,787
OTHER ASSETS		
Income accrued on Investments	14,45,415	10,94,141
Outstanding premiums	4,35,803	2,85,558
Agents' Balances		
Gross	9,726	5,597
Less : Provision for doubtful agents' balance	(5,858)	(3,881)
Net	3,869	1,716
Foreign Agencies Balances	-	-
Due from other entities carrying on insurance business (including reinsurers)	43	20,479
Due from subsidiaries/holding company	-	-
Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act,1938]	-	-
Others		
GST/Service Tax Unutilised Credit	63,069	47,261
Rent & Others Security Deposit	94,860	1,03,408
Assets held for unclaimed amount of policyholders	21,800	10,472
Other Receivables	1,30,742	65,426
Interest Accrued on unclaimed policyholders	3,783	3,204
Receivable For Sale Of Investment	26,414	1,21,406
Management Fees Receivable	7,232	4,279
Total (B)	22,33,029	17,57,351
Total (A + B)	23,24,359	17,87,137

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-19-Current Liabilities Schedule

CURRENT LIABILITIES

(₹ in '000)

Particulars	As at 31 March 2019	As at 31 March 2018
Agents' Balances	1,34,598	1,00,111
Balances due to other insurance companies (including reinsurers)	57,479	52,949
Deposits held on reinsurance ceded	-	-
Premiums received in advance	16,850	10,064
Unallocated premium	3,60,295	2,46,398
Sundry creditors	6,19,319	2,34,170
Due to subsidiaries/holding company	26,054	28,155
Claims Outstanding	45,611	55,065
Annuities Due	-	-
Due to Officers/Directors	-	-
Others		
a) Tax Deducted to be remitted	55,052	57,541
b) Service Tax Liability	50,645	25,396
c) Unclaimed amount - policyholders	21,800	10,472
d) Interest Accrued on unclaimed policyholders	3,783	3,204
e) Expense Payable	9,44,029	7,87,741
f) Security Deposit Received	26,023	26,998
g) Others - Payable	5,91,150	6,48,659
Total	29,52,689	22,86,924

Form L-20- Provisions Schedule

PROVISIONS

Particulars	As at 31 March 2019	As at 31 March 2018
For taxation	-	-
For proposed dividends	-	-
For dividend distribution tax	-	-
Others:		
Provision for Employees Benefit	14,171	12,553
Total	14,171	12,553

Form L-21-Miscellaneous Expenditure Schedule

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

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

Analytical Ratios

S. No.	Particulars	For the Quarter ended 31 March 2019	For the Year ended 31 March 2019	For the Quarter ended 31 March 2018	For the year ended 31 March 2018
1	New business premium income growth				
	Participating Life	53.02%	62.62%	557.72%	410.64%
	Participating Pension Life	-11.44%	-85.47%	11.23%	1.82%
	Non Participating Individual	39.53%	51.50%	31.45%	7.11%
	Non Participating Individual Annuity	-29.88%	-14.73%	-7.02%	-32.57%
	Non Participating Fund – Health	22.07%	3.74%	32.24%	-2.99%
	Non Participating Group	-4.53%	18.27%	74.75%	30.50%
	Non Participating – Group Variable	317.17%	54.69%	0.00%	1055.68%
	Linked Life	15.40%	13.24%	37.02%	76.90%
	Unit Linked – Pension	-2.08%	-17.52%	-59.97%	-59.85%
	Linked Life Group	151%	135%	5605.60%	2967.21%
2	Net retention ratio	97.41%	96.71%	98.33%	96.97%
3	Expense of Management to Gross Direct Premium Ratio	45.95%	62.33%	2.69%	44.09%
4	Commission Ratio (Gross commission paid to Gross Premium)	6.67%	6.48%	6.00%	6.27%
5	Ratio of Policyholders' liabilities to shareholders' funds	239.06%	239.06%	122.66%	122.66%
6	Growth rate of Shareholders' funds	-7.01%	-22.93%	-8.16%	57.87%
7	Ratio of surplus / (deficit) to Policyholders' liability	0.00%	0.80%	0.00	0.26%
8	Change in Net worth (₹ in 000)	(6,71,368)	(26,49,500)	(10,26,448)	42,35,839
9	Profit after tax / Total income	- **	- **	- **	- **
	** The company does not have any profit after tax and therefore this ratio cannot be calculated.				
10	(Total Real Estate+ Loans) / Cash and invested assets	2.48%	2.48%	2.79%	2.79%
11	Total Investments / (Capital + Surplus)	324.14%	324.14%	210.99%	210.99%
12	Total Affiliated Investments / (Capital + Surplus)	9.59%	9.59%	7.39%	7.39%
13	Investment Yield (Annualized)				
	A. With Realized Gains				
	Shareholders' Funds	8.38%	6.78%	6.24%	10.70%
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	13.41%	8.1%	7.28%	9.87%
	Non Par	7.29%	8.1%	5.88%	5.70%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	3.36%	0.2%	9.82%	12.81%
	B. With unrealized Gains				
	Shareholders' Funds	11.32%	7.7%	2.77%	7.75%
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	9.01%	10.3%	3.83%	6.37%
	Non Par	7.79%	10.1%	4.70%	2.57%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	21.10%	7.19%	-11.48%	9.48%
14	Conservation Ratio				
	Participating Life	84.72%	83.96%	90.23%	89.07%
	Participating Pension Life	88.75%	90.91%	84.05%	83.75%
	Non Participating Individual	82.92%	84.45%	82.09%	75.69%
	Non Participating Individual Annuity	N.A.	N.A.	N.A.	N.A.
	Non Participating Fund – Health	82.29%	86.91%	88.11%	84.86%
	Non Participating Group	57.65%	57.26%	54.91%	33.51%
	Non Participating – Group Variable	N.A.	N.A.	N.A.	N.A.
	Linked Life	76.17%	82.15%	70.32%	77.48%
	Unit Linked – Pension	93.79%	98.73%	59.02%	71.16%
	Linked Life Group	N.A.	N.A.	N.A.	N.A.
15	Persistency Ratio *				
	Persistency Rate (Premium)				
	For 13th month	81.1%	83.0%	80.6%	79.79%
	For 25th month	66.3%	67.8%	55.3%	58.70%
	For 37th month	50.1%	53.0%	53.2%	52.90%
	For 49th Month	48.1%	48.5%	42.1%	42.60%
	for 61st month	39.1%	39.1%	43.2%	39.60%
	Renewal Rate (Premium)				
	For 13th month	81.0%	83.0%	80.5%	79.70%
	For 25th month	79.6%	83.1%	75.7%	79.80%
	For 37th month	83.3%	85.8%	85.6%	85.70%
	For 49th Month	85.0%	87.7%	87.4%	89.10%
	for 61st month	87.6%	88.8%	90.8%	90.10%
16	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

* The persistency ratios are calculated in accordance with the IRDAI Circular No. IRDA/ACT/CIR/MISC/035/01/2014 dated 23 January 2014. Persistency ratios for the thirteen months ended 31 March 2019 has been calculated for the policies issued in April-March period of the relevant years and for the thirteen months ended 31 March 2018 the ratios has been calculated for the policies issued in April-March period of the relevant years.

Equity Holding Pattern for Life Insurers

S. No.	Particulars	For the Quarter ended 31 March 2019	For the Year ended 31 March 2019	For the Quarter ended 31 March 2018	For the year ended 31 March 2018
1	No. of shares	31,26,20,882	31,26,20,882	31,26,20,882	31,26,20,882
2	Percentage of shareholding (Indian / Foreign)	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)	(2.17)	(8.66)	(3.54)	(8.48)
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(2.17)	(8.66)	(3.54)	(8.48)
6	Book value per share (Rs)	28.49	28.49	36.96	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 YEAR ENDED 31ST MARCH 2019 (DIRECT BASIS)

(₹ '000)

Particulars	For the Year ended 31 MARCH 2019	For the Year ended 31 MARCH 2018
A Cash Flows from operating activities:		
1 Premium received from policyholders, including advance receipts	91,63,547	64,83,218
2 Other receipts (Other Income)	11,046	4,280
3 Payments to the re-insurance premium, net of commission and claims	(88,164)	(38,270)
4 Payments of claims / benefits	(8,72,035)	(8,54,641)
5 Payments of commission and brokerage	(5,51,865)	(3,69,386)
6 Payments of other operating expenses	(47,76,997)	(32,53,252)
7 Preliminary and pre-operative expenses	-	-
8 Deposits, advances and staff loans	(39,792)	62,242
9 Income taxes (Paid) / Refund	(6,395)	(2,843)
10 Service tax / GST paid	(1,41,484)	(1,54,561)
11 Other payments	(604)	(54)
12 Cash flows before extraordinary items	26,97,257	18,76,733
13 Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	26,97,257	18,76,733
B Cash flows from investing activities:		
1 Purchase of fixed assets	(3,34,024)	(3,79,838)
2 Proceeds from sale of fixed assets	2,604	3,299
3 Purchases of investments	(3,96,51,110)	(3,22,23,556)
4 Loans disbursed	-	-
5 Loans against policies	(23,707)	(13,565)
6 Sales of investments	3,48,63,731	2,47,47,810
7 Repayments received	-	-
8 Rents/Interests/ Dividends received	14,14,823	9,49,457
9 Investments in money market instruments and in liquid mutual funds (Net)	10,69,887	(21,55,532)
10 Expenses related to investments	-	-
Net cash flow from investing activities	(26,57,796)	(90,71,925)
C Cash flows from financing activities:		
1 Proceeds from issuance of share capital	-	67,00,000
2 Proceeds from borrowing	-	-
3 Repayments of borrowing	-	-
4 Interest/dividends paid	-	-
Net cash flow from financing activities	-	67,00,000
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents	39,464	(4,95,196)
Cash and cash equivalents at the beginning of the period	9,48,453	14,43,649
Cash and cash equivalents at the end of the period	9,87,918	9,48,453

FORM L-24 Valuation of net Liabilities

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

Date: 31 March 2019

Valuation on Net Liabilities*(₹ in Lakhs)*

S.No.	Particulars	As at 31 March 2019	As at 31 March 2018	As at 31 March 2018
1	Linked			
	a) Life	63,905.39	38,264.41	38,264.41
	b) General Annuity	-	-	-
	c) Pension	2,526.23	1,752.15	1,752.15
	d) Health	-	-	-
2	Non-Linked			
	a) Life	1,36,924.00	94,698.10	94,698.10
	b) General Annuity	3,130.90	2,432.39	2,432.39
	c) Pension	5,988.67	4,042.88	4,042.88
	d) Health	402.71	274.58	274.58

