

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number : 147 dated 10 May 2011

PUBLIC DISCLOSURES FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2019

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REVENUE ACCOUNT FOR THE QUARTER ENDED 30 SEPTEMBER 2019

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		23,00,890	5,78,897	37,355	9,81,847	14,269	7,933	88,638	11,146	5,71,532	6,816	2,455	
(b) Reinsurance ceded		(1,08,990)	(822)	-	(39,649)	-	(1,137)	(65,559)	-	(1,821)	-	-	
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	
Sub Total		21,91,900	5,78,075	37,355	9,42,198	14,269	6,796	23,079	11,146	5,69,711	6,816	2,455	
Income from Investments													
(a) Interest & Dividends Gross & Amortisation (Net)		3,80,965	64,356	11,436	2,05,529	8,625	1,175	28,945	5,736	47,014	2,382	5,766	
(b) Profit on sale / redemption of investments		3,14,404	36,350	4,862	1,77,975	282	490	1,639	200	79,871	2,296	10,440	
(c) (Loss on sale / redemption of investments)		(2,49,179)	(20,909)	(3,971)	(1,12,719)	-	-	-	-	(1,07,475)	(1,199)	(2,906)	
(d) Transfer /Gain on revaluation / change in fair value*		(92,790)	-	-	-	-	-	-	-	(74,901)	(6,020)	(11,870)	
Sub Total		3,53,400	79,797	12,327	2,70,786	8,907	1,665	30,583	5,935	(55,490)	(2,541)	1,430	
Other Income													
Contribution from Shareholders' Account towards Excess EOM		-	-	-	-	-	-	-	-	-	-	-	
Contribution from Shareholders' Account		12,74,341	3,21,303	-	5,78,482	-	26,657	(6,744)	1,028	3,51,117	2,498	-	
Income on Unclaimed amount of Policyholders		356	-	-	724	-	-	-	-	(368)	-	-	
Other Income		5,052	3,624	-	1,171	-	-	-	-	258	-	-	
Sub Total		12,79,749	3,24,927	-	5,80,376	-	26,657	(6,744)	1,028	3,51,007	2,498	-	
Total (A)			38,25,049	9,82,798	49,682	17,93,360	23,176	35,118	46,918	18,109	8,65,228	6,774	3,885
Commission	L-5 L-6	1,92,680	60,004	685	1,12,807	164	1,047	1,772	6	15,994	205	(4)	
Operating Expenses related to Insurance Business\$		20,85,421	4,75,803	2,168	11,36,636	4,029	28,261	45,863	1,445	3,85,764	4,889	564	
Service Tax/ GST on ULIP Charges		14,031	-	-	-	-	-	-	60	13,390	234	348	
Provision for Doubtful debts		(204)	-	-	(204)	-	-	-	-	-	-	-	
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-	
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	
(a) For diminution in the value of investments (Net)		26,321	73	-	16,000	-	-	-	-	5,862	-	4,386	
(b) Others		-	-	-	-	-	-	-	-	-	-	-	
Total (B)			23,18,249	5,35,880	2,853	12,65,240	4,193	29,308	47,635	1,511	4,21,010	5,328	5,295
Benefits Paid (Net)	L-7	1,97,350	32,832	3,415	34,148	5,168	(1,405)	67,614	446	32,675	381	22,074	
Interim Bonuses Paid		143	129	15	-	-	-	-	-	-	-	-	
Change in valuation of liability in respect of life policies													
(a) Gross **		15,36,612	4,13,957	40,921	7,23,220	14,827	7,215	(70,323)	16,153	4,11,545	2,418	(23,320)	
(b) Amount ceded in Reinsurance		(71,473)	-	-	(73,464)	-	-	1,991	-	-	-	-	
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	
Total (C)			16,62,632	4,46,917	44,351	6,83,903	19,995	5,810	(718)	16,599	4,44,220	2,800	(1,245)
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)			(1,55,832)	-	2,477	(1,55,779)	(1,012)	-	-	-	-	(1,354)	(165)
Appropriations													
Transfer to Shareholders' Account		(1,61,438)	-	-	(1,55,779)	(3,478)	-	-	-	-	(1,354)	(827)	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-	
Balance being Funds for Future Appropriations (PAR)	2,477	-	2,477	-	-	-	-	-	-	-	-	-	
Revenue Surplus transferred to Balance Sheet (NON PAR)	3,129	-	-	-	2,466	-	-	-	-	-	-	664	
TOTAL (D)		(1,55,832)	-	2,477	(1,55,779)	(1,012)	-	-	-	-	(1,354)	(164)	
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)].													
\$ In current year the excess of EoM would be calculated on annual basis for deriving at "Contribution from Shareholders' Account toward Excess EoM" as need to be disclosed as "Income" under a separate line item in Policyholders' Account (Technical Account) per circular no.IRDA/F&A/C/R/MISC/184/10/2019 dated 04.10.2019. In the current period, the excess of EoM charged to Shareholders' Account (Non Technical) in previous quarter June 2019 is reversed In the current quarter and half year ended September 2019. In previous year's comparative period, the excess of EOM was charged directly to Shareholders' Account (Non Technical).													
The total surplus is disclosed below:													
(a) Interim Bonuses Paid		143	129	15	-	-	-	-	-	-	-	-	
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	
(c) Surplus shown in the Revenue Account		(1,55,832)	-	2,477	(1,55,779)	(1,012)	-	-	-	-	(1,354)	(164)	
(d) Total Surplus [(a) + (b)+ (c)].		(1,55,689)	129	2,492	(1,55,779)	(1,012)	-	-	-	-	(1,354)	(164)	

REVENUE ACCOUNT FOR HALF YEAR ENDED ENDED 30 SEPTEMBER 2019

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		39,46,983	8,12,609	50,917	15,01,998	15,609	13,577	3,89,915	17,933	11,17,673	23,299	3,455
(b) Reinsurance ceded		(2,14,380)	(1,550)	-	(76,737)	-	(2,144)	(1,30,390)	-	(3,558)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Sub Total		37,32,603	8,11,059	50,917	14,25,261	15,609	11,432	2,59,524	17,933	11,14,115	23,299	3,455
Income from Investments												
(a) Interest & Dividends Gross & Amortisation (Net)		7,32,402	1,24,323	22,154	3,96,031	16,868	2,387	57,393	11,436	83,214	4,870	13,725
(b) Profit on sale / redemption of investments		6,47,881	54,456	8,010	4,04,076	401	900	2,083	278	1,53,644	4,482	19,552
(c) (Loss on sale / redemption of investments)		(3,27,840)	(28,381)	(5,472)	(1,44,844)	-	-	-	(207)	(1,43,828)	(1,589)	(3,519)
(d) Transfer /Gain on revaluation / change in fair value*		(1,16,483)	-	-	-	-	-	-	-	(98,822)	(5,384)	(12,276)
Sub Total		9,35,960	1,50,398	24,691	6,55,263	17,269	3,287	59,476	11,507	(5,792)	2,379	17,482
Other Income												
Contribution from Shareholders' Account towards Excess EOM		-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' Account		14,19,691	3,32,681	-	5,78,482	-	31,547	17,943	2,095	4,54,444	2,498	-
Income on Unclaimed amount of Policyholders		724	-	-	724	-	-	-	-	-	-	-
Other Income		6,625	4,117	-	2,209	-	-	-	-	299	-	-
Sub Total		14,27,040	3,36,798	-	5,81,414	-	31,547	17,943	2,095	4,54,743	2,498	-
Total (A)		60,95,603	12,98,255	75,608	26,61,938	32,878	46,266	3,36,943	31,535	15,63,066	28,176	20,937
Commission	L-5	2,94,001	86,068	899	1,67,667	358	1,594	3,823	358	32,719	515	-
Operating Expenses related to Insurance Business \$	L-6	25,58,599	5,63,229	2,541	13,06,515	3,921	31,285	97,701	2,637	5,44,752	5,045	972
Service Tax/ GST on ULIP Charges		28,266	-	-	-	-	-	-	118	26,936	518	694
Provision for Doubtful debts		1,424	-	-	1,424	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		64,003	255	-	53,500	-	-	-	-	5,862	-	4,386
(b) Others		-	-	-	-	-	-	-	-	-	-	-
Total (B)		29,46,293	6,49,552	3,439	15,29,107	4,278	32,880	1,01,524	3,114	6,10,269	6,079	6,052
Benefits Paid (Net)	L-7	3,48,770	59,077	4,227	52,973	9,183	1,709	1,23,343	2,509	61,582	1,035	33,133
Interim Bonuses Paid		213	198	15	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-
(a) Gross **		28,86,381	5,89,430	63,921	11,78,227	16,950	11,677	1,06,896	25,913	8,91,217	21,062	(18,912)
(b) Amount ceded in Reinsurance		(93,189)	-	-	(98,367)	-	-	5,179	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
Total (C)		31,42,175	6,48,705	68,163	11,32,833	26,133	13,385	2,35,418	28,422	9,52,798	22,096	14,221
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		7,135	-	4,006	-	2,466	-	-	-	-	-	664
Appropriations												
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (PAR)		4,006	-	4,006	-	-	-	-	-	-	-	-
Revenue Surplus transferred to Balance Sheet (NON PAR)		3,129	-	-	-	2,465	-	-	-	-	-	664
TOTAL (D)		7,135	-	4,006	-	2,465	-	-	-	-	-	664

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)].

\$ In current year the excess of EoM would be calculated on annual basis for deriving at "Contribution from Shareholders' Account toward Excess EoM" as need to be disclosed as "Income" under a separate line item in Policyholders' Account (Technical Account) per circular no.IRDA/F&A/C/R/MISC/184/10/2019 dated 04.10.2019. In the current period, the excess of EoM charged to Shareholders' Account (Non Technical) in previous quarter June 2019 is reversed In the current quarter and half year ended September 2019. In previous year's comparative period, the excess of EoM was charged directly to Shareholders' Account (Non Technical).

The total surplus is disclosed below:

(a) Interim Bonuses Paid		213	198	15	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		7,135	-	4,006	-	2,465	-	-	-	-	-	664
(d) Total Surplus [(a) + (b)+ (c)]		7,348	198	4,021	-	2,465	-	-	-	-	-	664

REVENUE ACCOUNT FOR THE QUARTER ENDED 30 SEPTEMBER 30 SEPTEMBER 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 Pension	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Premium earned-net	L-4											
(a) Premium		18,98,685	4,13,532	46,490	7,15,638	9,637	4,319	1,94,874	24,920	4,71,604	8,305	9,367
(b) Reinsurance ceded		(62,045)	(621)	-	(28,259)	-	(806)	(31,088)	-	(1,271)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Sub Total		18,36,640	4,12,911	46,490	6,87,379	9,637	3,513	1,63,786	24,920	4,70,333	8,305	9,367
Income from Investments												
(a) Interest & Dividends Gross & Amortisation (Net)		2,61,179	44,121	7,786	1,42,421	5,113	629	20,657	2,057	31,210	1,982	5,204
(b) Profit on sale / redemption of investments		1,69,476	20,203	3,395	29,243	622	341	2,324	193	1,01,129	5,254	6,772
(c) (Loss on sale / redemption of investments)		(2,45,216)	(10,424)	(2,227)	(94,054)	(4,265)	(340)	(8,185)	(9,345)	(1,01,787)	(5,345)	(9,245)
(d) Transfer /Gain on revaluation / change in fair value*		(1,12,876)	-	-	(96)	-	-	-	-	(1,05,579)	(3,331)	(3,870)
Sub Total		72,563	53,900	8,955	77,513	1,470	631	14,796	(7,095)	(75,027)	(1,440)	(1,138)
Other Income												
Contribution from Shareholders' Account towards Excess EOM		-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' Account		4,11,325	46,020	-	1,58,176	3,658	1,118	-	9,527	1,93,548	-	(722)
Income on Unclaimed amount of Policyholders		347	-	-	347	-	-	-	-	-	-	-
Other Income		8,558	193	-	634	-	-	-	-	6,984	214	534
Sub Total		4,20,230	46,213	-	1,59,157	3,658	1,118	-	9,527	2,00,532	214	(188)
Total (A)		23,29,433	5,13,024	55,445	9,24,049	14,765	5,261	1,78,581	27,352	5,95,838	7,079	8,041
Commission	L-5	1,18,450	46,929	1,077	55,366	140	115	(525)	10	15,187	190	(39)
Operating Expenses related to Insurance Business \$	L-6	6,37,602	1,70,798	977	2,39,407	333	1,845	4,334	(159)	2,20,156	101	(190)
Service Tax on ULIP Charges		10,821	-	-	-	-	-	-	19	10,692	110	-
Provision for Doubtful debts		(115)	52	-	(280)	-	-	5	108	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-
Total (B)		7,66,758	2,17,780	2,055	2,94,493	473	1,959	3,813	(22)	2,46,036	402	(229)
Benefits Paid (Net)	L-7	1,44,705	27,869	447	19,626	3,535	231	55,289	2,107	25,518	1	10,082
Interim Bonuses Paid		11	11	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-
(a) Gross **		14,35,083	2,67,363	50,670	6,97,729	10,756	3,072	51,999	25,267	3,24,285	5,752	(1,812)
(b) Amount ceded in Reinsurance		(99,610)	-	-	(87,798)	-	-	(11,811)	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
Total (C)		14,80,189	2,95,243	51,118	6,29,557	14,291	3,303	95,477	27,374	3,49,803	5,753	8,270
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		82,485	-	2,273	-	-	-	79,291	-	-	924	-
Appropriations												
Transfer to Shareholders' Account		80,214	-	-	-	-	-	79,291	-	-	923	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (PAR)		2,271	-	2,271	-	-	-	-	-	-	-	-
Revenue Surplus transferred to Balance Sheet (NON PAR)		-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)		82,485	-	2,271	-	-	-	79,291	-	-	923	-
NOTES:												
* Represents the deemed realised gain as per norms specified by the Authority.												
**represents Mathematical Reserves after allocation of bonus.												
\$ In current year the excess of EoM would be calculated on annual basis for deriving at "Contribution from Shareholders' Account toward Excess EoM" as need to be disclosed as "Income" under a separate line item in Policyholders' Account (Technical Account) per circular no.IRDA/F&A/C/R/MISC/184/10/2019 dated 04.10.2019. In the current period, the excess of EoM charged to Shareholders' Account (Non Technical) in previous quarter June 2019 is reversed In the current quarter and half year ended September 2019. In previous year's comparative period, the excess of EOM was charged directly to Shareholders' Account (Non Technical).												
The total surplus is disclosed below:												
(a) Interim Bonuses Paid		11	11	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		82,485	-	2,271	-	-	-	79,291	-	-	923	-
(d) Total Surplus [(a) + (b)+ (c)]		82,496	11	2,271	-	-	-	79,291	-	-	923	-

Form L-1-A-RA Name of the Insurer: EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED Registration Number : 147 dated 10 May 2011												
REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30 SEPTEMBER 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		31,49,899	5,88,724	69,019	10,91,141	26,842	7,305	4,08,598	25,920	8,88,517	28,258	15,575
(b) Reinsurance ceded		(1,18,395)	(1,200)	-	(54,950)	-	(1,546)	(58,165)	-	(2,534)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Sub Total		30,31,504	5,87,524	69,019	10,36,191	26,842	5,759	3,50,433	25,920	8,85,983	28,258	15,575
Income from Investments												
(a) Interest & Dividends Gross & Amortisation (Net)		4,98,699	85,915	15,069	2,77,023	9,845	1,193	38,282	3,949	53,841	3,628	9,954
(b) Profit on sale / redemption of investments		2,90,776	32,385	4,709	46,392	823	389	2,976	287	1,79,476	10,868	12,471
(c) (Loss on sale / redemption of investments)		(4,08,730)	(23,104)	(3,812)	(1,59,755)	(4,265)	(340)	(8,185)	(9,345)	(1,75,084)	(9,592)	(15,250)
(d) Transfer /Gain on revaluation / change in fair value*		(88,124)	-	-	-	-	-	-	-	(80,702)	(2,767)	(4,655)
Sub Total		2,92,621	95,196	15,966	1,63,660	6,402	1,243	33,073	(5,109)	(22,468)	2,137	2,521
Other Income												
Contribution from Shareholders' Account towards Excess EOM		-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' Account		6,63,050	64,910	-	2,35,813	4,231	1,945	-	10,796	3,44,617	-	739
Income on Unclaimed amount of Policyholders		580	-	-	580	-	-	-	-	-	-	-
Other Income		11,300	485	-	3,035	-	-	-	-	7,032	214	534
Sub Total		6,74,930	65,395	-	2,39,428	4,231	1,945	-	10,796	3,51,649	214	1,273
Total (A)		39,99,055	7,48,115	84,985	14,39,280	37,475	8,947	3,83,505	31,607	12,15,164	30,609	19,369
Commission	L-5	1,91,091	67,881	1,791	86,631	396	234	1,054	31	32,424	642	7
Operating Expenses related to Insurance Business\$		10,79,464	2,40,800	1,589	3,84,323	951	3,250	49,275	907	3,95,816	408	2,146
Service Tax on ULIP Charges	L-6	20,963	-	-	-	-	-	-	19	20,634	311	-
Provision for Doubtful debts		619	52	-	454	-	-	5	108	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-
Total (B)		12,92,137	3,08,733	3,380	4,71,408	1,347	3,484	50,334	1,065	4,48,874	1,360	2,153
Benefits Paid (Net)	L-7	2,86,005	51,405	1,012	39,727	6,456	231	1,21,164	3,093	44,513	250	18,154
Interim Bonuses Paid		42	42	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-
(a) Gross **		25,12,063	3,87,935	75,363	10,89,063	29,672	5,232	1,49,319	27,449	7,21,776	27,193	(938)
(b) Amount ceded in Reinsurance		(1,80,001)	-	-	(1,60,919)	-	-	(19,082)	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
Total (C)		26,18,109	4,39,381	76,375	9,67,870	36,128	5,463	2,51,401	30,542	7,66,290	27,443	17,216
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		88,805	-	5,230	-	-	-	81,770	-	-	1,806	-
Appropriations												
Transfer to Shareholders' Account		83,576	-	-	-	-	-	81,770	-	-	1,806	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (PAR)		5,229	-	5,229	-	-	-	-	-	-	-	-
Revenue Surplus transferred to Balance Sheet (NON PAR)		-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)		88,805	-	5,229	-	-	-	81,770	-	-	1,806	-
NOTES:												
* Represents the deemed realised gain as per norms specified by the Authority.												
**represents Mathematical Reserves after allocation of bonus.												
\$ In current year the excess of EoM would be calculated on annual basis for deriving at "Contribution from Shareholders' Account toward Excess EoM" as need to be disclosed as "Income" under a separate line item in Policyholders' Account (Technical Account) per circular no.IRDA/F&A/C/R/MISC/184/10/2019 dated 04.10.2019. In the current period, the excess of EoM charged to Shareholders' Account (Non Technical) in previous quarter June 2019 is reversed in the current quarter and half year ended September 2019. In previous year's comparative period, the excess of EOM was charged directly to Shareholders' Account (Non Technical).												
The total surplus is disclosed below:												
(a) Interim Bonuses Paid		42	42	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		88,805	-	5,229	-	-	-	81,770	-	-	1,806	-
(d) Total Surplus [(a) + (b)+ (c)]		88,847	42	5,229	-	-	-	81,770	-	-	1,806	-

PROFIT AND LOSS ACCOUNT FOR THE HALF YEAR ENDED 30 SEPTEMBER 2019

SHAREHOLDERS' ACCOUNT (NON-TECHNICAL ACCOUNT)

(₹ in '000)

Particulars	SCHEDULE	For the Quarter ended 30 September 2019	For the Half Year Ended 30 September 2019	For the Quarter ended 30 September 2018	For the Half Year Ended 30 September 2018
Amounts transferred from the policyholders account (Technical Account)		(1,61,439)	-	80,214	83,576
Income from investments					
(a) Interest, Dividend & Rent- Gross & Amortisation (Net)		1,21,186	2,66,637	1,77,971	3,47,157
(b) Profit on sale / redemption of investments		55,700	1,11,586	67,260	1,36,788
(c) Loss on sale / redemption of investments		(21,397)	(39,405)	(74,942)	(1,26,693)
(d) Transfer /Gain/(Loss) on revaluation / change in fair value		-	-	-	-
Sub Total		1,55,489	3,38,818	1,70,289	3,57,252
Other income		235	235	-	-
Total (A)		(5,715)	3,39,053	2,50,503	4,40,828
Expenses other than those directly related to the insurance business \$	3A	(7,36,099)	4,132	5,66,265	11,87,229
Bad debts written off		1,221	1,221	-	-
Provisions (Other than taxation)		-	-	-	-
(a) For diminution in the value of investment (net)		82,031	2,72,110	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others		-	-	-	-
Contribution to the Policyholders' Account towards Excess EoM		-	-	-	-
Contribution to the Policyholders' Account		12,74,341	14,19,691	4,11,325	6,63,050
Total (B)		6,21,494	16,97,154	9,77,590	18,50,279
Profit / (Loss) before tax		(6,27,209)	(13,58,101)	(7,27,087)	(14,09,449)
Provision for taxation					
Current Year		-	-	-	-
For earlier years		-	-	-	-
Profit / (Loss) after tax		(6,27,209)	(13,58,101)	(7,27,087)	(14,09,449)
APPROPRIATIONS					
(a) Balance at the beginning of the period		(1,18,12,327)	(1,10,81,435)	(90,57,527)	(83,75,165)
(b) Interim dividends paid during the period		-	-	-	-
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution tax		-	-	-	-
(e) Transfer to reserves / other accounts		-	-	-	-
Profit / (Loss) carried to the Balance Sheet		(1,24,39,536)	(1,24,39,536)	(97,84,614)	(97,84,614)
Earning per share of face value ₹ 10 - Basic/Diluted		(2.01)	(4.34)	(2.40)	(4.63)

\$ In current year the excess of EoM would be calculated on annual basis for deriving at "Contribution from Shareholders' Account toward Excess EoM" as need to be disclosed as "Income" under a separate line item in Policyholders' Account (Technical Account) per circular no. IRDA/F&A/C/R/MISC/184/10/2019 dated 04.10.2019. In the current period, the excess of EoM charged to Shareholders' Account (Non Technical) in previous quarter June 2019 is reversed In the current quarter and half year ended Sept 2019. In previous year's comparative period, the excess of EoM was charged directly to Shareholders' Account (Non Technical).