Geographical Distribution of New Business for the Quarter Ended 31 March 2019

Sl.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)	No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)	No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)
1	Andhra Pradesh	124	113	0.42	11.25	495	486	1.84	62.52	619	599	2.27	73.77
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	56	57	0.09	1.18	152	152	0.29	3.67	208	209	0.38	4.85
4	Bihar	277	274	0.49	6.31	228	236	0.68	12.95	505	510	1.17	19.26
5	Chattisgarh	156	140	0.38	15.47	424	423	1.52	99.44	580	563	1.90	114.91
6	Goa	47	41	0.16	3.88	138	133	0.70	17.04	185	174	0.86	20.92
7	Gujarat	237	212	1.19	28.83	1,545	1,482	12.37	361.18	1,782	1,694	13.56	390.01
8	Haryana	90	85	0.39	26.81	557	541	2.97	219.86	647	626	3.36	246.67
9	Himachal Pradesh	42	44	0.11	2.49	29	31	0.13	1.56	71	75	0.24	4.05
10	Jammu & Kashmir	68	65	0.24	5.24	70	71	0.30	11.40	138	136	0.55	16.65
11	Jharkhand	231	201	0.56	13.71	405	417	1.58	38.23	636	618	2.14	51.95
12	Karnataka	204	185	0.78	14.76	958	928	5.69	184.46	1,162	1,113	6.47	199.22
13	Kerala	526	503	2.91	44.68	1,491	1,427	10.34	142.92	2,017	1,930	13.25	187.60
14	Madhya Pradesh	98	94	0.28	3.87	756	742	3.94	145.01	854	836	4.22	148.88
15	Maharashtra	4,803	4,652	3.94	332.14	8,948	8,586	35.73	4,351.32	13,751	13,238	39.67	4,683.46
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	338	322	0.90	13.88	398	394	1.45	32.73	736	716	2.35	46.60
21	Punjab	209	177	1.15	21.21	552	521	3.27	108.88	761	698	4.42	130.08
22	Rajasthan	240	226	0.31	13.69	193	189	1.16	44.19	433	415	1.47	57.87
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	196	178	0.79	18.55	1,461	1,417	8.75	217.20	1,657	1,595	9.54	235.74
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	427	401	1.45	34.43	1,645	1,598	8.68	328.33	2,072	1,999	10.12	362.75
27	Uttarakhand	23	23	0.05	1.99	102	104	0.53	11.61	125	127	0.58	13.60
28	West Bengal	237	195	0.66	12.36	1,090	1,012	5.63	122.79	1,327	1,207	6.29	135.15
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	112	93	0.34	12.43	1,841	1,793	11.93	341.86	1,953	1,886	12.27	354.29
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	69	62	0.26	9.63	593	558	4.36	174.60	662	620	4.62	184.22
	Company Total	8,810	8,343	17.87	648.78	24,071	23,241	123.84	7,033.74	32,681	31,584	141.71	7,682.52

Geographical Distribution of New Business for the period Ended 31 March 2019

Sl.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (` in crore)	Sum Assured (` in crore)	No. of Policies	No. of Lives	Premium (` in crore)	Sum Assured (` in crore)	No. of Policies	No. of Lives	Premium (` in crore)	Sum Assured (` in crore)
1	Andhra Pradesh	409	392	1.20	34	1,515	1,446	6	210	1,924	1,838	6.74	244.50
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	158	155	0.28	3	475	452	1	12	633	607	1.17	15.22
4	Bihar	625	610	1.19	20	681	649	2	33	1,306	1,259	3.20	53.17
5	Chhattisgarh	349	328	1.04	30	1,137	1,087	4	216	1,486	1,415	5.03	245.71
6	Goa	95	84	0.32	11	332	293	2	43	427	377	2.19	54.34
7	Gujarat	538	481	2.65	54	3,971	3,648	27	835	4,509	4,130	30.14	889.27
8	Haryana	532	504	2.11	66	1,917	1,754	10	487	2,449	2,258	12.19	553.00
9	Himachal Pradesh	141	140	0.38	8	101	97	0	5	242	237	0.71	13.59
10	Jammu and Kashmir	143	138	0.48	14	220	212	1	31	363	350	1.29	45.18
11	Jharkhand	515	471	1.29	26	1,177	1,142	5	100	1,692	1,613	5.82	125.53
12	Karnataka	551	516	1.74	38	2,814	2,609	15	500	3,365	3,125	16.81	538.07
13	Kerala	1,319	1,261	7.32	108	4,050	3,859	27	357	5,369	5,120	34.21	464.65
14	Madhya Pradesh	245	234	0.73	13	1,884	1,723	9	322	2,129	1,957	9.74	335.71
15	Maharashtra	8,151	7,893	8.25	532	21,253	19,285	96	8,661	29,404	27,178	103.85	9,193.20
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Odisha	970	936	2.37	35	1,178	1,110	5	82	2,148	2,046	6.98	116.61
21	Punjab	478	431	1.98	39	1,302	1,217	6	203	1,780	1,648	8.02	241.20
22	Rajasthan	610	593	0.80	27	1,054	990	4	144	1,664	1,583	5.22	170.19
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	429	403	1.54	34	4,135	3,887	21	498	4,564	4,290	22.99	531.63
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	811	759	2.55	64	3,546	3,283	17	713	4,357	4,042	19.24	776.71
27	Uttarakhand	93	86	0.26	5	319	299	1	29	412	385	1.45	33.37
28	West Bengal	555	483	1.47	22	2,861	2,508	14	403	3,416	2,991	15.51	424.90
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	New Delhi	282	252	0.98	25	5,096	4,581	28	906	5,378	4,833	29.44	931.56
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	172	162	0.57	17	1,842	1,667	11	445	2,014	1,829	11.89	462.15
	Company Total	18,171	17,312	41.51	1,224	62,860	57,799	312	15,235	81,031	75,111	353.84	16,459.46

Geographical Distribution of New Business for the Quarter Ended 31 March 2019

S.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)	No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)	No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)
1	Andhra Pradesh	-	-	-	-	-	248	0.74	31.88	-	248	0.74	31.88
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	18	-0.01	-11.76	-	18	-0.01	-11.76
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	1	1,583	4.36	214.74	1	1,583	4.36	214.74
8	Haryana	-	-	-	-	-	1,416	0.31	266.65	-	1,416	0.31	266.65
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	-	1,522	3.35	226.68	-	1,522	3.35	226.68
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	551	0.93	61.29	-	551	0.93	61.29
15	Maharashtra	-	-	-	-	8	9,325	26.57	1,492.38	8	9,325	26.57	1,492.38
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	3	-0.00	0.16	-	3	-0.00	0.16
22	Rajasthan	-	-	-	-	-	3,816	0.40	33.14	-	3,816	0.40	33.14
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	687	2.65	101.02	-	687	2.65	101.02
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	343	0.03	62.34	-	343	0.03	62.34
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	245	0.71	40.26	-	245	0.71	40.26
29	Andaman & Nicobar Isla	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	-	1,709	2.44	394.21	-	1,709	2.44	394.21
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	-	-	-	-	-	449	1.29	63.94	-	449	1.29	63.94
	Company Total	-	-	-	-	9	21,915	43.78	2,976.93	9	21,915	43.78	2,976.93

Geographical Distribution of New Business for the period Ended 31 March 2019

Date: 31 March 2019

S.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)	No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)	No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)
1	Andhra Pradesh	-	-	-	-	-	578	1.70	72.01	-	578	1.70	72.01
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	2	7,369	10.33	3,069.54	2	7,369	10.33	3,069.54
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	1	0.00	0.15	-	1	0.00	0.15
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	1	3,979	9.82	524.07	1	3,979	9.82	524.07
8	Haryana	-	-	-	-	4	7,583	1.15	976.30	4	7,583	1.15	976.30
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	2	26,165	7.71	1,823.75	2	26,165	7.71	1,823.75
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	1	1,166	1.51	152.66	1	1,166	1.51	152.66
15	Maharashtra	-	-	-	-	21	34,242	46.37	5,616.44	21	34,242	46.37	5,616.44
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	59	0.01	7.63	-	59	0.01	7.63
22	Rajasthan	-	-	-	-	-	9,849	0.56	138.96	-	9,849	0.56	138.96
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	1	3,949	7.89	431.67	1	3,949	7.89	431.67
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	2	6,861	2.27	295.02	2	6,861	2.27	295.02
27	Uttarakhand	-	-	-	-	-	7	0.00	0.42	-	7	0.00	0.42
28	West Bengal	-	-	-	-	1	(363)	1.77	32.63	1	(363)	1.77	32.63
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	New Delhi	-	-	-	-	3	11,147	6.40	1,579.17	3	11,147	6.40	1,579.17
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	-	-	-	-	5	2,452	4.53	277.97	5	2,452	4.53	277.97
Company Total		-	-	-	-	43	1,15,044	102.04	14,998.39	43	1,15,044	102.04	14,998.39

Total Application as per Balance Sheet (A)		
PARTICULARS	SCH	Amount
Investments (Shareholders)	8	66,895
Investments (Policyholders)	8A	1,57,249
Investments (Linked Liabilities)	8B	64,534
Loans	9	527
Fixed Assets	10	9,824
Current Assets		
a. Cash & Bank Balance	11	9,740
b. Advances & Other Assets	12	23,244
Current Liabilities		
a. Current Liabilities	13	29,527
b. Provisions	14	142
c. Misc. Exp not Written Off	15	-
d. Debit Balance of P&L A/c		1,10,814
Application of Funds as per Balance Sheet (A)	TOTAL (A)	1,91,529
Less: Other Assets	SCH	Amount
Loans (if any)	9	527
Fixed Assets (if any)	10	9,824
Cash & Bank Balance (if any)	11	9,740
Advances & Other Assets (if any)	12	23,244
Current Liabilities	13	29,527
Provisions	14	142
Misc. Exp not Written Off	15	-
Investments held outside India		-
Debit Balance of P&L A/c		1,10,814
	TOTAL (B)	(27,453)
Funds Available for Investments	(A-B)	2,68,977

Reconciliation of Investment Assets		2,61,935
Total Investment Assets (as per Balance Sheet)		
Balance Sheet Value of :		
A. Life Fund (Including Fund Beyond Solvency Margin)		2,02,917
B. Pension & Gen Annuity Fund		21,227
C. Link Linked Funds		64,534
		2,88,677