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 30 SEPTEMBER 2019

(₹ in '000)

PARTICULARS	SCHEDULE	As at 30 September 2019	As at 30 September 2018	As at 31 March 2019
SOURCES OF FUNDS				
Shareholders' funds				
Share capital	L-8, L-9	31,26,209	31,26,209	31,26,209
Reserves and surplus	L-10	1,68,48,478	1,68,48,478	1,68,48,478
Credit/(debit) fair value change account		99,993	(52,395)	12,775
Sub-total		2,00,74,680	1,99,22,292	1,99,87,462
Borrowings				
	L-11	-	-	-
Policyholders' Funds				
Credit/(Debit) Fair Value Change Account		26,322	(34,912)	3,061
Policy liabilities		1,67,54,375	1,18,89,501	1,48,34,417
Insurance reserves		-	-	-
Provision for Linked Liabilities		61,58,299	41,61,409	55,03,750
Add: Credit/(Debit) Fair Value Change Account		2,33,926	(72,816)	3,50,409
Total Provision for Linked Liabilities		63,92,225	40,88,593	58,54,159
Sub-total		2,31,72,922	1,59,43,182	2,06,91,637
Funds for Discontinued Policies				
Discontinued on account of non-payment of premium-Linked		9,34,382	5,00,420	5,99,214
Others		-	-	-
Funds for Future Appropriations (PAR)		41,480	28,680	37,474
Surplus in Revenue account (Non PAR)		3,129	-	-
Total		4,42,26,593	3,63,94,574	4,13,15,788
APPLICATION OF FUNDS				
Investments				
Shareholders'	L-12	58,14,702	77,49,480	66,89,467
Policyholders'	L-13	1,66,87,196	1,27,97,533	1,57,24,897
Assets held to cover linked liabilities	L-14	73,26,608	45,89,011	64,53,373
Loans	L-15	71,148	33,544	52,716
Fixed assets	L-16	10,00,101	9,12,125	9,82,444
Current assets				
Cash and bank balances	L-17	4,17,027	4,34,479	9,73,959
Advances and other assets	L-18	21,70,331	20,44,554	23,24,360
Sub-total (A)		25,87,357	24,79,033	32,98,320
Current liabilities				
	L-19	16,73,456	19,02,874	29,52,690
Provisions	L-20	26,600	47,895	14,171
Sub-total (B)		17,00,056	19,50,768	29,66,860
Net Current Assets (C) = (A - B)		8,87,301	5,28,265	3,31,460
Miscellaneous expenditure (to the extent not written off or adjusted)				
	L-21	-	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		1,24,39,536	97,84,614	1,10,81,431
Debit Balance in Revenue Account (Policyholders' Account)		-	-	-
Total		4,42,26,593	3,63,94,574	4,13,15,788

Contingent Liability

PARTICULARS	As at 30 September 2019	As at 30 September 2018	As at 31 March 2019
Partly-paid up investments	-	-	-
Claims, other than against policies, not acknowledged as debts by the Company	-	-	-
Guarantees given by or on behalf of the Company	-	-	-
Underwriting commitments outstanding (in respect of shares and securities)	-	-	-
Statutory demands / liabilities in dispute, not provided for	35,660*	183,242*	35,660*
Reinsurance obligations to the extent not provided for in accounts	-	-	-
Others (Claims against policies under litigation)	13,889	6,229	8,993

* 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 30 September 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	8,93,916	2,41,955	(41)	4,10,747	-	4,382	32,775	11,146	1,89,415	1,083	2,455
Renewal Premiums	13,44,568	3,36,942	37,397	5,68,039	-	3,551	22,109	-	3,71,057	5,474	-
Single Premiums	62,406	-	-	3,062	14,269	-	33,755	-	11,061	259	-
Total	23,00,890	5,78,897	37,355	9,81,847	14,269	7,933	88,638	11,146	5,71,532	6,816	2,455

For the Half Year Ended 30 September 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	13,88,641	3,44,165	(495)	6,36,327	-	7,410	43,276	17,933	3,33,990	2,581	3,455
Renewal Premiums	24,13,283	4,68,444	51,412	8,61,203	-	6,167	2,38,941	-	7,66,858	20,259	-
Single Premiums	1,45,059	-	0	4,468	15,609	-	1,07,698	-	16,825	459	-
Total	39,46,983	8,12,610	50,916	15,01,998	15,609	13,577	3,89,915	17,933	11,17,673	23,299	3,455

For the Quarter Ended 30 September 2018

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Premium											
First year Premiums	7,96,486	2,20,437	3,321	2,57,988	-	1,175	11,426	24,920	2,66,771	1,081	9,367
Renewal Premiums	9,21,882	1,93,096	43,169	4,55,508	-	3,143	37,601	-	1,82,673	6,693	-
Single Premiums	1,80,317	-	-	2,143	9,637	-	1,45,847	-	22,160	531	-
Total	18,98,685	4,13,532	46,490	7,15,638	9,637	4,319	1,94,874	24,920	4,71,604	8,305	9,367

For the Half Year Ended 30 September 2018

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
		Individual Par	Individual Par Pension#	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Premium											
First year Premiums	13,67,056	3,12,178	9,754	4,20,774	-	2,166	98,703	25,920	4,78,508	3,476	15,575
Renewal Premiums	14,70,649	2,76,546	59,394	6,64,348	-	5,139	70,681	-	3,71,922	22,621	-
Single Premiums	3,12,194	-	(129)	6,019	26,842	-	2,39,214	-	38,086	2,161	-
Total	31,49,899	5,88,724	69,019	10,91,141	26,842	7,305	4,08,598	25,920	8,88,517	28,258	15,575

Form L-5- Commission Schedule

COMMISSION

For the Quarter Ended 30 September 2019

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Commission											
First year Premiums	1,44,104	45,451	(3)	86,977	-	955	1,200	17	9,438	69	-
Renewal Premiums	37,599	11,706	691	19,483	-	24	108	-	5,495	91	-
Single Premiums	1,199	-	-	50	56	-	940	-	150	3	-
Other Commissions	-	-	-	-	-	-	-	-	-	-	-
Total (A)	1,82,902	57,157	688	1,06,510	56	979	2,248	17	15,083	163	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
Net commission	1,82,902	57,157	688	1,06,510	56	979	2,248	17	15,083	163	-
Rewards and Remuneration to Agent, brokers and other intermediaries	9,778	2,848	(3)	6,297	108	68	(476)	(11)	911	42	(4)
TOTAL	1,92,680	60,004	685	1,12,807	164	1,047	1,772	6	15,994	205	(4)
Break-up of the commission expenses (gross) incurred to procure business:											
Agents	1,42,429	46,269	251	86,756	140	973	(476)	6	8,331	183	(4)
Brokers	13,464	2,930	1	9,186	-	3	1,308	-	37	-	-
Corporate agency	36,776	10,802	433	16,864	24	71	940	-	7,620	22	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others-Web	11	4	-	1	-	-	-	-	6	-	-
Total	1,92,680	60,004	685	1,12,807	164	1,047	1,772	6	15,994	205	(4)

For the Half Year Ended 30 September 2019

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Commission											
First year Premiums	2,19,979	65,705	(37)	1,32,192	-	1,458	1,346	358	18,831	126	-
Renewal Premiums	58,432	16,712	936	27,554	-	41	1,537	-	11,312	340	-
Single Premiums	1,464	-	-	63	251	-	940	-	204	6	-
Other Commissions	-	-	-	-	-	-	-	-	-	-	-
Total (A)	2,79,875	82,416	898	1,59,809	251	1,499	3,823	358	30,347	473	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
Net commission	2,79,875	82,416	898	1,59,809	251	1,499	3,823	358	30,347	473	-
Rewards and Remuneration to Agent, brokers and other intermediaries	14,126	3,651	-	7,858	107	95	-	-	2,372	43	-
Net commission	2,94,001	86,068	898	1,67,667	357	1,595	3,823	358	32,719	516	-
Break-up of the commission expenses (gross) incurred to procure business:											
Agents	2,16,370	66,274	370	1,30,596	317	1,494	-	17	16,836	465	-
Brokers	21,457	4,746	1	13,407	-	7	2,884	340	72	-	-
Corporate agency	56,163	15,044	528	23,663	40	93	940	-	15,805	51	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others-Web	11	4	-	1	-	-	-	-	6	-	-
Total	2,94,001	86,068	898	1,67,667	357	1,595	3,823	358	32,719	516	-

For the Quarter Ended 30 September 2018

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Commission											
First year Premiums	90,766	39,244	192	38,123	-	110	89	21	12,938	50	-
Renewal Premiums	28,252	7,377	836	16,847	-	2	117	-	2,958	114	-
Single Premiums	524	-	-	37	134	-	-	-	344	9	-
Other Commissions	-	-	-	-	-	-	-	-	-	-	-
Total (A)	1,19,542	46,621	1,028	55,007	134	112	206	21	16,240	173	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
Net commission	1,19,542	46,621	1,028	55,007	134	112	206	21	16,240	173	-
Rewards and Remuneration to Agent, brokers and other intermediaries	(1,092)	308	49	358	6	3	(731)	(11)	(1,052)	17	(39)
Net commission	1,18,450	46,929	1,077	55,366	140	115	(525)	10	15,187	190	(39)
Break-up of the commission expenses (gross) incurred to procure business:											
Agents	86,075	36,504	532	40,416	26	93	(731)	(5)	9,116	163	(39)
Brokers	6,817	1,753	(1)	4,801	-	5	206	15	39	-	-
Corporate agency	25,557	8,672	547	10,150	115	17	-	-	6,031	27	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others-Web	-	-	-	-	-	-	-	-	-	-	-
Total	1,18,450	46,929	1,077	55,366	141	115	(525)	10	15,187	190	(39)

For the Half Year Ended 30 September 2018

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Commission											
First year Premiums	1,40,827	55,949	580	60,133	-	198	501	21	23,243	201	-
Renewal Premiums	41,460	10,221	1,149	23,142	-	5	384	-	6,177	382	-
Single Premiums	1,044	-	-	94	377	-	-	-	538	35	-
Other Commissions	-	-	-	-	-	-	-	-	-	-	-
Total (A)	1,83,331	66,170	1,730	83,370	377	203	885	21	29,958	618	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
Net commission	1,83,331	66,170	1,730	83,370	377	203	885	21	29,958	618	-
Rewards and Remuneration to Agent, brokers and other intermediaries	7,760	1,711	61	3,261	19	31	169	11	2,467	23	7
Net commission	1,91,091	67,881	1,791	86,631	396	234	1,054	31	32,424	642	7
Break-up of the commission expenses (gross) incurred to procure business:											
Agents	1,41,227	53,649	839	64,532	100	198	169	16	21,132	583	7
Brokers	11,685	2,602	2	8,002	4	5	885	15	171	-	-
Corporate agency	38,179	11,630	950	14,097	292	31	-	-	11,121	58	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others-Web	-	-	-	-	-	-	-	-	-	-	-
Total	1,91,091	67,881	1,791	86,631	396	234	1,054	31	32,424	642	7

L-6- Operating Expenses Schedule

(₹ in '000)

Particulars	For the Quarter Ended 30 SEPTEMBER 2019	For the Half Year Ended 30 SEPTEMBER 2019	For the Quarter Ended 30 SEPTEMBER 2018	For the Half Year Ended 30 SEPTEMBER 2018
Employees' remuneration & welfare benefits	7,86,001	15,15,487	6,93,005	13,06,267
Travel, conveyance and vehicle running expenses	45,569	81,114	43,110	89,114
Training expenses	22,326	41,893	23,533	30,945
Rent, rates & taxes	52,222	1,02,156	60,744	1,11,859
Repairs & Maintenance	32,547	67,979	20,031	45,507
Printing & stationery	5,363	10,356	2,826	7,931
Communication expenses	12,619	29,786	19,776	37,443
Legal & professional charges	28,265	49,534	28,443	39,698
Medical Fees	10,115	19,728	7,162	10,413
Auditors' Fees, expenses, etc.				
(a) as auditor	487	975	487	1,062
(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	250	200	200
(d) Out of pocket expenses	38	75	25	75
Advertisement & publicity	1,02,834	1,57,217	46,384	1,34,514
Bank charges	5,130	10,090	3,844	6,883
Others:				
(a) Business Development, Marketing & Sales Promotion	70,053	1,17,744	1,12,579	1,64,590
(b) Stamp duty on policies	14,196	26,634	9,232	19,405
(c) Information Technology Cost	55,696	1,02,475	28,586	62,540
(d) Business Support Expenses	44,825	95,092	31,539	67,102
(e) (Profit)/Loss on sale of Fixed Assets	(1,511)	(1,392)	(30)	(446)
(f) General & Other Insurance Expenses	8,399	15,414	5,052	10,783
Depreciation	54,277	1,10,850	55,222	1,07,850
GST / Service Tax	4,406	5,142	3,789	3,808
Total	13,53,982	25,58,599	11,95,539	22,57,543
Expense charged to Shareholder's Account towards EOM \$	7,31,439	-	(5,57,937)	(11,78,079)
Total	20,85,421	25,58,599	6,37,602	10,79,464

\$ In current year the excess of EoM would be calculated on annual basis for deriving at "Contribution from Shareholders' Account toward Excess EoM" as need to be disclosed as "Income" under a separate line item in Policyholders' Account (Technical Account) per circular no. IRDA/F&A/C|R/MISC/184/10/2019 dated 04.10.2019. In the current period, the excess of EoM charged to Shareholders' Account (Non Technical) in previous quarter June 2019 is reversed in the current quarter and half year ended September 2019. In previous year's comparative period, the excess of EoM was charged directly to Shareholders' Account (Non Technical).

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
L-6A- Expense other than those directly related to the insurance business

(₹ in '000)

Particulars	For the Quarter Ended 30 SEPTEMBER 2019	For the Half Year Ended 30 SEPTEMBER 2019	For the Quarter Ended 30 SEPTEMBER 2018	For the Half Year Ended 30 SEPTEMBER 2019
Employees' remuneration & welfare benefits				
Rents,rates & taxes	(6,500)	1,160	-	75
Legal and Professional fee	-	-	-	-
Bank Charges	150	300	100	293
Others				
(a) Directors Sitting fees	140	400	260	460
(b) Others	1,550	2,272	7,968	8,322
Expense charged from Policyholder's Account towards EOM \$	(7,31,439)	-	5,57,937	11,78,079
Total	(7,36,099)	4,132	5,66,265	11,87,228

\$ In current year the excess of EoM would be calculated on annual basis for deriving at "Contribution from Shareholders' Account toward Excess EoM" as need to be disclosed as "Income" under a separate line item in Policyholders' Account (Technical Account) per circular no.IRDA/F&A/C|R/MISC/184/10/2019 dated 04.10.2019. In the current period, the excess of EoM charged to Shareholders' Account (Non Technical) in previous quarter June 2019 is reversed In the current quarter and half year ended September 2019. In previous year's comparative period, the excess of EoM was charged directly to Shareholders' Account (Non Technical).

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-7- Benefits Paid Schedule

For the Quarter Ended 30 September 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,*	2,25,668	12,726	2,154	62,371	979	(450)	1,45,036	-	2,469	381	2
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	4,147	-	-	-	4,147	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
(i) Surrenders	52,235	7,182	1,267	13,693	-	-	-	-	30,092	0	-
(ii) Survival benefit	14,813	-	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health	3,000	-	-	1,000	-	2,000	-	-	-	-	-
Withdrawals	32,249	112	-	4	-	-	9,547	446	67	-	22,073
Income on Unclaimed amount of Policyholders	504	183	(6)	201	43	1	36	-	46	0	(1)
2. (Amount ceded in reinsurance)											
(a) Claims by Death	(1,30,949)	(2,184)	-	(42,257)	-	-	(86,505)	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(4,321)	-	-	(865)	-	(2,956)	(500)	-	-	-	-
3. Amount accepted in reinsurance											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
Total	1,97,350	32,832	3,415	34,148	5,168	(1,405)	67,614	446	32,675	381	22,074
Benefits paid to claimants:											
1) In India	1,97,350	32,832	3,415	34,148	5,168	(1,405)	67,614	446	32,675	381	22,074
2) Outside India	-	-	-	-	-	-	-	-	-	-	-
Total	1,97,350	32,832	3,415	34,148	5,168	(1,405)	67,614	446	32,675	381	22,074

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

For the Half Year Ended 30 September 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,*	3,51,318	21,913	2,330	80,335	1,176	563	2,23,005	-	20,956	1,037	3
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	7,961	-	-	-	7,961	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
(i) Surrenders	91,300	17,120	1,897	25,219	-	-	14	-	46,999	0	-
(ii) Survival benefit	23,005	-	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health	8,500	-	-	1,000	-	7,500	-	-	-	-	-
Withdrawals	52,257	-	-	-	-	-	16,455	2,509	9	-	33,284
Income on Unclaimed amount of Policyholders	174	97	(1)	233	46	2	49	-	(96)	(3)	(154)
2. (Amount ceded in reinsurance):											
(a) Claims by Death	(1,77,911)	(2,995)	-	(52,949)	-	-	(1,15,880)	-	(6,286)	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(7,784)	(63)	-	(865)	-	(6,356)	(500)	-	-	-	-
3. Amount accepted in reinsurance:											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
Total	3,48,770	59,077	4,227	52,973	9,183	1,709	1,23,343	2,509	61,582	1,035	33,133
Benefits paid to claimants:											
1) In India	3,48,770	59,077	4,227	52,973	9,183	1,709	1,23,343	2,509	61,582	1,035	33,133
2) Outside India	-	-	-	-	-	-	-	-	-	-	-
Total	3,48,770	59,077	4,227	52,973	9,183	1,709	1,23,343	2,509	61,582	1,035	33,133

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

For the Quarter Ended 30 September 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,*	88,613	1,836	1	22,416	-	6	60,725	-	3,629	-	-
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	3,527	-	-	-	3,527	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
(i) Surrenders	37,024	6,559	447	8,174	-	-	-	-	21,844	0	-
(ii) Survival benefit	19,362	-	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health	1,745	45	-	-	-	1,500	200	-	-	-	-
Withdrawals	17,259	-	(2)	-	-	-	5,093	2,107	(20)	-	10,082
Income on Unclaimed amount of Policyholders	118	90	1	(70)	7	(0)	(32)	-	121	1	-
2. (Amount ceded in reinsurance)											
(a) Claims by Death	(21,646)	-	-	(10,894)	-	-	(10,697)	-	(55)	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(1,297)	(23)	-	-	-	(1,275)	-	-	-	-	-
3. Amount accepted in reinsurance											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
Total	1,44,705	27,869	447	19,626	3,535	231	55,289	2,107	25,518	1	10,082
Benefits paid to claimants:											
1) In India	1,44,705	27,869	447	19,626	3,535	231	55,289	2,107	25,518	1	10,082
2) Outside India	-	-	-	-	-	-	-	-	-	-	-
Total	1,44,705	27,869	447	19,626	3,535	231	55,289	2,107	25,518	1	10,082

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

For the Half Year Ended 30 September 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,*	1,89,418	4,759	474	42,630	204	6	1,33,678	-	7,415	251	1
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	6,244	-	-	-	6,244	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
(i) Surrenders	68,979	15,560	534	15,848	-	-	-	-	37,039	(1)	-
(ii) Survival benefit	30,825	-	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health	1,829	129	-	-	-	1,500	200	-	-	-	-
Withdrawals	31,441	-	-	-	-	-	10,194	3,093	-	-	18,153
Income on Unclaimed amount of Policyholders	580	193	4	268	8	0	(8)	-	114	0	-
2. (Amount ceded in reinsurance)											
(a) Claims by Death	(41,850)	-	-	(18,894)	-	-	(22,900)	-	(55)	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(1,465)	(65)	-	(125)	-	(1,275)	-	-	-	-	-
3. Amount accepted in reinsurance											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
Total	2,86,005	51,405	1,012	39,727	6,456	231	1,21,164	3,093	44,513	250	18,154
Benefits paid to claimants:											
1) In India	2,86,005	51,405	1,012	39,727	6,456	231	1,21,164	3,093	44,513	250	18,154
2) Outside India	-	-	-	-	-	-	-	-	-	-	-
Total	2,86,005	51,405	1,012	39,727	6,456	231	1,21,164	3,093	44,513	250	18,154

* 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 30 September 2019	As at 30 September 2018	As at 31 March 2019
Authorised Capital			
325,000,000 Equity Shares of ₹ 10 each (previous year 325,000,000)	32,50,000	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	31,26,209
Subscribed Capital			
312,620,882 Equity Shares of ₹ 10 each (previous year 312,620,882)	31,26,209	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	31,26,209
Less : Calls unpaid	-	-	-
Add : Shares forfeited (Amount Originally paid up)	-	-	-
Less : Par value of equity shares bought back	-	-	-
Less : Preliminary expenses	-	-	-
Expenses including commission or brokerage on underwriting or subscription of shares	-	-	-
Total	31,26,209	31,26,209	31,26,209

Form L-9- Pattern of Shareholding Schedule

PATTERN OF SHAREHOLDING
[As certified by the Management]

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

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-10-Reserves and Surplus Schedule

RESERVES AND SURPLUS

(₹ in '000)

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

Form L-11 -Borrowings Schedule

BORROWINGS

(₹ in '000)

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

Form L-12- Investments- Shareholders Schedule

INVESTMENTS - SHAREHOLDERS

(₹ in '000)

Particulars	As at 30 September 2019	As at 30 September 2018	As at 31 March 2019
LONG TERM INVESTMENTS			
Government securities and Government guaranteed bonds including			
Treasury Bills	4,52,856	3,49,215	7,47,034
Other Approved Securities	-	1,07,567	2,57,045
Other Investments	-	-	-
(a) Shares	-	-	-
(aa) Equity	-	-	-
(bb) Preference	40,917	14,203	36,187
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds*	2,98,772	4,69,975	5,45,406
(e) Other Securities- Bank Deposits	16,25,900	16,78,200	16,31,500
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	4,18,002	4,18,002	4,18,002
Investment in Infrastructure and Social Sector	6,06,341	13,51,099	4,00,978
Other than Approved Investments # \$ @	19,53,403	15,17,295	19,07,089
Sub-Total (A)	53,96,191	59,05,556	59,43,242
SHORT TERM INVESTMENTS			
Government securities and Government guaranteed bonds including			
Treasury Bills	1,575	-	-
Other Approved Securities	7,026	-	-
Other Investments	-	-	-
(a) Shares	-	-	-
(aa) Equity	3,39,713	3,79,665	3,59,842
(bb) Preference	-	14,075	-
(b) Mutual Funds	-	1,00,025	5,010
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	24,076	-	9,129
(e) Other Securities- Bank Deposits/CBLO	4,456	8,82,629	2,93,558
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	16,544	2,74,953	17,356
Other than Approved Investments ^	25,121	1,92,577	61,331
Sub-Total (B)	4,18,511	18,43,924	7,46,225
Total (A+B)	58,14,702	77,49,480	66,89,467
In India	58,14,702	77,49,480	66,89,467
Outside India	-	-	-
Total	58,14,702	77,49,480	66,89,467