NON LINKED BUSINESS

INVESTMENT ASSETS	PERCENTAGE AS PER REG.	SH		PH			BOOK VALUE [SH + PH] F(+)+b(+)+c(+)+e	Actual % [(f) - (b)]%	FVC AMOUNT	TOTAL FUND (Balance Sheet Value)	MARKET VALUE
		FRSM+	UL-NON UNIT RESERVE	PAR	NON PAR	PAR					
A. LIFE FUND		(a)	(b)	(c)	(d)	(e)	(f)	(g)			
1. Govt. Securities	Not Less than 25%	7,470	-	987	25,197	71,840	1,05,495	63.28%	-	1,05,495	1,06,176
2. Govt. Securities or Other Approved Securities	Not Less than 50%	10,041	-	987	25,197	73,863	1,10,088	64.58%	-	1,10,088	1,10,963
3. Investment Subject to Exposure Norms											
a. Housing & Infrastructure											
1. Approved Investment	Not Less than 15%	1,429	2,799	-	3,252	9,704	17,884	10.17%	(438)	16,751	16,897
2. Other Investment		5,085	6,812	-	9	3,501	13,407	5.37%	(25)	13,383	13,398
b. (i) Approved Investments	Not exceeding 35%	29,211	3,520	610	5,069	12,864	51,275	14.24%	677	51,952	52,157
(ii) Other Investments* not to exceed 15%		2,086	5,784	-	248	2,698	10,815	5.64%	(72)	10,744	10,937
TOTAL LIFE FUND	100%	47,852	18,915	1,597	33,776	1,00,630	2,02,769	100.00%	148	2,02,917	2,04,353

B. PENSION / GROUP GRATUITY FUND	PERCENTAGE AS PER REG.	PH		TOTAL BOOK VALUE	Actual %	FVC AMOUNT	TOTAL FUND (Balance Sheet Value)	MARKET VALUE
		PAR	NON PAR					
1. Government Securities	Not Less than 20%	4,157	11,459	15,616	73.69%	-	15,616	15,904
2. Government Securities or other approved securities (include (i) above)	Not Less than 40%	4,157	11,459	15,616	73.69%	-	15,616	15,904
3. Balance in approved investment	Not Exceeding 60%	1,652	3,925	5,577	26.31%	34	5,611	5,653
TOTAL PENSION / GROUP GRATUITY FUND	100%	5,809	15,384	21,193	100%	34	21,227	21,557

LINKED BUSINESS

C. LINKED LIFE INSURANCE FUND	PERCENTAGE AS PER REG.	PH		TOTAL FUND (Balance Sheet Value)	Actual %
		PAR	NON PAR		
1. Approved Investments	Not Less than 75%	-	55,867	55,867	86.57%
2. Other than Approved Investment	Not More than 25%	-	8,667	8,667	13.43%
TOTAL LINKED LIFE INSURANCE FUND	100%	-	64,534	64,534	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. 02.82 lacs of unrealized profit/loss for Outstanding Interest Rate Future derivative contracts with notional face value aggregating to Rs. 365 crores and expiring on Apr 25, 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-CR-INV-338-06-2014 dated 11 June 2014.

No.	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management		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/Ye Id	3 Year Rolling CAGR	Highest NAV since inception
					on the above date (Rs in Lacs)										
1	BOND FUND	ULIF00317/08/11BONDFUNDS147	28-Jul-11	NON PAR	3,584.51		19.31	19.3084	18.7782	18.2935	18.0504	17.9358	7.65%	7.72%	19.3084
2	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	01-Jan-12	NON PAR	5,520.88		16.39	16.3894	16.1382	15.9498	15.6061	15.3917	6.48%	6.34%	16.3894
3	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	25-Jan-13	NON PAR	1,543.37		18.37	18.3701	17.8986	17.2700	17.3280	17.2986	6.19%	8.59%	18.3701
4	GROUP BOND FUND	ULGF00305/09/11GFBOND147	25-Jan-13	NON PAR	1,308.09		17.23	17.2305	16.9415	16.0585	15.9080	16.0225	7.54%	8.22%	17.2305
5	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	25-Jan-13	NON PAR	2,894.83		19.74	19.7414	18.9823	18.5669	18.8189	18.5701	6.31%	9.51%	19.7414
6	MANAGED FUND	ULIF00618/08/11MANAGED147	03-Aug-11	NON PAR	2,114.02		22.04	22.0438	21.2935	20.6038	20.7100	20.5590	7.22%	9.17%	22.0438
7	PENSION SECURE FUND	ULIF00931/03/15ETLIPNNSCR147	04-Feb-16	NON PAR	604.73		13.06	13.0641	12.7987	12.1073	11.9968	12.0783	8.16%	8.28%	13.0641
8	EQUITY MIDCAP FUND	ULIF01107/10/16ETLIMIDCAP147	19-Jan-17	NON PAR	7,204.01		11.60	11.5974	11.3550	11.2922	12.0443	12.2477	-5.31%	NA	13.6615
9	EQUITY LARGE CAP FUND	ULIF0116/08/11EQRLARGECP147	26-Jul-11	NON PAR	15,185.05		27.01	27.0106	25.3082	25.5527	26.1421	25.4858	5.98%	11.33%	28.3148
10	PE BASED FUND	ULIF00526/08/11PEBASED147	22-Jul-11	NON PAR	2,483.16		23.06	23.0649	22.0394	21.8605	22.2038	21.7737	5.93%	9.49%	23.2378
11	PENSION GROWTH FUND	ULIF00831/03/15ETLIPNSGRT147	04-Feb-16	NON PAR	1,394.89		13.95	13.9475	13.1540	13.3144	13.6911	13.3152	4.75%	10.51%	14.8459
12	EQUITY TOP 250	ULIF0027/07/11EQTOP250147	20-Jul-11	NON PAR	15,793.71		26.13	26.1329	24.8147	24.6379	25.1007	24.8508	5.16%	11.65%	27.2210
13	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	25-Aug-11	NON PAR	433.23		18.66	18.6612	18.2049	17.8213	17.5268	17.2908	7.93%	7.81%	18.6612
14	DISCONTINUED POLICY PENSION FUND	ULIF01031/03/15ETLIPNSDSC147	04-Feb-16	NON PAR	471.26		11.69	11.6943	11.5202	11.3480	11.1797	11.0253	6.07%	5.36%	11.6943
15	GROUP MONEY MARKET FUND	ULGF00405/09/11GFMONEYMARKET147	25-Jan-13	NON PAR	-		10.00	10.0000	10.0000	10.0000	10.0000	10.0000	NA	NA	10.0000

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.

FORM L-29 - Detail regarding debt securities (Non Ulip)

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

Detail regarding Debt securities

Date: 31 Mar, 2019

('₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/03/2019	As % of total for this class	As at 31/03/2018	As % of total for this class	As at 31/03/2019	As % of total for this class	As at 31/03/2018	As % of total for this class
Break down by credit rating								
Sovereign	1,08,970	57.95%	67,240	38.15%	1,08,299	57.87%	68,144	38.49%
AAA rated	44,407	23.62%	63,805	36.21%	44,516	23.79%	63,779	36.02%
AA or better	14,017	7.45%	16,452	9.34%	13,812	7.38%	16,773	9.47%
Rated below AA but above A	5,253	2.79%	13,189	7.48%	5,161	2.76%	13,013	7.35%
A rated	1,317	0.70%	-	-	1,200	0.64%	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Rated below B	7,000	3.72%	-	-	7,000	3.74%	-	-
Others	-	-	-	-	-	-	-	-
MF/REV REPO/CBLO/FD	7,077	3.76%	15,545	8.82%	7,152	3.82%	15,340	8.66%
A1+/P1+/PR1+/F1+	-	-	-	-	0	-	-	-
OTHERS	-	-	-	0.00%	0	-	-	0.00%
Total	1,88,041	100.00%	1,76,230	100.00%	1,87,141	100.00%	1,77,049	100.00%
Breakdown by residual maturity								
Up to 1 year	12,397	6.59%	29,620	16.81%	12,439	6.65%	29,593	16.71%
more than 1 year and up to 3years	16,767	8.92%	29,769	16.89%	16,623	8.88%	29,169	16.47%
More than 3 years and up to 7years	27,175	14.45%	29,653	16.83%	26,912	14.38%	29,537	16.68%
More than 7 years and up to 10 years	16,812	8.94%	14,973	8.50%	16,349	8.74%	15,352	8.67%
More than 10 years and up to 15 years	4,064	2.16%	15,593	8.85%	4,198	2.24%	15,563	8.79%
More than 15 years and up to 20 years	1,995	1.06%	-	0.00%	1,919	1.03%	-	0.00%
Above 20 years	1,08,830	57.88%	56,623	32.13%	1,08,702	58.09%	57,835	32.67%
Total	1,88,041	100.00%	1,76,230	100.00%	1,87,141	100.00%	1,77,049	100.00%
Breakdown by type of the issuer								
Central Government	1,08,900	57.91%	67,240	38.15%	1,08,228	57.83%	68,144	38.49%
State Government	4,787	2.55%	-	-	4,593	0.02	-	-
Corporate Securities	33,989	18.08%	55,932	31.74%	33,428	17.86%	55,728	31.48%
MF/REV REPO/TREP/FD	33,058	17.58%	44,008	24.97%	33,134	17.71%	43,804	24.74%
Others	7,307	3.89%	9,050	5.14%	7,757	4.15%	9,372	5.29%
Total	1,88,041	100.00%	1,76,230	100.00%	1,87,141	100.00%	1,77,049	100.00%

Note :

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

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

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

Detail regarding Debt securities

Date: 31 Mar, 2019

(` in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/03/2019	As % of total for this class	As at 31/03/2018	As % of total for this class	As at 31/03/2019	As % of total for this class	As at 31/03/2018	As % of total for this class
Break down by credit rating								
Sovereign	15,904	76.38%	7,793.30	62.66%	15,616.17	76.11%	7,888.08	62.85%
AAA rated	3,223	15.48%	4,258.53	34.24%	3,228.61	15.74%	4,276.21	34.07%
AA or better	1,596	7.66%	386.01	3.10%	1,578.20	7.69%	386.66	3.08%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
MF/REV REPO/CBLO/FD	101	0.48%	-	-	94.41	0.46%	-	-
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
*Others	-	-	-	-	-	-	-	-
Total	20,824	100.00%	12,438	100.00%	20,517	100.00%	12,551	100.00%
Breakdown by residual maturity								
Up to 1 year	1,990.88	9.56%	3,390.86	27.26%	1,981.10	9.66%	3,403.90	27.12%
more than 1 year and up to 3years	1,741.65	8.36%	864.99	6.95%	1,723.69	8.40%	860.68	6.86%
More than 3 years and up to 7years	339.98	1.63%	744.43	5.99%	340.02	1.66%	758.52	6.04%
More than 7 years and up to 10 years	854.07	4.10%	286.52	2.30%	832.43	4.06%	296.90	2.37%
More than 10 years and up to 15 years	51.40	0.25%	262.30	2.11%	50.95	0.25%	273.88	2.18%
More than 15 years and up to 20 years	97.70	0.47%	-	-	94.27	0.46%	-	-
Above 20 years	15,748.11	75.63%	6,888.75	55.39%	15,494.93	75.52%	6,957.07	55.43%
Total	20,824	100.00%	12,438	100.00%	20,517	100.00%	12,551	100.00%
Breakdown by type of the issuer								
Central Government	15,904.38	76.38%	7,793.30	62.66%	15,616.17	76.11%	7,208.72	72.69%
State Government	-	-	-	-	-	-	-	-
Corporate Securities	2,810.19	13.50%	1,429.70	11.49%	2,767.65	13.49%	317.30	3.20%
MF/REV REPO/TREP/FD	1,640.57	7.88%	3,030.25	24.36%	1,634.07	7.96%	2,193.56	22.12%
Others	468.66	2.25%	184.59	1.48%	499.50	2.43%	198.00	2.00%
Total	20,824	100.00%	12,438	100.00%	20,517	100.00%	9,918	100.00%