Notes :

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

Book Value (Historical cost)	45,26,093	62,37,143	53,49,057
Market Value	42,96,337	61,32,871	53,98,702

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

Book Value (Historical cost)	14,53,187	15,67,470	13,33,297
Market Value	15,53,180	15,15,075	13,46,072

3 Includes Investment in

\$ of ₹ 5,66,079 thousands in Non Convertible Debentures (NCD) of Fellow subsidiaries (previous year ₹ 750,544 thousands)

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

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

^ of ₹ 111 thousands in unlisted Equity shares (previous year ₹ Nil)

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

Form L-13-Investments- Policyholder Schedule

INVESTMENTS - POLICYHOLDERS

(₹ in '000)

Particulars	As at 30 September 2019	As at 30 September 2018	As at 31 March 2019
LONG TERM INVESTMENTS			
Government securities and Government guaranteed bonds			
including Treasury Bills	1,26,26,103	84,58,275	1,12,65,360
Other Approved Securities	2,07,229	-	2,02,281
Other Investments	-	-	-
(a) Shares	-	-	-
(aa) Equity	-	-	-
(bb) Preference	-	-	-
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	2,96,783	1,86,675	1,44,392
(e) Other Securities - Bank Deposits	8,25,000	9,84,900	7,44,500
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	13,42,696	15,63,031	13,96,544
Other than Approved Investments #	2,44,804	2,14,791	3,45,537
Sub-Total (A)	1,55,42,615	1,14,07,672	1,40,98,615
SHORT TERM INVESTMENTS			
Government securities and Government guaranteed bonds			
including Treasury Bills	48,663	95,410	98,686
Other Approved Securities	-	-	-
Other Investments	-	-	-
(a) Shares	-	-	-
(aa) Equity \$	5,42,226	3,96,267	5,36,724
(bb) Preference	-	-	-
(b) Mutual Funds	-	-	1,26,874
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	88,707	474	63,693
(e) Other Securities- Bank Deposit/CBLO	28,547	5,67,810	6,00,598
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	50,160
Investment in Infrastructure and Social Sector	3,98,009	2,79,757	50,900
Other than Approved Investments*@	38,429	50,143	98,647
Sub-Total (B)	11,44,581	13,89,861	16,26,282
Total (A+B)	1,66,87,196	1,27,97,533	1,57,24,897
In India	1,66,87,196	1,27,97,533	1,57,24,897
Outside India	-	-	-
Total	1,66,87,196	1,27,97,533	1,57,24,897

Notes :

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

Book Value (Historical cost)	1,56,37,527	1,20,02,240	1,45,12,585
Market Value	1,63,19,259	1,13,93,771	1,46,56,050

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

Book Value (Historical cost)	10,25,433	8,55,126	11,84,866
Market Value	10,51,375	8,10,831	11,90,209

3 Includes Investment

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

\$ Equity shares amounting to ₹ 164 thousands through corporate action awaiting listing as on balance sheet date (previous period ₹ Nil thousands)

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

@Includes Investments in NCD of Reliance Infrastructure Ltd. which are net of provision for diminution in value of investments.

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

ASSETS HELD TO COVER LINKED LIABILITIES

(₹ in '000)

Particulars	As at 30 September 2019	As at 30 September 2018	As at 31 March 2019
LONG TERM INVESTMENTS			
Government securities and Government guaranteed bonds including			
Treasury Bills	3,52,483	2,58,239	4,05,935
Other Approved Securities	2,81,789	-	2,03,460
Other Investments	-	-	-
(a) Shares	-	-	-
(aa) Equity	-	-	-
(bb) Preference	18,478	1,675	27,874
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	1,02,712	89,845	30,329
(e) Other Securities-Bank Deposits	6,000	14,600	14,600
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	4,08,982	2,32,731	2,34,491
Other than Approved Investments	13,492	11,577	67,216
Sub-Total (A)	11,83,936	6,08,667	9,83,905
SHORT TERM INVESTMENTS			
Government securities and Government guaranteed bonds including			
Treasury Bills	2,95,287	4,34,497	3,90,139
Other Approved Securities	5,129	-	-
Other Investments	-	-	-
(a) Shares	-	-	-
(aa) Equity ~	40,28,078	24,02,440	34,48,912
(bb) Preference	-	28,325	-
(b) Mutual Funds	-	-	13,930
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	88,892	2,514	69,096
(e) Other Securities - Bank Deposits/CBLO	3,96,989	1,15,801	3,70,117
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	3,28,398	1,66,955	2,23,854
Other than Approved Investments *	8,62,902	7,28,657	7,99,477
Sub-Total (B)	60,05,675	38,79,189	53,15,525
CURRENT ASSETS			
Cash and Bank Balances	2,354	10,573	14,616
Advance and Other Assets	1,80,567	1,66,421	3,37,005
Sub-Total (C)	1,82,921	1,76,994	3,51,621
Current Liabilities	45,924	75,838	1,97,678
Provisions	-	-	-
Sub-Total (D)	45,924	75,838	1,97,678
Net Current Asset (E) = (C-D)	1,36,997	1,01,156	1,53,943
Total (A+B+E)	73,26,608	45,89,011	64,53,373
In India	73,26,608	45,89,011	64,53,373
Outside India	-	-	-
Total	73,26,608	45,89,011	64,53,373

Note :

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

Book Value (Historical cost)	20,22,266	11,91,519	18,05,051
Market Value	20,00,112	11,96,915	18,31,491

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

Book Value (Historical cost)	49,27,567	33,56,565	41,28,279
Market Value	51,89,499	32,90,941	44,67,940

- 3 * in Non Convertible Debentures (NCD) of fellow subsidiary amounting to ₹ 176 thousands (previous year ₹ 2,692 thousands)

- 4 ~ Equity shares amounting to ₹ 2,300 thousands through corporate action awaiting listing as on balance sheet date (previous period ₹ Nil thousands)

Form L-15-Loans Schedule

LOANS

(₹ in '000)

Particulars	As at 30 September 2019	As at 30 September 2018	As at 31 March 2019
SECURITY- WISE CLASSIFICATION			
Secured			
(a) On mortgage of property			
(aa) In India	-	-	-
(bb) Outside India	-	-	-
(b) On Shares, Bonds, Govt Securities etc	-	-	-
(c) Loans against policies	66,542	30,418	47,715
(d) Others	4,606	3,126	5,001
Unsecured	-	-	-
Total	71,148	33,544	52,716
BORROWER - WISE CLASSIFICATION			
(a) Central and State Governments	-	-	-
(b) Banks and Financial Institutions	-	-	-
(c) Subsidiaries	-	-	-
(d) Companies	-	-	-
(e) Loans against policies	66,542	30,418	47,715
(f) Others	4,606	3,126	5,001
Total	71,148	33,544	52,716
PERFORMANCE - WISE CLASSIFICATION			
(a) Loans classified as standard:			
(aa) In India	71,148	33,544	52,716
(bb) Outside India	-	-	-
(b) Non - standard loans less provisions:			
(aa) In India	-	-	-
(bb) Outside India	-	-	-
Total	71,148	33,544	52,716
MATURITY - WISE CLASSIFICATION			
(a) Short Term	-	-	-
(b) Long Term	71,148	33,544	52,716
Total	71,148	33,544	52,716

Form L-16- Fixed Assets Schedule

FIXED ASSETS

(₹ in '000)

Particulars	Cost/Gross Block				Depreciation				Net Block		
	As at 01 April 2019	Additions	Deductions / Adjustments	As at 30 September 2019	As at 01 April 2019	For the Year	On Sale/Adjustment	As at 30 September 2019	As at 30 September 2019	As at 30 September 2018	As at 31 March 2019
Intangible assets:											
Goodwill	-	-	-	-	-	-	-	-	-	-	-
Computer Software	6,94,284	1,64,613	-	8,58,897	2,95,132	65,585	-	3,60,717	4,98,180	3,06,977	3,99,151
Tangible assets:											
Land-Freehold	-	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	1,50,061	7,168	2,986	1,54,243	79,079	8,202	2,945	84,336	69,907	74,425	70,982
Furniture & Fittings	97,232	1,779	1,054	97,957	46,848	4,058	822	50,084	47,873	57,362	50,384
Information Technology Equipments (including servers)	2,99,430	17,242	2,983	3,13,689	2,14,137	24,149	2,796	2,35,490	78,198	80,257	85,293
Vehicles	10,540	-	-	10,540	8,016	344	-	8,360	2,180	3,095	2,523
Office Equipment	89,250	3,730	1,389	91,591	72,510	6,323	1,355	77,478	14,113	18,115	16,740
Buildings*	2,75,785	-	-	2,75,785	20,630	2,189	-	22,819	2,52,966	2,61,669	2,55,155
Total	16,16,582	1,94,532	8,412	18,02,702	7,36,352	1,10,850	7,918	8,39,284	9,63,417	8,01,900	8,80,228
Capital Work-In-Progress	1,02,216	23,403	88,935	36,684	-	-	-	-	36,684	1,10,225	1,02,216
Grand Total	17,18,798	2,17,935	97,347	18,39,386	7,36,352	1,10,850	7,918	8,39,284	10,00,101	9,12,125	9,82,444

Form L-17-Cash and Bank Balances Schedule

CASH AND BANK BALANCES

(₹ in '000)

Particulars	As at 30 September 2019	As at 30 September 2018	As at 31 March 2019
Cash [including cheques, drafts and stamps]	1,33,317	89,398	3,53,316
Bank balances			
(a) Deposit accounts			
(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-	-
(bb) Others	657	54	657
(b) Current accounts	2,83,053	3,45,027	6,19,986
(c) Others	-	-	-
Money at call and short notice			
(a) With banks	-	-	-
(b) With other institutions	-	-	-
Others	-	-	-
Total	4,17,027	4,34,479	9,73,959
Balances with non-scheduled banks included in 2 above	-		-
Cash and bank balances			
In India	4,17,027	4,34,479	9,73,959
Outside India	-	-	-
Total	4,17,027	4,34,479	9,73,959

Form L-18-Advances and Other Assets Schedule

ADVANCES AND OTHER ASSETS

(₹ in '000)

Particulars	As at 30 September 2019	As at 30 September 2018	As at 31 March 2019
ADVANCES			
Reserve deposits with ceding companies	-	-	-
Application money for investments	-	-	-
Prepayments	16,679	86,468	47,452
Advances to Directors/Officers	-	-	-
Advance tax paid and taxes deducted at source (Net of provision for taxation)	10,035	6,390	9,859
Others			
a) Advance to Suppliers	13,297	1,05,830	30,049
b) Staff Loans and Advances	1,780	4,928	3,971
Total (A)	41,791	2,03,616	91,331
OTHER ASSETS			
Income accrued on Investments	14,07,394	12,39,167	14,45,415
Outstanding premiums	2,60,015	1,91,122	4,35,803
Agents' Balances			
Gross	11,451	7,648	9,726
Less : Provision for doubtful agents' balance	(7,220)	(4,254)	(5,858)
Net	4,231	3,394	3,868
Foreign Agencies Balances	-	-	-
Due from other entities carrying on insurance business (including reinsurers)	46,289	58,343	43
Due from subsidiaries/holding company	-	-	-
Deposit with Reserve Bank of India	-	-	-
[Pursuant to section 7 of Insurance Act, 1938]			
Others			
GST/Service Tax Unutilised Credit	96,669	61,474	63,069
Rent & Others Security Deposit	95,270	95,989	94,860
Assets held for unclaimed amount of policyholders	25,520	23,641	21,800
Interest Accrued on unclaimed policyholders	4,833	3,783	3,783
Management Fees Receivable	8,389	5,623	7,232
Receivable For Sale Of Investment @	60,100	34,992	26,414
Other Receivables	1,19,829	1,23,410	1,30,743
Total (B)	21,28,540	18,40,938	22,33,030
Total (A + B)	21,70,331	20,44,554	23,24,361

@Includes outstanding receivables from NCD's of Dewan Housing Finance Ltd. which are net of provision for diminution in value of investments.

Form L-19-Current Liabilities Schedule

CURRENT LIABILITIES

(₹ in '000)

Particulars	As at 30 September 2019	As at 30 September 2018	As at 31 March 2019
Agents' Balances	1,04,840	79,260	1,34,598
Balances due to other insurance companies (including reinsurers)	6,731	1,14,777	57,479
Deposits held on reinsurance ceded	-	-	-
Premiums received in advance	23,804	15,795	16,850
Unallocated premium	1,48,330	1,37,780	3,60,295
Sundry creditors	53,424	1,16,045	6,19,319
Due to subsidiaries/holding company	3,273	97,356	26,054
Claims Outstanding	71,878	31,045	45,611
Annuities Due	-	-	-
Due to Officers/Directors	-	-	-
Others			
a) Tax Deducted to be remitted	32,617	28,654	55,052
b) Service Tax Liability	20,693	14,601	50,645
c) Unclaimed amount - policyholders	25,520	23,641	21,800
d) Expenses Payable	8,54,628	8,49,364	9,44,029
e) Security Deposit Received	25,973	26,163	26,023
f) Other- Payable	2,96,913	3,64,609	5,91,151
g) Interest Accrued on unclaimed policyholders	4,833	3,783	3,783
Total	16,73,456	19,02,873	29,52,689

Form L-20- Provisions Schedule

PROVISIONS

(₹ in '000)

Particulars	As at 30 September 2019	As at 30 September 2018	As at 31 March 2019
For taxation	-	-	-
For proposed dividends	-	-	-
For dividend distribution tax	-	-	-
Others:			
Provision for Employees Benefit	26,600	47,895	14,171
Total	26,600	47,895	14,171

Form L-21-Miscellaneous Expenditure Schedule

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

(₹ in '000)

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

Analytical Ratios

S. No.	Particulars	For the Quarter ended 30 September 2019	For the half year ended 30 September 2019	For the Quarter ended 30 September 2018	For the half year ended 30 September 2018	For the year ended 31 March 2019
1	New business premium income growth					
	Individual Participating Life	40.0%	10.2%	87.9%	149.8%	62.6%
	Individual Participating Pension Life	-19.6%	-105.1%	-60.9%	-60.9%	-85.5%
	Individual Non Participating	37.2%	50.1%	33.9%	45.7%	51.5%
	Individual Non Participating Annuity	48.1%	-41.8%	-45.9%	17.4%	-14.7%
	Individual Non Participating Fund – Health	83.7%	242.0%	22.6%	-1.0%	3.7%
	Group Non Participating Life	-54.5%	-55.3%	44.8%	57.6%	18.3%
	Group Non Participating – Variable	-55.3%	-30.8%	-68.8%	-68.2%	54.7%
	Individual Linked Life	21.2%	-32.1%	107.8%	91.7%	13.2%
	Individual Unit Linked – Pension	-17.9%	-46.1%	21.4%	84.3%	-17.5%
	Group Linked Life	-73.8%	-77.8%	457.5%	414.0%	135.4%
2	Net retention ratio	95.3%	94.6%	96.7%	96.2%	96.7%
3	Expense of Management to Gross Direct Premium Ratio	68.4%	73.9%	69.2%	77.8%	61.8%
4	Commission Ratio (Gross commission paid to Gross Premium)	8.4%	7.4%	6.2%	6.1%	6.5%
5	Ratio of Policyholders' liabilities to shareholders' funds	316.3%	316.3%	162.5%	162.5%	239.1%
6	Growth rate of Shareholders' funds	-7.0%	-14.3%	-6.8%	-12.3%	-22.9%
7	Ratio of surplus / (deficit) to Policyholders' liability	-0.6%	0.0%	-6.4%	0.5%	0.8%
8	Change in Net worth (₹ in 000)	(5,77,796)	(12,70,887)	(7,39,221)	(14,17,805)	(26,49,500)
9	Profit after tax / Total income	- **	- **	- **	- **	- **
	** The company does not have any profit after tax and therefore this ratio cannot be calculated.					
10	(Total Real Estate+ Loans) / Cash and invested assets	2.3%	2.3%	2.8%	2.8%	2.5%
11	Total Investments / (Capital + Surplus)	390.7%	390.7%	247.9%	247.9%	324.1%
12	Total Affiliated Investments / (Capital + Surplus)	10.7%	10.7%	7.9%	7.9%	9.6%
13	Investment Yield (Annualized)					
	A. With Realized Gains					
	Shareholders' Funds	4.3%	1.9%	6.8%	7.2%	6.8%
	Policyholders' Funds :					
	<u>Non Linked</u>					
	Par	8.5%	8.4%	8.2%	7.5%	8.1%
	Non Par	9.5%	11.4%	4.1%	4.4%	8.1%
	<u>Linked</u>					
	Par	NA	NA	NA	NA	NA
	Non Par	2.1%	3.6%	3.0%	3.6%	0.2%
	B. With unrealized Gains					
	Shareholders' Funds	5.7%	3.7%	5.6%	4.3%	7.7%
	Policyholders' Funds :					
	<u>Non Linked</u>					
	Par	3.7%	15.2%	-0.6%	-2.6%	10.3%
	Non Par	4.5%	18.3%	-0.1%	-3.8%	10.1%
	<u>Linked</u>					
	Par	NA	NA	NA	NA	NA
	Non Par	-3.1%	0.1%	-6.0%	-0.5%	7.2%
	Sub - Total : Linked	-6.4%		-6.4%		
	Grand Total	3.9%		3.9%		
14	Conservation Ratio					
	Individual Participating Life	81.5%	79.6%	87.7%	89.1%	84.0%
	Individual Participating Pension Life	80.4%	74.4%	105.4%	104.6%	90.9%
	Individual Non Participating	79.6%	79.4%	85.9%	89.8%	84.4%
	Individual Non Participating Annuity	N.A.	N.A.	N.A.	N.A.	N.A.
	Individual Non Participating Fund – Health	82.2%	84.4%	89.2%	87.8%	86.9%
	Group Non Participating	45.1%	141.1%	71.9%	48.1%	57.3%
	Group Non Participating – Variable	N.A.	N.A.	N.A.	N.A.	N.A.
	Individual Linked Life	82.6%	90.2%	86.9%	96.5%	82.1%
	Individual Unit Linked – Pension	70.4%	77.6%	95.8%	127.2%	98.7%
	Group Linked Life	N.A.	N.A.	N.A.	N.A.	N.A.
15	Persistency Ratio *					
	Persistency Rate (Premium)					
	For 13th month	77.1%	78.3%	80.9%	81.7%	83.0%
	For 25th month	73.7%	73.2%	67.8%	64.1%	67.8%
	For 37th month	60.5%	58.2%	48.0%	51.4%	53.0%
	For 49th Month	44.2%	47.8%	45.8%	47.3%	48.5%
	for 61st month	42.1%	43.8%	35.1%	35.6%	39.1%
	Renewal Rate (Premium)					
	For 13th month	77.0%	78.2%	78.2%	81.6%	83.0%
	For 25th month	84.4%	84.3%	84.3%	82.5%	83.1%
	For 37th month	82.9%	85.0%	85.0%	84.1%	85.8%
	For 49th Month	84.5%	87.0%	87.0%	87.8%	87.7%
	for 61st month	85.3%	87.5%	87.5%	87.7%	88.8%
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 half year ended 30 September 2019 has been calculated for the policies issued in April-September period of the relevant years and for the half year ended 30 September 2018 the ratios has been calculated for the policies issued in April-September period of the relevant years.

Equity Holding Pattern for Life Insurers

S. No.	Particulars	For the Quarter ended 30 September 2019	For the half year ended 30 September 2019	For the Quarter ended 30 September 2018	For the half year ended 30 September 2018	For the year ended 31 March 2019
1	No. of shares	31,26,20,882	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	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)	(2.01)	(4.34)	(2.40)	(4.63)	(8.66)
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(2.01)	(4.34)	(2.40)	(4.63)	(8.66)
6	Book value per share (Rs)	24.42	24.42	32.43	32.43	28.49

FORM L-23 RECEIPT AND PAYMENTS SCHEDULE

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

Registration Number: 147 dated 10 May 2011

RECEIPTS AND PAYMENTS ACCOUNT FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2019 (DIRECT BASIS)

(₹ '000)

Particulars		For the half year ended 30 September 2019	For the half year ended 30 September 2018
A	Cash Flows from operating activities:		
1	Premium received from policyholders, including advance receipts	39,17,761	31,41,446
2	Other receipts (Other Income)	3,802	11,719
3	Payments to the re-insurance premium, net of commission and claims	(1,25,680)	(51,117)
4	Payments of claims / benefits	(5,08,412)	(3,22,336)
5	Payments of commission and brokerage	(3,31,033)	(2,09,624)
6	Payments of other operating expenses	(26,43,297)	(22,13,364)
7	Preliminary and pre-operative expenses	-	-
8	Deposits, advances	(46,069)	(1,14,960)
9	Income taxes (Paid) / Refund	(176)	(2,927)
10	Service tax / GST paid	(81,456)	(1,11,406)
11	Other payments	-	-
12	Cash flows before extraordinary items	1,85,439	1,27,431
13	Cash flow from extraordinary operations	-	-
	Net cash flow from operating activities	1,85,439	1,27,431
B	Cash flows from investing activities:		
1	Purchase of fixed assets	(1,32,110)	(1,62,963)
2	Proceeds from sale of fixed assets	1,887	1,416
3	Purchases of investments	(2,67,97,698)	(1,56,71,221)
4	Loans disbursed	-	-
5	Loans against policies and Employee loan	(15,213)	(10,857)
6	Sales of investments	2,49,38,285	1,38,63,749
7	Repayments received	-	-
8	Rents/Interests/ Dividends received	10,23,774	7,04,227
9	Investments in money market instruments and in liquid mutual funds (Net)	5,62,556	6,41,547
10	Expenses related to investments	(3,36,113)	-
	Net cash flow from investing activities	(7,54,633)	(6,34,104)
C	Cash flows from financing activities:		
1	Proceeds from issuance of share capital	-	-
2	Proceeds from borrowing	-	-
3	Repayments of borrowing	-	-
4	Interest/dividends paid	-	-
	Net cash flow from financing activities	-	-
	Effect of foreign exchange rates on cash and cash equivalents, net	-	-
	Net increase in cash and cash equivalents	(5,69,194)	(5,06,673)
	Cash and cash equivalents at the beginning of the period	9,87,917	23,17,440
	Cash and cash equivalents at the end of the period	4,18,724	18,10,768