Note :

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

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

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

Detail regarding Debt securities

Date: 31 Mar, 2019

(` in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/03/2019	As % of total for this class	As at 31/03/2018	As % of total for this class	As at 31/03/2019	As % of total for this class	As at 31/03/2018	As % of total for this class
Break down by credit rating								
Sovereign	9,228	39.00%	3,947.01	30.41%	9,201	40.18%	3,939.43	30.67%
AAA rated	7,632	32.26%	5,932.52	45.70%	7,557	33.00%	5,925.67	46.13%
AA or better	708	2.99%	476.48	3.67%	704	3.07%	478.21	3.72%
Rated below AA but above A	687	0.03	-	-	685	0.03	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
MF/REV REPO/TREP/FD	5,403	22.84%	2,624.04	20.22%	4,755	20.76%	2,503.26	19.49%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
Total	23,658	100.00%	12,980	100.00%	22,902	100.00%	12,847	100.00%
Breakdown by residual maturity								
Up to 1 year	14,098	59.59%	7,311.18	56.33%	13,455	58.75%	7,267.66	56.57%
more than 1 year and up to 3years	3,046	12.88%	1,549.68	11.94%	3,009	13.14%	1,548.41	12.05%
More than 3 years and up to 7years	1,837	7.76%	858.16	6.61%	1,808	7.90%	848.19	6.60%
More than 7 years and up to 10 years	3,388	14.32%	950.09	7.32%	3,353	14.64%	954.20	7.43%
More than 10 years and up to 15 years	1,095	4.63%	511.40	3.94%	1,086	4.74%	504.05	3.92%
More than 15 years and up to 20 years	6	0.03%	-	0.00%	6	0.03%	-	-
Above 20 years	188	0.79%	1,799.54	13.86%	186	0.81%	1,724.06	13.42%
Total	23,658	100.00%	12,980	100.00%	22,902	100.00%	12,847	100.00%
Breakdown by type of the issuer								
Central Government	7,961	33.65%	3,947.01	30.41%	7,943	34.68%	3,939.43	30.67%
State Government	2,035	15.84%	-	-	2,000	8.73%	-	-
Corporate Securities	4,472	18.90%	3,126.24	24.08%	4,417	19.29%	3,121.11	24.30%
MF/REV REPO/CBLO/FD	9,190	38.85%	5,906.81	45.51%	8,542	37.30%	5,786.02	45.04%
Others	-	-	-	-	-	-	-	-
Total	23,658	107.24%	12,980	100.00%	22,902	100.00%	12,847	100.00%

Note :

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

Sr. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the year ending 31st March 2019	For the quarter ending 31st March 2019	For the year ended 31st March 2018	For the quarter ended 31st March 2018
1	Edelweiss Financial Service Limited	Holding Company	Reimbursement of Cost of premium towards Group Term Life & Group Mediclaim Policy	1,234	-	31	-
			Directors Nomination Deposit	-	-	3	-
			Refund of Directors Nomination Deposit	-	-	3	-
			Royalty Fees	236	-	236	-
			Share Capital received during the year	-	-	23,500	-
			ESOP Cross Charge	36	36	-	-
			Premium collected for Group insurance policy	344	299	252	252
			Share of Gratuity for transferred employees	-	-	0.98	0.98
2	Edelweiss Securities Limited	Fellow Subsidiary	Brokerage (For Securities transaction)	46	14	51	25
			Share of Gratuity for transferred employees	0	0	-	-
3	Edelweiss Rural & Corporate Services Limited (formerly known as Edelweiss Commodities Services Limited)	Fellow Subsidiary	Purchase of Securities	-	-	7,476	2,162
			Edelweiss House Space & Facility Charges	14	-	41	41
			Interest on Non-Convertible Debentures	185	46	48	45
			Investments made in NCD's	-	-	2,003	2,003
4	ECL Finance Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	2	2	10	0
			Purchase of Securities	4,775	453	10,375	1,478
			Sale of Securities	13,091	7,841	-	-
			Business centre Charges (5th Floor Rent)	36	20	0	0
			Premium collected for group insurance policy	691	280	70	69
			Share of Gratuity for transferred employees	31	31	6	6
5	Edelweiss Broking Limited	Fellow Subsidiary	Insurance Commission paid as Corporate Agent	393	205	237.68	102
			Brokerage Paid (For capital market transactions)	13	3	8	6
			Interest on Non-Convertible Debentures	204	39	181	34
6	Edelweiss Retail Finance Limited	Fellow Subsidiary	Premium collected for group insurance policy	28	-1	595	209
			Claims paid to Group Policyholders	126	65	76	31
			Interest on Non-Convertible Debentures	165	41	165	41
7	Edelweiss Finance & Investments Limited	Fellow Subsidiary	Purchase of Securities	862	-	505	-
			Sale of Securities	-	-	1,965	243
			Purchase of Securities	-	-	2,003	-
8	Ecap Equities Limited	Fellow Subsidiary	Receipt of refund of Security Deposit	115	115	-	-
			Business centre Charges	1,167	703	843	315
			Lease Rent for Office Equipment	4	-	7.36	15
9	Edel Finance Company Limited	Fellow Subsidiary	Business centre Charges	-	-	168	-
10	Serenity Business Park Limited	Fellow Subsidiary	Business centre Charges	-	-	90	-
11	Eternity Business Centre Limited	Fellow Subsidiary	Business centre Charges	-	-	333	186
12	Edelweiss Asset Reconstruction Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	329	77	505	505
			Sale of NCD's	-	-	1,009	1,009
			Investment made in NCD's	-	-	-	-
13	Edelweiss Housing Finance Limited	Fellow Subsidiary	Premium collected for group insurance policy	4,047	1,444	3,549	1,674
			Claims paid to Group Policyholders	308	58	213	34
			Share of Gratuity for transferred employees	-	-	0	0
14	Edelweiss General Insurance Company Limited	Fellow Subsidiary	Purchase of Securities	484	201	1,188	1,000
			Sale of Securities	646	617	1	1
15	Edelcap Securities Ltd	Fellow Subsidiary	Purchase of Securities	510	510	-	-
16	Edel Land Limited	Fellow Subsidiary	Training Centre Cost	39	39	-	-
17	Edelweiss Business Services Limited	Fellow Subsidiary	Share of Gratuity for transferred employees	11	11	-	-
18	Mr. Deepak Mittal	Key Managerial Personnel	Managerial Remuneration	28	28	759	759
			Insurance Premium	40	40	40	40
19	Mr. Sumit Rai	Key Managerial Personnel	Managerial Remuneration	315	56	-	-
18	Tokio Marine & Nichido Fire Insurance Co Ltd	Enterprise having Significant Influence	Share Capital received during the year	-	-	43,500	-

FORM - L-31**LNL - 6 : Board of Directors & Key Persons**Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**Date : **MARCH 31, 2019**Registration Number: **147 dated 10 May 2011****Board of Directors and Key Management Person (KMP) information**

Sr. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Rashesh Shah	Chairman	-
2	Mr. Rujan Panjwani	Vice - Chairman	-
3	Mr. Sumit Rai	Managing Director & CEO	-
4	Mr. Deepak Mittal	Director	-
5	Mr. Ian Brimecome	Director	-
6	Ms. Kamala K.	Director	-
7	Mr. Kunnasagar Chinniah	Independent Director	-
8	Mr. Loo Chuan Tang	Director	-
9	Mr. Navtej S. Nandra	Independent Director	-
10	Mr. P. N. Venkatachalam	Independent Director	-
11	Mr. Trevor Matthews	Director	-
12	Mr. Yasuyuki Sekioka	Director	Ceased w.e.f. March 31, 2019
Sr. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Sumit Rai	Managing Director & CEO	-
2	Mr. Nilesh Parmar	Chief Operating Officer	-
3	Mr. Subhrajit Mukhopadhyay	Appointed Actuary	-
4	Mr. Nilesh Sampat	Chief Financial Officer	-
5	Mr. Vikas Bansal	Chief Human Resource Officer	-
6	Mr. Ankur Chadha	Chief Compliance Officer	-
7	Mr. Ritesh Taksali	Chief Investment Officer	-
8	Mr. Kumar Saurav	Chief Risk Officer	-
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&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 March 2019

AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.

Form Code: KT3

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

Classification: Business within India

(₹ in 000)

Item	Description	Adjusted Value
01	Available Assets in Policyholders' Fund: Deduct:	2,16,54,851
02	Mathematical Reserves	2,12,87,790
03	Other Liabilities	-
04	Excess in Policyholders' funds	3,67,060
05	Available Assets in Shareholders Fund: Deduct:	19,42,165
06	Other Liabilities of shareholders' fund	-
07	Excess in Shareholders' funds	19,42,165
08	Total ASM (04)+(07)	23,09,225
09	Total RSM	10,06,983
10	Solvency Ratio (ASM/RSM)	229%

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.

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)	33,428	1,23,873	-	-	29,770	44,625	1,39,572	24,318	2,02,769	1,92,816
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)	33,428	1,23,873	-	-	29,770	44,625	1,39,572	24,318	2,02,769	1,92,816
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

CERTIFICATION

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

No	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)	2,768	9,324	-	-	270	3,030	18,155	512	21,193	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)	2,768	9,324	-	-	270	3,030	18,155	512	21,193	12,866
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

CERTIFICATION

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

No	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)	4,472	7,073	-	-	146	4,454	59,915	27,122	64,534	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)	4,472	7,073	-	-	146	4,454	59,915	27,122	64,534	38,649
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

CERTIFICATION

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

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Current Quarter				Year to Date (Current Year)				Year to Date (Previous Year)			
			Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD
A CENTRAL GOVERNMENT SECURITIES														
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	56,861	2,790	11.43%	11.43%	82,979	6,481	7.81%	7.81%	49,023	3,861	7.88%	7.88%
A2	Deposits under section 7 of Insurance Act 1938	CRDS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
A3	Treasury Bills	CTB	990	16	6.49%	6.49%	924	62	6.74%	6.74%	2,499	149	5.96%	5.96%
B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES														
B1	Other Approved Securities (excluding Infrastructure Investments)	SGDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
B2	State Government Bonds	SGSB	104	2	8.17%	8.17%	789	29	3.62%	3.62%	1,061	22	2.12%	2.12%
B3	Central Government Guaranteed Loans / Bonds	CGSL	5,095	91	7.06%	7.06%	5,095	91	1.78%	1.78%	-	-	0.00%	0.00%
C HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT														
TAXABLE BONDS OF														
C1	Bonds / Debentures issued by NBFI/Institution accredited by NHB	HTLN	12,737	270	8.42%	8.42%	15,385	1,164	7.57%	7.57%	8,752	1,438	16.43%	16.43%
C2	Commercial Papers - NHB / Institution accredited by NHB	HTLN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	5,794	40	0.69%	0.69%
TAX FREE BONDS														
C3	Bonds / Debentures issued by HUDCO	HFHD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D INFRASTRUCTURE INVESTMENTS														
D1	Infrastructure - PSU - Equity Shares - Clouted	ITPE	232	(56)	-28.04%	-28.04%	421	(45)	-10.68%	-10.68%	360	72	20.01%	20.01%
D2	Infrastructure - Corporate Securities - Equity Shares - Clouted	ITCE	52	80	2.83%	2.83%	170	(11)	-7.99%	-7.99%	239	12	4.89%	4.89%
TAXABLE BONDS OF														
D3	Infrastructure - PSU - Debentures / Bonds	ITPD	5,940	(84)	-1.36%	-1.36%	9,056	413	4.56%	4.56%	7,382	430	5.83%	5.83%
D4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ Bonds	ITCD	1,086	17	6.31%	6.31%	2,662	162	6.09%	6.09%	2,006	238	11.86%	11.86%
D5	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	ITEG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D6	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	ITDG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D7	Infrastructure - Debentures / Bonds / CPs / Loans	ITDS	7,079	269	15.09%	15.09%	6,686	790	11.81%	11.81%	5,022	312	2.24%	2.24%
D8	Infrastructure - Equity (Promoter Group)	ITDE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D9	Infrastructure - Other Corporate Securities - CPs	ITCEP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	1,156	36	3.15%	3.15%
D10	Infrastructure - PSU - CPs	ITPCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	2,490	20	0.80%	0.80%
D11	Infrastructure - Securitised Assets	ITSA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D12	Infrastructure - Infrastructure Development Fund (IDF)	IDPF	863	3	1.50%	1.50%	1,409	105	7.48%	7.48%	918	13	1.37%	1.37%
D13	INFRASTRUCTURE OTHER EQUITY	IDOE	7	(0)	-0.19%	-0.19%	34	(2)	-5.27%	-5.27%	151	(22)	-14.27%	-14.27%
D14	Units of InvIT	ITUT	3,053	96	12.47%	12.47%	4,038	35	0.88%	0.88%	3,526	173	4.92%	4.92%
D15	OTHER Investment Infrastructure - Securitised Debt	ITOA	4,347	-	0.00%	0.00%	2,711	-	0.00%	0.00%	-	-	0.00%	0.00%
TAX FREE BONDS														
D16	Infrastructure - PSU - Debentures / Bonds	ITPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
E1	PSU - Equity shares - quoted	EAEQ	164	(16)	-9.23%	-9.23%	304	(280)	-92.07%	-92.07%	768	52	6.79%	6.79%
E2	Corporate Securities - Equity shares (Ordinary) quoted	EACE	7,548	(86)	-1.14%	-1.14%	8,335	(739)	-8.60%	-8.60%	6,484	1,203	18.56%	18.56%
E3	Corporate Securities - Debentures	EEDS	924	12	5.27%	5.27%	907	545	60.08%	60.08%	3,254	524	16.11%	16.11%
E4	Corporate Securities - Debentures	EEDC	5,096	239	10.79%	10.79%	5,039	584	11.58%	11.58%	3,542	394	11.14%	11.14%
E5	Corporate Securities - Preference Shares	EPPCS	461	31	26.43%	26.43%	530	14	2.70%	2.70%	548	330	43.89%	43.89%
E6	Application Money	ECAM	426	-	0.00%	0.00%	371	-	0.00%	0.00%	2,213	28	1.26%	1.26%
E7	Deposits - Deposits with Scheduled Banks, Fin (incl. Bank Balance)	EDDB	27,144	807	11.80%	11.80%	27,791	3,332	11.99%	11.99%	27,503	2,949	10.72%	10.72%
E8	Deposits - CPs with Scheduled Banks	EDCD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E9	CDs - CDOs	EDCO	-	-	0.00%	0.00%	6,810	245	3.60%	3.60%	6,407	363	5.67%	5.67%
E10	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	ELPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	316	5	1.61%	1.61%
E11	Mutual Funds - GEI / G Sec / Liquid Schemes	EMGF	1,000	-	0.00%	0.00%	9,978	511	5.12%	5.12%	9,870	1,224	12.40%	12.40%
E12	Mutual Funds - Under Promoter Group	EMPG	-	-	0.00%	0.00%	323	22	6.84%	6.84%	455	13	2.80%	2.80%
E13	Corporate Securities - Bonds - (Tax Free)	EBFB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E14	Commercial Papers	ECPP	-	-	0.00%	0.00%	5	0	1.29%	1.29%	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	ENP	4,180	87	8.41%	8.41%	4,180	347	8.30%	8.30%	4,180	347	8.30%	8.30%
E17	Passively Managed Equity ETF (Non Promoter group)	ETPF	61	-	0.00%	0.00%	1,467	79	5.38%	5.38%	-	-	0.00%	0.00%
E18	Deposits - Repo / Reverse Repo	ECMR	2,792	43	6.11%	6.11%	2,792	43	1.54%	1.54%	-	-	0.00%	0.00%
E19	Corporate Securities - Bonds - (Taxable)	EBTB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E20	Passively Managed Equity ETF (Promoter Group)	ETPF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E21	Perpetual Debt Instruments of Tier I & II Capital issued by Non PSU Banks	ELPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E22	Units of Real Estate Investment Trust (REIT)	ERIT	167	-	0.00%	0.00%	167	-	0.00%	0.00%	-	-	0.00%	0.00%
E23	Corporate Securities - Derivative Instruments	EDDI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F OTHER INVESTMENTS														
F1	Equity Shares (incl. Co-op Societies)	OESH	5,911	(48)	-1.39%	-1.39%	5,059	(16)	-0.70%	-0.70%	3,489	309	8.85%	8.85%
F2	Equity Shares (PSUs & Unlisted)	OEPU	20	(8)	-40.00%	-40.00%	41	(5)	-84.39%	-84.39%	45	(1)	-2.88%	-2.88%
F3	Mutual Funds - Debt (incl. Serial Plans)	OMDS	1,423	127	11.43%	11.43%	1,497	1,097	8.49%	8.49%	1,695	(178)	-11.89%	-11.89%
F4	DEBENTURES	OLDB	-	-	0.00%	0.00%	5,000	19	0.38%	0.38%	3,411	13	0.39%	0.39%
F5	Debentures / Bonds / CPs / Loans - (Promoter Group)	ODPG	3,034	80	10.40%	10.40%	3,017	323	10.69%	10.69%	3,016	325	10.76%	10.76%
F6	Mutual Funds (under Issuer's Promoter Group)	OMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F7	Passively Managed Equity ETF (Non Promoter group)	ETPF	263	85	126.61%	126.61%	119	86	72.89%	72.89%	311	86	40.86%	40.86%
F8	Derivative Instrument	ODIN	-	(502)	0.00%	0.00%	-	630	0.00%	0.00%	-	(1,310)	-	0.00%
F9	Passively Managed Equity ETF (Promoter Group)	ETPF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F10	Securitised Assets	ODSA	0	11	0.00%	0.00%	46	37	0.00%	0.00%	76	0	0.00%	0.00%
F11	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	IDPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F12	Term Loans (without Charge)	OTLW	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F13	Debentures / Bonds / CPs / Loans	HOCS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F14	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F15	Alabama Investment Funds (Category I)	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
F16	Reclassified Approved Investments - Debt	2,145	13	2.38%	2.38%	2,145	13	0.60%	0.60%	-	-	0.00%	0.00%	
F17	Debt Capital Instruments (DCI Basel III)	1,200	17	5.48%	5.48%	1,200	17	1.38%	1.38%	-	-	0.00%	0.00%	
F18	Reclassified Approved Investments - Equity	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
F19	Venture Fund	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
F20	Alabama Investment Fund (Category II)	430	-	0.00%	0.00%	316	-	0.00%	0.00%	350	-	0.00%	0.00%	
F21	Reclassified Approved Investments - Debt	41	1	7.54%	7.54%	41	3	7.53%	7.53%	-	-	0.00%	0.00%	
F22	Reclassified Approved Investments - Debt	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
TOTAL			2,02,837	4,200	8.39%	8.39%	2,20,161	13,113	8.23%	8.23%	1,72,118	13,160	7.63%	7.63%

Note : 1. The Category Codes/Signs have been retained/reclassified wherever fund 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.