FORM L-24 Valuation of net Liabilities

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

Date: 30 SEPTEMBER 2019

Valuation on Net Liabilities*(₹ in Lakhs)*

S.No.	Particulars	As at 30 September 2019	As at 30 September 2018	As at 31 March 2019
1	Linked			
	a) Life	72,628.44	45,472.80	63,905.39
	b) General Annuity	-	-	-
	c) Pension	2,736.84	2,024.08	2,526.23
	d) Health	-	-	-
2	Non-Linked			
	a) Life	1,54,996.78	1,09,435.74	1,36,924.00
	b) General Annuity	3,300.40	2,729.10	3,130.90
	c) Pension	6,627.88	4,796.52	5,988.67
	d) Health	519.47	326.90	402.71

Date: 30 SEPTEMBER 2019

Geographical Distribution of New Business For The Quarter Ended 30 September 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	74	74	0.27	8.22	242.00	237.00	0.96	40.80	316	311	1.23	49.02
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	25	25	0.04	0.46	58.00	58.00	0.10	1.29	83	83	0.14	1.75
4	Bihar	55	54	0.13	2.10	107.00	106.00	0.34	5.16	162	160	0.47	7.26
5	Chhattisgarh	65	65	0.17	2.77	221.00	209.00	0.86	40.06	286	274	1.03	42.83
6	Goa	20	19	0.06	3.24	55.00	51.00	0.35	9.48	75	70	0.41	12.72
7	Gujarat	115	110	0.42	15.74	933.00	889.00	5.49	183.80	1,048	999	5.91	199.54
8	Haryana	65	60	0.22	8.28	188.00	169.00	1.37	84.76	253	229	1.59	93.04
9	Himachal Pradesh	23	22	0.10	2.04	22.00	21.00	0.09	1.98	45	43	0.19	4.02
10	Jammu & Kashmir	19	18	0.07	1.00	22.00	21.00	0.11	2.10	41	39	0.17	3.10
11	Jharkhand	94	94	0.22	4.36	220.00	213.00	0.73	31.23	314	307	0.95	35.60
12	Karnataka	55	55	0.19	6.98	282.00	275.00	2.61	59.77	337	330	2.80	66.75
13	Kerala	278	272	1.57	24.72	936.00	917.00	7.01	100.07	1,214	1,189	8.59	124.79
14	Madhya Pradesh	3	3	0.01	0.09	83.00	83.00	0.50	15.08	86	86	0.51	15.17
15	Maharashtra	1,574	1,492	3.76	271.10	10,597.00	9,782.00	36.58	3,493.79	12,171	11,274	40.34	3,764.89
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	156	154	0.54	7.99	249.00	242.00	1.12	20.86	405	396	1.66	28.84
21	Punjab	114	110	0.34	8.83	245.00	235.00	1.47	71.91	359	345	1.81	80.74
22	Rajasthan	158	158	0.16	4.88	166.00	154.00	0.80	28.68	324	312	0.96	33.56
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	69	69	0.45	8.23	577.00	554.00	4.05	94.68	646	623	4.50	102.91
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	168	168	0.48	22.30	785.00	729.00	3.54	161.55	953	897	4.02	183.84
27	Uttarakhand	7	7	0.03	0.36	21.00	21.00	0.13	2.57	28	28	0.16	2.93
28	West Bengal	146	138	0.38	6.26	563.00	513.00	2.42	50.81	709	651	2.80	57.06
29	Andaman & Nicobar Islanc	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	19	19	0.13	2.70	123.00	117.00	0.90	21.11	142	136	1.03	23.81
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	40	40	0.17	2.40	778.00	715.00	4.21	146.01	818	755	4.37	148.41
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	29	29	0.14	5.01	251.00	239.00	1.83	92.03	280	268	1.96	97.04
Company Total		3,371	3,255	10.06	420.05	17,724	16,550	77.56	4,759.55	21,095	19,805	87.62	5,179.60

Date: 30 SEPTEMBER 2019

Geographical Distribution of New Business For The Half Year Ended 30 September 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	150	150	0.48	17.02	463	448	1.68	92.36	613	598	2.16	109.37
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	40	40	0.08	0.86	127	127	0.22	2.60	167	167	0.30	3.46
4	Bihar	91	90	0.19	3.01	195	194	0.62	11.21	286	284	0.81	14.22
5	Chhattisgarh	128	125	0.36	16.97	401	385	1.43	84.95	529	510	1.78	101.92
6	Goa	29	28	0.07	4.39	87	82	0.49	14.57	116	110	0.56	18.96
7	Gujarat	193	188	0.64	22.83	1,598	1,534	8.68	350.73	1,791	1,722	9.32	373.56
8	Haryana	112	106	0.39	26.81	448	421	2.27	172.74	560	527	2.66	199.56
9	Himachal Pradesh	35	33	0.13	2.69	37	36	0.11	2.19	72	69	0.24	4.88
10	Jammu and Kashmir	42	41	0.15	1.96	51	50	0.19	5.93	93	91	0.33	7.89
11	Jharkhand	141	141	0.32	6.72	422	405	1.21	56.28	563	546	1.54	63.00
12	Karnataka	117	117	0.43	17.35	634	606	4.42	179.07	751	723	4.84	196.42
13	Kerala	506	496	2.51	47.73	1,537	1,487	10.01	177.19	2,043	1,983	12.52	224.91
14	Madhya Pradesh	8	8	0.02	0.79	304	289	1.42	78.39	312	297	1.45	79.18
15	Maharashtra	2,953	2,850	5.26	472.03	15,549	14,423	51.98	6,449.77	18,502	17,273	57.24	6,921.80
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Odisha	260	258	0.79	12.57	423	410	1.73	44.14	683	668	2.52	56.71
21	Punjab	196	189	0.58	17.40	483	461	2.52	135.29	679	650	3.10	152.68
22	Rajasthan	446	445	0.26	10.49	266	250	1.45	39.10	712	695	1.70	49.58
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	141	137	0.71	18.65	1,047	1,008	6.87	175.68	1,188	1,145	7.58	194.34
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	265	260	0.76	32.94	1,352	1,270	6.03	343.02	1,617	1,530	6.79	375.96
27	Uttarakhand	18	18	0.09	1.42	70	69	0.26	11.28	88	87	0.35	12.70
28	West Bengal	241	226	0.71	11.25	991	919	4.68	112.85	1,232	1,145	5.39	124.09
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	19	19	0.13	2.70	123	117	0.90	21.11	142	136	1.03	23.81
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	New Delhi	63	62	0.28	6.85	1,526	1,420	8.02	300.93	1,589	1,482	8.29	307.78
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	53	52	0.27	16.27	545	523	3.37	239.51	598	575	3.64	255.78
Company Total		6,247	6,079	15.60	771.68	28,679	26,934	120.54	9,100.89	34,926	33,013	136.13	9,872.57

Geographical Distribution of New Business For The Quarter Ended 30 September 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	-	-	-	-	-	32	0.01	3	-	32	0.01	2.72
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	20	0	8	-	20	0.03	7.80
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	110	0.07	18	-	110	0.07	18.10
8	Haryana	-	-	-	-	-	3,053	0.63	197	-	3,053	0.63	196.91
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	1	28,080	1	93	-	23,537	1.04	130	1	51,617	2.06	223.42
13	Kerala	1	553	0	2	-	322	0.01	1	1	875	0.03	2.81
14	Madhya Pradesh	-	-	-	-	-	200	0.25	16	-	200	0.25	15.70
15	Maharashtra	-	-	-	-	13	24,771	4.06	2,977	13	24,771	4.06	2,977.35
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	5	0.00	2	-	5	0.00	1.53
22	Rajasthan	-	-	-	-	-	2,798	0.42	40	-	2,798	0.42	40.23
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	260	-0.02	21	-	260	-0.02	21.15
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	376	0.04	55	-	376	0.04	54.79
27	Uttarakhand	-	-	-	-	-	-	-0.00	0	-	-	-0.00	0.00
28	West Bengal	-	-	-	-	-	6	0.02	(0)	-	6	0.02	(0.01)
29	Andaman & Nicobar Island	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	-	1,106	0.41	47	-	1,106	0.41	46.89
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	-	-	-	-	-	185	0.01	35	-	185	0.01	35.09
Company Total		2	28,633	1	95	13	56,781	6.97	3,549.43	15	85,414	8.01	3,644

FORM L-25- (ii) - Geographical Distribution Channel - GROUP

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

Registration Number: 147 dated 10 May 2011

Date: 30 SEPTEMBER 2019

Geographical Distribution of New Business For the Half Year Ended 30 September 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	-	-	-	-	-	106	0.23	11.30	-	106	0.23	11.30
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	77	0.13	24.54	-	77	0.13	24.54
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	664	1.10	87.85	-	664	1.10	87.85
8	Haryana	-	-	-	-	3	5,262	0.91	313.41	3	5,262	0.91	313.41
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	1	28,080	1	93	-	24,261	2.19	194.21	1	52,341	3.21	287.49
13	Kerala	1	553	0	2	-	322	0.01	1.04	1	875	0.03	2.81
14	Madhya Pradesh	-	-	-	-	-	599	0.70	53.53	-	599	0.70	53.53
15	Maharashtra	-	-	-	-	14	28,944	6.36	3,669.18	14	28,944	6.36	3,669.18
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	1	0.00	0.30	-	1	0.00	0.30
21	Punjab	-	-	-	-	-	19	0.00	4.09	-	19	0.00	4.09
22	Rajasthan	-	-	-	-	1	5,896	1.05	187.69	1	5,896	1.05	187.69
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	2	2,285	1.17	146.07	2	2,285	1.17	146.07
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	1	1,861	0.27	325.92	1	1,861	0.27	325.92
27	Uttarakhand	-	-	-	-	2	288	0.01	9.21	2	288	0.01	9.21
28	West Bengal	-	-	-	-	-	78	0.12	14.92	-	78	0.12	14.92
29	Andaman & Nicobar Island	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	New Delhi	-	-	-	-	3	3,455	1.20	162.72	3	3,455	1.20	162.72
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	-	-	-	-	1	1,017	0.75	105.34	1	1,017	0.75	105.34
Company Total		2	28,633	1	95	27	75,135	16.20	5,311.33	29	1,03,768	17.24	5,406.38

PART - A

(₹ In Lakhs)

Total Application as per Balance Sheet (A)		
PARTICULARS	SCH	Amount
Investments (Shareholders)	8	58,147
Investments (Policyholders)	8A	1,66,872
Investments (Linked Liabilities)	8B	73,266
Loans	9	711
Fixed Assets	10	10,001
Current Assets		
a. Cash & Bank Balance	11	4,170
b. Advances & Other Assets	12	21,703
Current Liabilities		
a. Current Liabilities	13	16,735
b. Provisions	14	266
c. Misc. Exp not Written Off	15	-
d. Debit Balance of P&L A/c		1,24,395
Application of Funds as per Balance Sheet (A)	TOTAL (A)	1,93,475
Less: Other Assets	SCH	Amount
Loans (if any)	9	711
Fixed Assets (if any)	10	10,001
Cash & Bank Balance (if any)	11	4,170
Advances & Other Assets (if any)	12	21,703
Current Liabilities	13	16,735
Provisions	14	266
Misc. Exp not Written Off	15	-
Investments held outside India		-
Debit Balance of P&L A/c		1,24,395
**Provision for Diminution in Value of Investment		2,935
	TOTAL (B)	-1,07,745
Funds Available for Investments	(A-B)	3,01,220