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

NAME OF THE FUND : PENSION AND GENERAL ANNUITY FUND

(% of Liab)

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Current Quarter				Year to Date (Current Year)				Year to Date (Previous Year)			
			Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD
A CENTRAL GOVERNMENT SECURITIES														
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	15,546	489	12.05%	12.05%	12,992	1,052	8.10%	8.10%	6,852	476	6.94%	6.94%
A2	Deposits under section 7 of Insurance Act 1938	CDSD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
A3	Treasury Bills	CTSB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	272	12	4.46%	4.46%
B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES														
B1	Other Approved Securities (excluding Infrastructure Investments)	SGDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
B2	State Government Bonds	SGSB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
B3	Central Government Guaranteed Loans / Bonds	CGSL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT														
TAXABLE BONDS OF														
C1	Bonds / Debentures issued by NBFI/Institution accredited by NHB	NFTN	1,423	31	8.59%	8.59%	862	73	8.49%	8.49%	192	14	7.35%	7.35%
C2	Commercial Papers - NHB / Institution accredited by NHB	NFTN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
TAX FREE BONDS														
C3	Bonds / Debentures issued by HUDCO	HFBD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D INFRASTRUCTURE INVESTMENTS														
D1	Infrastructure - PSU - Equity Shares - Clouted	ITPE	18	1	12.74%	12.74%	28	1	1.83%	1.83%	17	2	14.49%	14.49%
D2	Infrastructure - Corporate Securities - Equity Shares - Clouted	ITCE	3	-	0.00%	0.00%	7	1	10.84%	10.84%	11	1	3.82%	3.82%
TAXABLE BONDS OF														
D3	Infrastructure - PSU - Debentures / Bonds	ITPD	-	-	0.00%	0.00%	208	(9)	-0.80%	-0.80%	297	11	3.80%	3.80%
D4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ Bonds	ITCD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D5	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D6	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	IDBG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D7	Infrastructure - Debentures / Bonds / CPs / Loans	IDDS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D8	Infrastructure - Equity (Promoter Group)	IDPE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D9	Infrastructure - Other Corporate Securities - CPs	ICFP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D10	Infrastructure - PSU - CPs	ICPP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D11	Infrastructure - Securitised Assets	ISA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D12	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D13	INFRASTRUCTURE OTHER EQUITY	IDOE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D14	Units of InvIT	ERT	505	17	13.47%	13.47%	280	(4)	-1.51%	-1.51%	194	5	2.60%	2.60%
D15	OTHER Investment Infrastructure - Securitised Debt	IOSA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
TAX FREE BONDS														
D16	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
E1	PSU - Equity shares - quoted	EAEQ	12	1	37.75%	37.75%	18	(9)	-49.34%	-49.34%	35	3	8.10%	8.10%
E2	Corporate Securities - Equity shares (Ordinary) quoted	EACE	643	(3)	-1.55%	-1.55%	526	23	4.41%	4.41%	282	68	24.22%	24.22%
E3	Corporate Securities - Debentures	EODS	1,520	34	8.93%	8.93%	926	84	9.02%	9.02%	208	17	8.14%	8.14%
E4	Corporate Securities - Debentures	EDPC	-	-	0.00%	0.00%	386	5	1.23%	1.23%	388	3	1.71%	1.71%
E5	Corporate Securities - Preference Shares	EPNCS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E6	Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	450	3	0.59%	0.59%
E7	Deposits - Deposit with Scheduled Banks, Fin (incl. Bank Balance Investment Instrument) - Fin	EDDB	267	7	10.86%	10.86%	243	26	10.76%	10.76%	179	20	11.11%	11.11%
E8	Deposits - CPs with Scheduled Banks	EDCD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E9	CDL - CDCL	EDCL	-	-	0.00%	0.00%	805	30	4.49%	4.49%	1,202	73	5.60%	5.60%
E10	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	ELPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E11	Mutual Funds - GE / G Sec / Liquid Schemes	EDMF	-	-	0.00%	0.00%	853	25	2.91%	2.91%	628	25	3.93%	3.93%
E12	Mutual Funds - Under Promoter Group	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	166	3	1.84%	1.84%
E13	Corporate Securities - Bonds - (Tax Free)	EBPF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E14	Commercial Papers	ECCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E15	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS	EAPS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E16	Investment Properties - Immovable	ENP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E17	Passively Managed Equity ETF (Non Promoter group)	ETPF	28	-	0.00%	0.00%	42	0	0.31%	0.31%	-	-	0.00%	0.00%
E18	Deposits - Repo / Reverse Repo	ECMR	629	10	6.13%	6.13%	629	10	1.54%	1.54%	-	-	0.00%	0.00%
E19	Corporate Securities - Bonds - (Taxable)	EBTB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E20	Passively Managed Equity ETF (Promoter Group)	ETPF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E21	Perpetual Debt Instruments of Tier I & II Capital issued by Non PSU Banks	ELPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E22	Units of Real Estate Investment Trust (REIT)	ERT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E23	Corporate Securities - Derivative Instruments	EDDI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F OTHER INVESTMENTS														
F1	Equity Shares (incl. Co-op Societies)	OESH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F2	Equity Shares (PSUs & Unlisted)	OEPU	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F3	Mutual Funds - Debt (incuding) Serial Plans	ODMS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F4	DEBENTURES	ODIB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F5	Debentures / Bonds / CPs / Loans - (Promoter Group)	ODPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F6	Mutual Funds (under Issuer's Promoter Group)	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
F7	Passively Managed Equity ETF (Non Promoter group)	OETP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F8	Derivative Instrument	ODCN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F9	Passively Managed Equity ETF Promoter Group	OETP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F10	Securitised Assets	ODSA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F11	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	IDPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F12	Term Loans (without Charge)	OTLW	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F13	Debentures / Bonds / CPs / Loans	HOCS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F14	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F15	Alabama Investment Funds (Category I)	OIFA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F16	Reclassified Approved Investments - Debt	HOAD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F17	Debt Capital Instruments (DCI Basel III)	ODCI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F18	Reclassified Approved Investments - Equity	OIAE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F19	Venture Fund	OVPF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F20	Alabama Investment Fund (Category II)	OAFI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F21	Reclassified Approved Investments - Debt	ODAD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
TOTAL			30,393	588	11.43%	11.43%	18,955	1,235	9.28%	9.28%	11,461	739	6.43%	6.43%

Note : 1. The Category Codes/Signs have been retained/italicized 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.

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

FORM 134 - YIELD ON INVESTMENTS
 COMPANY NAME & CODE: BEHAVIORAL DODOLIFE INSURANCE CO. LTD (1447)
 Periodicity of Submission: Quarterly
 STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT
 Statement as on: 31 Mar. 2019

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Current Quarter				Year to Date (Current Year)				Year to Date (Previous Year)			
			Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD
A CENTRAL GOVERNMENT SECURITIES														
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	3,014	57	7.50%	7.50%	2,443	240	9.81%	9.81%	1,134	57	4.50%	4.10%
A2	Deposits under section 7 of Insurance Act 1938	CRDS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
A3	Treasury Bills	CTNB	4,731	78	6.52%	6.52%	4,100	288	6.54%	6.54%	2,000	126	6.29%	6.29%
B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES														
B1	Other Approved Securities (excluding Infrastructure Investments)	SGDA	309	7	9.24%	9.24%	309	7	2.33%	2.33%	-	-	0.00%	0.00%
B2	State Government Bonds	SGSB	570	15	10.56%	10.56%	570	15	2.70%	2.70%	128	4	3.04%	3.04%
B3	Central Government Guaranteed Loans / Bonds	CDL	623	31	19.77%	19.77%	623	31	4.98%	4.98%	-	-	0.00%	0.00%
C HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT														
TAXABLE BONDS OF														
C1	Bonds / Debentures issued by NBFI/Institution accredited by NHB	HTLN	1,038	27	10.19%	10.19%	1,190	115	9.60%	9.60%	985	84	8.55%	8.55%
C2	Commercial Papers - NHB / Institution accredited by NHB	HTLN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
TAX FREE BONDS														
C3	Bonds / Debentures issued by HUDCO	HFHD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D INFRASTRUCTURE INVESTMENTS														
D1	Infrastructure - PSU - Equity Shares - Clouted	ITPE	1,068	80	29.59%	29.59%	1,227	46	3.75%	3.75%	889	98	11.06%	11.06%
D2	Infrastructure - Corporate Securities - Equity Shares - Clouted	ITCE	501	55	43.84%	43.84%	584	44	7.48%	7.48%	641	10	6.85%	6.85%
TAXABLE BONDS OF														
D3	Infrastructure - PSU - Debentures / Bonds	ITPD	1,008	29	11.44%	11.44%	1,084	84	7.78%	7.78%	1,146	70	6.07%	6.07%
D4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ Bonds	ITCD	550	31	22.50%	22.50%	512	65	12.74%	12.74%	130	14	10.89%	10.89%
D5	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D6	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	IDPS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D7	Infrastructure - Debentures / Bonds / CPs / Loans	IDDS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D8	Infrastructure - Equity (Promoter Group)	IDPE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D9	Infrastructure - Other Corporate Securities - CPs	ICFP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	248	7	2.85%	2.85%
D10	Infrastructure - PSU - CPs	ICPP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D11	Infrastructure - Securitized Assets	ISA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D12	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	204	(6)	-10.93%	-10.93%	204	11	5.42%	5.42%	-	-	0.00%	0.00%
D13	INFRASTRUCTURE OTHER EQUITY	IDOE	20	(1)	-5.69%	-5.69%	26	(19)	-70.66%	-70.66%	54	4	7.78%	7.78%
D14	Units of InvIT	ERT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D15	OTHER Investment Infrastructure - Securitized Debt	IOA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
TAX FREE BONDS														
D16	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
E1	PSU - Equity shares - quoted	EAEQ	1,326	104	31.14%	31.14%	1,141	(135)	-11.84%	-11.84%	1,351	(80)	-22.27%	-22.27%
E2	Corporate Securities - Equity shares (Ordinary) quoted	EACE	29,234	1,477	20.44%	20.44%	24,447	1,479	6.05%	6.05%	12,394	1,967	15.78%	15.78%
E3	Corporate Securities - Debentures	EEDS	1,123	29	10.26%	10.26%	797	66	8.23%	8.23%	431	40	9.20%	9.20%
E4	Corporate Securities - Debentures	EDSC	10	0	9.09%	9.09%	48	4	8.30%	8.30%	148	10	7.31%	7.31%
E5	Corporate Securities - Preference Shares	EPNS	249	12	19.72%	19.72%	282	24	8.33%	8.33%	200	18	18.77%	18.77%
E6	Application Money	ECAM	64	-	0.00%	0.00%	452	1	0.27%	0.27%	817	12	1.44%	1.44%
E7	Deposits - Deposit with Scheduled Banks, Fin (incl. Bank Balance Investment - Other)	EDDB	148	6	15.48%	15.48%	176	26	14.88%	14.88%	296	36	12.34%	12.34%
E8	Deposits - CPs with Scheduled Banks	EDCD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E9	CCs - CCs	EDCC	-	-	0.00%	0.00%	1,911	60	3.17%	3.17%	1,295	76	5.89%	5.89%
E10	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EDPP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E11	Mutual Funds - Gilt / G Sec / Liquid Schemes	EDMF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	253	0	0.11%	0.12%
E12	Mutual Funds - Under Promoter Group	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E13	Corporate Securities - Bonds - (Tax Free)	EBFB	26	1	11.30%	11.30%	25	2	7.30%	7.30%	23	2	6.73%	6.73%
E14	Commercial Papers	ECPP	-	-	0.00%	0.00%	200	1	0.41%	0.41%	-	-	0.00%	0.00%
E15	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS	EAPS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E16	Investment Properties - Immovable	ENP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E17	Passively Managed Equity ETF (Non Promoter group)	EEPT	123	9	29.07%	29.07%	327	25	7.65%	7.65%	-	-	0.00%	0.00%
E18	Deposits - Repo / Reverse Repo	ECMR	1,573	24	6.04%	6.04%	1,573	24	1.52%	1.52%	-	-	0.00%	0.00%
E19	Corporate Securities - Bonds - (Taxable)	EBTB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E20	Passively Managed Equity ETF (Promoter Group)	EEPT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E21	Perpetual Debt Instruments of Tier I & II Capital issued by Non PSU Banks	EPNS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E22	Units of Real Estate Investment Trust (REIT)	ERT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E23	Corporate Securities - Derivative Instruments	EDDI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F OTHER INVESTMENTS														
F1	Equity Shares (incl. Co-op Societies)	OESH	2,267	169	29.64%	29.64%	1,979	(83)	-4.21%	-4.21%	713	(3)	-0.48%	-0.48%
F2	Equity Shares (PSUs & Unlisted)	OEPU	91	9	37.92%	37.92%	101	(94)	-53.84%	-53.84%	106	(17)	-16.07%	-16.07%
F3	Mutual Funds - Debt (inc. Income) / Serial Plans	ODMS	938	0	0.28%	0.28%	983	60	7.07%	7.07%	675	44	6.45%	6.45%
F4	DEBENTURES	ODDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F5	Debentures / Bonds / CPs / Loans - (Promoter Group)	ODPS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	202	1	0.74%	0.74%
F6	Mutual Funds (under Issuer's Promoter Group)	ODMP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F7	Passively Managed Equity ETF (Non Promoter group)	OEPT	4,287	192	14.83%	14.83%	3,574	794	22.31%	22.31%	1,081	88	8.10%	8.10%
F8	Derivative Instrument	ODCN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F9	Passively Managed Equity ETF Promoter Group	OEPT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F10	Securitized Assets	ODSA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F11	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	IDPS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F12	Term Loans (without Charge)	OTLW	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F13	Debentures / Bonds / CPs / Loans	HOCS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F14	Debentures / Bonds / CPs / Loans - (Promoter Group)	HODP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F15	Alabama Investment Funds (Category I)	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
F16	Reclassified Approved Investments - Debt	699	7	3.84%	3.84%	699	7	0.97%	0.97%	-	-	0.00%	0.00%	
F17	Debt Capital Instruments (DCI Basel III)	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
F18	Reclassified Approved Investments - Equity	28	5	77.06%	77.06%	28	5	18.42%	18.42%	6	(2)	-21.75%	-21.75%	
F19	Venture Fund	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
F20	Alabama Investment Fund (Category II)	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
F21	Reclassified Approved Investments - Debt	-	-	0.00%	0.00%	-	-	0.00%	0.00%	41	1	2.72%	2.72%	
TOTAL			16,430	3,466	20.37%	20.37%	11,418	3,230	8.30%	8.30%	27,480	2,410	8.81%	8.81%

Note : 1. The Category Codes/Signs have been retained/reinstated where 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.

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement as on : 31 March, 2019

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>									
1	7.44% PNB HOUSING FINANCE LTD NCD 31-10-2019	HTDN	297.40	27/09/2018	FITCH	AAA	AA+	11/01/2019	
2	7.46% PNB HOUSING FINANCE LTD NCD 30-04-2020	HTDN	496.55	15/03/2018	FITCH	AAA	AA+	11/01/2019	
3	7.50% PNB HOUSING FINANCE LTD NCD 15-09-2020	HTDN	2,451.54	27/09/2018	FITCH	AAA	AA+	11/01/2019	
4	9.05% DEWANHOUS NCD 09-09-2019	HORD	500.75	02/02/2018	CARE	AAA	AA-	07/03/2019	
5	9.15% DEWANHOUS NCD 20-09-2019	HORD	80.58	13/10/2016	CARE	AAA	AA-	07/03/2019	
6	9.25% DEWANHOUS NCD 09-09-2023	HORD	1,194.15	12/02/2019	CARE	AAA	AA-	07/03/2019	
7	9.10% DEWANHOUS NCD 09-09-2019	HORD	345.01	13/10/2016	CARE	AAA	AA-	07/03/2019	
B. <u>AS ON DATE</u>									
1	12.50% RELIANCE INFRASTRUCTURE LTD NCD 15-12-2021	IODS	7,000.00	02/07/2018	FITCH	BBB+	C	01/08/2018	
2	7.44% PNB HOUSING FINANCE LTD NCD 31-10-2019	HTDN	297.40	27/09/2018	FITCH	AAA	AA+	11/01/2019	
3	7.46% PNB HOUSING FINANCE LTD NCD 30-04-2020	HTDN	496.55	15/03/2018	FITCH	AAA	AA+	11/01/2019	
4	7.50% PNB HOUSING FINANCE LTD NCD 15-09-2020	HTDN	2,451.54	27/09/2018	FITCH	AAA	AA+	11/01/2019	
5	9.05% DEWANHOUS NCD 09-09-2019	HORD	500.75	02/02/2018	CARE	AAA	AA-	07/03/2019	
6	9.15% DEWANHOUS NCD 20-09-2019	HORD	80.58	13/10/2016	CARE	AAA	AA-	07/03/2019	
7	9.25% DEWANHOUS NCD 09-09-2023	HORD	1,194.15	12/02/2019	CARE	AAA	AA-	07/03/2019	
8	9.10% DEWANHOUS NCD 09-09-2019	HORD	345.01	13/10/2016	CARE	AAA	AA-	07/03/2019	

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

CERTIFICATION:

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement as on : 31 March, 2019

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>								
	7.46% PNB HOUSING FINANCE LTD NCD 30-04 HTDN		466.76	16/03/2018	FITCH	AAA	AA+	11/01/2019	
B.	<u>AS ON DATE</u>								
	7.46% PNB HOUSING FINANCE LTD NCD 30-04-2020		466.76	16/03/2018	FITCH	AAA	AA+	11/01/2019	

CERTIFICATION:

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2
 COMPANY NAME & CODE : EDELWEISS TOKIO LIFE INSURANCE CO. LTD (147)
 Statement as on : 31 March, 2019
 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>									
1	7.44% PNB HOUSING FINANCE LTD NCD 31-10-2019	HTDN	199.67	11/09/2018	FITCH	AAA	AA+	11/01/2019	
2	7.46% PNB HOUSING FINANCE LTD NCD 30-04-2020	HTDN	29.97	20/11/2018	FITCH	AAA	AA+	11/01/2019	
3	8.36% PNB HOUSING FINANCE LTD NCD 12-07-2019	HTDN	50.02	03/04/2018	FITCH	AAA	AA+	11/01/2019	
4	9.10% DEWANHOUS NCD 09-09-2019	HORD	136.94	14/09/2016	CARE	AAA	AA-	07/03/2019	
5	9.25% DEWANHOUS NCD 09-09-2023	HORD	550.32	12/04/2017	CARE	AAA	AA-	07/03/2019	
B. <u>AS ON DATE</u>									
1	8.64% IDFC BANK LTD NCD 15-04-2020	ECOS	20.21	17/02/2017	FITCH	LAAA	AA+	28/06/2018	
2	7.44% PNB HOUSING FINANCE LTD NCD 31-10-2019	HTDN	199.67	11/09/2018	FITCH	AAA	AA+	11/01/2019	
3	7.46% PNB HOUSING FINANCE LTD NCD 30-04-2020	HTDN	29.97	20/11/2018	FITCH	AAA	AA+	11/01/2019	
4	8.36% PNB HOUSING FINANCE LTD NCD 12-07-2019	HTDN	50.02	03/04/2018	FITCH	AAA	AA+	11/01/2019	
5	9.10% DEWANHOUS NCD 09-09-2019	HORD	136.94	14/09/2016	CARE	AAA	AA-	07/03/2019	
6	9.25% DEWANHOUS NCD 09-09-2023	HORD	550.32	12/04/2017	CARE	AAA	AA-	07/03/2019	

CERTIFICATION:

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

Sr. No	Particulars	For the Quarter Ended 31 March 2019				For the Year Ended 31 March 2019				For the Quarter Ended 31 March 2018				For the Year Ended 31 March 2018			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First year Premium																
	<i>i) Individual Single Premium (ISP)</i>																
	From 0-10,000	0	3,690	3,690	2	0	5,735	5,735	3	0	2,864	2,864	1	0	3,349	3,349	2
	From 10,000-25,000	0	1	1	0	0	1	1	0	0	-	-	-	0	1	1	1
	From 25,001-50,000	0	7	6	0	0	18	14	0	0	8	3	2	0	21	15	3
	From 50,001- 75,000	0	9	12	0	0	40	36	4	0	16	11	1	0	43	33	3
	From 75,000-100,000	0	36	37	1	1	108	89	4	1	54	40	3	1	113	86	5
	From 1,00,001 -1,25,000	0	4	5	0	0	13	12	1	0	7	5	0	0	19	13	1
	Above Rs. 1,25,000	1	46	46	10	6	167	132	24	3	77	48	13	9	172	135	26
	<i>ii) Individual Single Premium-Annuity (ISPA)</i>																
	From 0-50,000	-	-	-	-	-	-	-	-	(0)	(1)	(1)	(0)	(0)	(1)	(1)	(0)
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	0	-	-	0	-	-	-	-
	From 150,001- 2,00,000	0	2	2	0	0	21	20	0	0	6	6	0	1	29	25	1
	From 2,00,001-250,000	0	3	3	0	0	4	4	0	0	4	3	0	0	4	3	0
	From 2,50,001 -3,00,000	-	-	-	-	0	4	4	0	0	5	4	0	0	13	12	0
	Above Rs. 3,00,000	3	17	13	3	6	48	44	6	4	29	29	4	7	61	59	7
	<i>iii) Group Single Premium (GSP)</i>																
	From 0-10,000	1	-	2,380	165	3	-	5,588	396	1	-	1,671	132	2	-	3,916	304
	From 10,000-25,000	4	1	2,372	276	8	1	4,681	547	2	-	1,416	170	5	-	3,156	373
	From 25,001-50,000	6	-	1,763	263	15	-	4,127	643	6	-	1,723	282	13	-	3,668	582
	From 50,001- 75,000	4	-	583	114	9	-	1,442	318	3	-	444	103	6	-	999	219
	From 75,000-100,000	2	-	204	59	5	-	606	212	2	-	231	74	4	-	527	173
	From 1,00,001 -1,25,000	1	-	60	23	2	-	188	78	1	-	85	34	2	-	182	71
	Above Rs. 1,25,000	3	-	147	123	10	-	420	421	5	-	177	165	9	-	383	349
	<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	3,604	3,465	1,606	7	9,510	8,692	3,259	4	5,112	3,801	685	10	14,012	12,022	1,889
	From 10,000-25,000	16	10,306	10,010	3,307	44	28,051	26,261	6,763	15	8,901	7,375	800	35	20,642	18,230	2,114
	From 25,001-50,000	26	7,513	7,251	1,140	67	18,734	17,465	2,520	23	6,117	5,226	490	46	12,504	11,107	1,135
	From 50,001- 75,000	15	2,720	2,603	341	42	7,180	6,623	833	13	2,674	2,262	250	28	5,490	4,826	557
	From 75,000-100,000	19	1,993	1,830	315	46	4,839	4,341	737	22	2,280	1,922	271	38	3,993	3,455	476
	From 1,00,001 -1,25,000	9	916	837	157	24	2,350	2,046	392	7	709	578	129	15	1,438	1,239	232
	Above Rs. 1,25,000	50	2,014	1,773	801	110	4,208	3,592	1,912	45	1,737	1,398	644	77	2,839	2,342	1,205
	<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	1	47	1	0	2	111	3	-	-	-	-	-	-	-	-
	From 25,001-50,000	0	-	19	3	0	1	280	23	0	1	96	4	0	1	262	15
	From 50,001- 75,000	0	-	124	11	0	1	814	64	(1)	(1)	(7,499)	(458)	0	-	84	5
	From 75,000-100,000	0	-	49	2	0	2	550	40	1	-	6,990	425	1	1	7,684	469
	From 1,00,001 -1,25,000	0	-	3,582	9	0	-	8,826	25	0	1	(3,301)	24	0	1	635	40
	Above Rs. 1,25,000	23	7	10,585	1,926	51	36	87,411	12,227	10	14	29,074	2,666	33	60	1,73,193	14,793
	<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 March 2019				For the Year Ended 31 March 2019				For the Quarter Ended 31 March 2018				For the Year Ended 31 March 2018			
		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	5	5,315	4,480	1,394	13	16,636	14,191	4,440	4	3,330	2,330	1,700	11	11,254	9,294	5,125
	From 10,000-25,000	34	13,920	12,482	2,499	79	42,747	37,856	7,365	26	10,055	7,025	1,709	62	33,706	28,703	5,070
	From 25,001-50,000	47	9,559	8,438	1,213	97	24,901	22,011	3,340	33	6,583	4,009	825	66	17,559	13,829	2,232
	From 50,001- 75,000	23	3,265	2,858	470	48	8,917	7,854	1,351	13	1,848	639	316	27	5,058	3,477	835
	From 75,000-100,000	33	2,931	2,539	457	62	6,279	5,501	1,059	20	1,745	1,119	273	36	3,869	2,945	685
	From 1,00,001 -1,25,000	10	753	642	167	22	2,216	1,939	475	5	436	76	111	11	1,194	731	311
	Above Rs. 1,25,000	65	1,962	1,635	1,058	126	4,505	3,770	2,688	38	1,062	479	710	71	2,621	1,747	1,850
	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	1	-	-	0	1	(7)	(0)
	From 10,000-25,000	0	1	70	2	0.00	1	70	2	-	-	-	-	-	-	-	-
	From 25,001-50,000	0	1	49	4	0.03	5	313	32	0	-	7	1	0	6	1,546	205
	From 50,001- 75,000	0	1	44	4	0.53	6	7,246	439	(0)	(1)	(1,939)	(110)	0	2	182	14
	From 75,000-100,000	(0)	1	(29)	(2)	0.06	6	816	57	0	(3)	441	(230)	0	4	3,960	230
	From 1,00,001 -1,25,000	0	1	(178)	13	0.11	4	9,006	84	0	1	(2,395)	382	0	4	3,200	439
	Above Rs. 1,25,000	5	22	21,659	5,421	15.01	74	80,874	19,019	6	9	27,388	4,946	11	49	59,931	11,087
	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 March 19

Business Acquisition through different channels (Group)*(₹ in Crores)*

Sr.No.	Channels	For the quarter ended 31 March 19			For the year ended 31 March 19			For the quarter ended 31 March 18			For the year ended 31 March 19		
		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	2714	2.07	1	601	2.16	1	1027	0.05	1	412	0.04
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	6	8709	3.71	29	52944	7.94	11	18673	1.89	35	55902	7.08
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	3	10492	38.00	13	61499	91.94	3	11407	27.76	27	138377	68.25
	Total(A)	9	21915	43.78	43	115044	102.04	15	31107	29.70	63	194691	75.37
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	9	21915	43.78	43	115044	102.04	15	31107	29.70	63	194691	75.37

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

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

Date: 31 March 2019

Business Acquisition through different channels (Individuals)

(₹ in Crores)

Sr.No.	Channels	For the Quarter ended 31 March 2019		For the year ended 31 March 2019		For the Quarter ended 31 March 2018		For the year ended 31 March 2018	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	17,804	84	46,727	204.66	19,040	82.81	43,420	167.67
2	Corporate Agents-Banks	2,996	17	6,602	38.35	2,175	18.88	4,761	37.51
3	Corporate Agents -Others	2,607	12	6,163	28.64	1,344	8.99	3,418	22.00
4	Brokers	710	4	1947	11.22	382	2.61	816	5.43
5	Micro Agents	149	0	429	0.01	64	0.00	329	0.01
6	Direct Business	8,615	25	19,163	70.96	7,594	23.15	11,998	34.48
	Total (A)	32,881	141.71	81,031	353.84	30,599	136.43	64,742	267.09
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	32,881	141.71	81,031	353.84	30,599	136.43	64,742	267.09

FORM L-39-Data on Settlement of Claims

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

Date: 31st March 2019

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	326	71	29	16	13	10	465	2.65
3	for Annuities / Pension	470	2	26	21	9	1	529	0.55
4	For Surrender	-	196	275	-	-	-	471	6.28
5	Other benefits*	3965**	3	3	-	-	-	3,971	2.61
1	Group Death Claims	-	119	5	-	-	-	124	8.83
2	Individual Death Claims	-	66	7	1	-	-	74	3.29

* 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: 31st March 2019

Quarterly claims data for Life For the Quarter ended 31st , March 2019

Individual

(No. of claims only)

S. No.	Claims Experience	For Death	For Maturity	For Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	6	-	179	164	165	2
2	Claims reported during the period	69	-	537	562	555	11
3	Claims Settled during the period	74	-	465	529	471	8
4	T & C Rejected	-	-	-	-	-	4
5	Claims Repudiated during the period	1	-	-	-	-	1
	a) Less than 2years from the date of acceptance of risk	1	-	-	-	-	1
	b) Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
6	Claims Written Back	-	-	-	-	-	-
7	Claims O/S at End of the period	-	-	251	197	249	-
	Less than 3months	-	-	140	91	84	-
	3 months to 6 months	-	-	19	50	6	-
	6months to 1 year	-	-	43	34	128	-
	1year and above	-	-	49	22	31	-

* 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	For Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	-	-	-	-	-	-
2	Claims reported during the period	128	-	-	-	-	3,963
3	Claims Settled during the period	124	-	-	-	-	3,963
4	T & C Rejected	-	-	-	-	-	-
5	Claims Repudiated during the period	4	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	4	-	-	-	-	-
	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 LifeName of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**Date: **31st March 2019**

Quarterly claims data for Life For the period ended 31st March 2019

(No. of claims only)

S. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	-	-	351	64	139	-
2	Claims reported during the period	239	-	1,298	1,997	1,821	173
3	Claims Settled during the period	225	-	1,398	1,864	1,711	168
4	T & C Rejected	-	-	-	-	-	4
5	Claims Repudiated during the period	14	-	-	-	-	1
	a) Less than 2years from the date of acceptance of risk	14	-	-	-	-	1
	b) Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
6	Claims Written Back	-	-	-	-	-	-
7	Claims O/S at End of the period	-	-	251	197	249	-
	Less than 3months	-	-	140	91	84	-
	3 months to 6 months	-	-	19	50	6	-
	6months to 1 year	-	-	43	34	128	-
	1year and above	-	-	49	22	31	-

* 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	1,021	-	-	-	-	4,706
3	Claims Settled during the period	1,011	-	-	-	-	4,706
4	T & C Rejected	-	-	-	-	-	-
5	Claims Repudiated during the period	10	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	10	-	-	-	-	-
	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 - GREIVANCE DISPOSAL

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

Date: 31 March 2019

GRIEVANCE DISPOSAL

Sl.No.	Particulars	Opening Balance As on beginning of the quarter	Additions during the quarter	Complaints Resolved / Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered up to the quarter during the financial year
				Fully Accepted	Partially Accepted	Rejected		
1	Complaints made by the customers							
(a)	Death Claims	0	1	0	0	1	0	5
(b)	Policy Servicing	0	3	3	0	0	0	23
(c)	Proposal Processing	0	6	3	0	3	0	40
(d)	Survival Claims	0	4	1	0	3	0	11
(e)	ULIP Related	0	0	0	0	0	0	2
(f)	Unfair Business Practices	4	113	30	1	86	0	356
(g)	Others	0	3	1	0	2	0	7
h	Distant Marketing / Call centre Marketing / Website Marketing	0	0	0	0	0	0	1
	Total Number of complaints:	4	130	38	1	95	0	445

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	81,074
5	Total No. of claims during current year	1286
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	55
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :	39

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

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

L-42- Valuation Basis (Life Insurance)

a. How the policy data needed for valuation is accessed. The policy data is extracted from the Ingenium (policy administration system) and for One Year Renewable Group Term, Traditional Fund based Group and Individual Micro insurance, the data is extracted from Operations in Microsoft Excel files. Various checks are applied on the data before using it for policy liability calculations using actuarial software 'Data Conversion System (DCS)' and 'Prophet'.

b. How the valuation bases are supplied to the system. The bases and parameters are supplied to Prophet and DCS through various tables. The bases are also extracted from run results and compared with bases stored in spreadsheets for consistency.

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

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

2) Mortality Rates : the mortality rates used for each segment (Expressed as a % of Indian Assured Lives Mortality (2006-08), unless otherwise stated)

	Min	Max
i. Individual Business		
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	70.0% (Without MAD)	140.0% (Without MAD)
4. Annuities- Participating policies		NA
5. Annuities – Non-participating policies	70% (Without MAD) of Modified Mortality for Annuitants - LIC (a) (1996-98) Ultimate Rates	80% (Without MAD) of Modified Mortality for Annuitants - LIC (a) (1996-98) Ultimate Rates
6. Annuities- Individual Pension Plan		NA
7. Unit Linked - Life	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	65.0% (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.

	Min	Max
i. Individual Business		
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
5. Annuities – Non-participating policies	255 (INFL @ 5%) (without MAD)	511 (INFL @ 5%) (without MAD)
6. Annuities - Individual Pension Plan		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	300 (INFL @5%) (without MAD)	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	No change
a. Annuity in payment	No change
b. Annuity during deferred period	NA
c. Pension : All Plans	No change
2. Expenses	No change
3. Inflation	No change
iii. Unit Linked	
1. Interest	No change
2. Expenses	No change
3. Inflation	No change
iv. Health	
1. Interest	No change
2. Expenses	No change
3. Inflation	No change
v. Group	
1. Interest	No change
2. Expenses	No change
3. Inflation	No change

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

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

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