Reconciliation of Investment Assets	
Total Investment Assets (as per Balance Sheet)	3,01,220
Balance Sheet Value of:	
A. Life Fund (including Fund Beyond Solvency Margin)	2,05,175
B. Pension & Gen Annuity Fund	22,779
C. Unit Linked Funds	73,266
	3,01,220

NON - LINKED BUSINESS

INVESTMENT ASSETS		SH	PH	BOOK VALUE (SH + PH)		Actual %	FVC AMOUNT	TOTAL FUND (Balance Sheet Value)	MARKET VALUE
A. LIFE FUND	PERCENTAGE AS PER REG.	BALANCE	FRSM+	UL-NON UNIT RESERVE	PAR	NON PAR			
		(a)	(b)	(c)	(d)	(e)	F=(b+c+d+e)		
1. Govt. Securities	Not Less than 25%	1,153	3,392	487	27,399	81,328	1,13,758	67.15%	-
2. Govt. Securities or Other Approved Securities	Not Less than 50%	1,223	3,392	487	27,399	83,297	1,15,798	68.33%	-
3. Investment Subject to Exposure Norms									
a. Housing & Infrastructure									
1. Approved Investment	Not Less than 15%	885	5,180	-	3,501	11,541	21,107	12.06%	81
2. Other Investment		6,382	4,753	-	-	1,000	12,136	3.43%	716
b. (i) Approved Investments		23,679	3,631	0	5,239	9,604	42,155	11.02%	482
(ii) Other Investments* not to exceed 15%	Not exceeding 35%	4,134	6,462	-	356	1,843	12,795	5.17%	(94)
TOTAL : LIFE FUND	100%	36,304	23,418	487	36,495	1,07,286	2,03,990	100.00%	1,185

		PH						
B. PENSION / GROUP GRATUITY FUND	PERCENTAGE AS PER REG.	PAR	NON PAR	TOTAL BOOK VALUE	Actual %	FVC AMOUNT	TOTAL FUND (Balance Sheet Value)	MARKET VALUE
1 Government Securities	Not Less than 20%	4,888	12,646	17,534	77.23%	-	17,534	18,656
Government Securities or other approved securities (including (i) above)	Not Less than 40%							
2		4,888	12,749	17,637	77.68%	-	17,637	18,758
3 Balance in approved investment	Not Exceeding 60%	1,530	3,537	5,067	22.32%	75	5,142	5,202
TOTAL : PENSION / GROUP GRATUITY FUND	100%	6,418	16,286	22,704	100%	75	22,779	23,960

LINKED BUSINESS

C. LINKED LIFE INSURANCE FUND		PERCENTAGE AS PER REG.	PAR	NON PAR	TOTAL FUND (Balance Sheet Value)	Actual %
1. Approved Investments	Not Less than 75%	-	64,502	64,502	88.04%	
2. Other than Approved Investment	Not More than 25%	-	8,764	8,764	11.96%	
TOTAL : LINKED LIFE INSURANCE FUND	100%	-	73,266	73,266	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

* For the purpose of this statement, the value of investments held in the form of derivatives shall be the notional face value aggregating to Rs. 505 crores and expiring on Oct 31, 2019. Interest rate derivative exposure being an off Balance Sheet item is not included in the investment returns. However, the details are reported separately in the prescribed format for Interest Rate derivatives vide circular no. IRDA-F&I-CIR-INV-138-

06-2014 dated 11 June 2014.

**Provision for diminution in value of investments only includes diminution for securities forming part of Schedule 8 and Schedule 8A

PARTICULARS	NAME OF THE FUND																		TOTAL
	BOND FUND (ULF00317/08/11BONDUND147)	DISCONTINUANCE FUND (ULF00701/01/12DISCONT147)	GROUP BALANCER FUND (ULGF00205/09/11GFBALANCER147)	GROUP BOND FUND (ULGF00305/09/11GFBOND147)	GROUP GROWTH FUND (ULGF00105/09/11GFRWOTH147)	MANAGED FUND (ULGF00618/08/11MANAGED147)	PENSION SECURE FUND (ULGF00931/03/15ETLIPNSSCR147)	EQUITY MIDCAP FUND (ULF00011/07/10ETLMIDCAP147)	EQUITY LARGE CAP FUND (ULF00018/08/11ELARGE CAP147)	PE BASED FUND (ULF00526/08/11PEBASED147)	PENSION GROWTH FUND (ULF00831/03/15ETLPNSGRT147)	EQUITY TOP 250 FUND (ULF00227/07/11EQTOP250147)	MONEY MARKET FUND (ULF00042/08/11MONEYMARKET147)	DISCONTINUED POLICY PENSION FUND (ULF01031/03/15ETLIPNSDSC147)	GROUP MONEY MARKET FUND (ULGF00405/09/11GFMONEYMARKET147)	EQUITY BLUE CHIP FUND (ULF01236/11/11BETLBUICHIP147)	GILT FUND (ULF01326/11/11BETLGILTFND147)		
	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.		
Opening Balance(Market Value)	3,757.37	8,030.24	1,551.77	1,322.52	2,909.70	2,096.19	624.31	7,795.14	19,948.08	2,475.61	1,392.50	16,602.01	427.22	640.04	-	0.67	0.06	69,573.42	
Add : Inflow during the Quarter	663.74	1,477.88	6.28	0.21	25.11	294.52	27.65	1,240.46	2,537.91	99.42	91.45	2,223.97	141.68	91.93	-	5.94	1.80	8,929.95	
Increase / (Decrease) Value of Inv(Net)	19.55	45.32	(19.34)	(1.28)	(31.72)	(17.40)	(4.34)	(248.47)	(451.75)	(52.46)	(39.51)	(135.73)	(1.42)	8.23	-	0.16	0.01	(930.16)	
Less : Outflow during the Quarter	292.18	924.57	65.57	52.37	108.76	207.49	59.20	539.95	1,032.83	75.40	68.37	815.96	145.85	25.24	-	0.25	0.11	4,307.12	
TOTAL INVESTIBLE FUNDS (MKT VALUE)	4,148.48	8,628.86	1,473.14	1,269.09	2,794.33	2,272.81	588.42	8,247.18	21,001.40	2,447.16	1,376.07	17,874.28	421.63	714.96	-	6.51	1.75	73,266.08	
INVESTMENT OF UNIT FUND																			TOTAL
	BOND FUND	DISCONTINUANCE FUND	GROUP BALANCER FUND	GROUP BOND FUND	GROUP GROWTH FUND	MANAGED FUND	PENSION SECURE FUND	EQUITY MIDCAP	EQUITY LARGE CAP FUND	PE BASED FUND	PENSION GROWTH	EQUITY TOP 250	MONEY MARKET	DISCONTINUED	GROUP MONEY	EQUITY BLUE CHIP	GILT FUND		
	Actual Inv. % Actual	Actual Inv. % Actual	Actual Inv. % Actual	Actual Inv. % Actual	Actual Inv. % Actual	Actual Inv. % Actual	Actual Inv. % Actual	Actual Inv. % Actual	Actual Inv. % Actual	Actual Inv. % Actual	Actual Inv. % Actual	Actual Inv. % Actual	Actual Inv. % Actual	Actual Inv. % Actual	Actual Inv. % Actual	Actual Inv. % Actual	Actual Inv. % Actual		
Approved Investments (≥75%)																			
Central Govt Securities	653.70 15.76%	4995.99 57.90%	36.81 2.50%	37.24 2.93%	0.00 0.00%	97.10 4.27%	115.37 19.61%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	50.75 12.04%	490.52 68.61%	- 0.00%	- 0.00%	0.22 12.54%	6,477.70 8.84%	
State Government Securities	0.00 0.00%	982.09 11.38%	0.00 0.00%	0.00 0.00%	0.00 0.00%	4.37 0.19%	0.48 0.08%	0.00 0.00%	0.00 0.00%	1.02 0.04%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	- 0.00%	- 0.00%	- 0.00%	987.95 1.35%	
Other Approved Securities	244.06 5.88%	1583.42 18.35%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	2.00 0.34%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	51.13 7.15%	- 0.00%	- 0.00%	0.62 35.23%	1,881.23 2.57%	
Corporate Bonds	1695.18 40.86%	0.00 0.00%	355.95 24.16%	468.31 36.90%	488.51 17.48%	319.65 14.06%	207.87 35.33%	0.00 0.00%	1.54 0.01%	336.81 13.76%	0.11 0.01%	1.52 0.01%	121.80 28.89%	0.00 0.00%	- 0.00%	- 0.00%	- 0.00%	3,997.25 5.46%	
Infrastructure Bonds	600.66 14.48%	0.00 0.00%	248.88 16.89%	163.57 12.89%	491.27 17.58%	431.52 18.99%	72.65 12.35%	0.00 0.00%	0.00 0.00%	324.83 13.27%	0.00 0.00%	0.00 0.00%	157.04 37.25%	0.00 0.00%	- 0.00%	- 0.00%	- 0.00%	2,490.42 3.40%	
Equity	0.00 0.00%	0.00 0.00%	423.40 28.74%	0.00 0.00%	1209.62 43.29%	791.75 34.84%	26.00 4.42%	7324.33 88.81%	16828.68 80.13%	1153.82 47.15%	1100.35 79.96%	14409.78 80.62%	0.00 0.00%	- 0.00%	- 0.00%	- 0.00%	- 0.00%	43,267.72 59.06%	
Money Market Investments	397.69 9.59%	908.15 10.52%	271.45 18.43%	428.65 33.78%	377.17 13.50%	478.05 21.03%	141.31 24.02%	190.59 2.31%	131.99 0.63%	144.30 5.90%	26.12 1.90%	155.47 0.87%	77.89 18.47%	154.15 21.56%	- 0.00%	0.18 2.77%	0.73 41.72%	3,883.89 5.30%	
Mutual Funds	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	- 0.00%	- 0.00%	- 0.00%	- 0.00%	
Deposit With Banks	72.00 1.74%	0.00 0.00%	26.00 1.76%	25.00 1.97%	0.00 0.00%	15.50 0.68%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.50 0.02%	0.00 0.00%	0.00 0.00%	7.00 1.66%	0.00 0.00%	- 0.00%	- 0.00%	- 0.00%	146.00 0.20%	
Sub Total (A)	3663.29 88.30%	8469.64 98.15%	1362.49 92.49%	1122.76 88.47%	2566.57 91.85%	2137.94 94.07%	565.48 96.14%	7514.92 91.12%	16962.21 80.77%	1961.27 80.14%	1126.57 81.87%	14566.77 81.50%	414.48 98.30%	695.80 97.32%	- 0.00%	0.18 2.77%	1.57 89.48%	63,132.17 86.17%	
Current Assets:																			
Accrued Interest	150.22 3.62%	134.65 1.56%	46.30 3.14%	50.18 3.95%	39.06 1.40%	39.20 1.72%	13.94 2.37%	0.00 0.00%	0.01 0.00%	33.43 1.37%	0.00 0.00%	0.01 0.00%	17.48 4.15%	10.24 1.43%	- 0.00%	- 0.00%	0.02 0.90%	534.74 0.73%	
Dividend Receivable	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	3.12 0.04%	0.00 0.00%	0.00 0.00%	0.00 0.00%	5.10 0.03%	0.00 0.00%	0.00 0.00%	- 0.00%	- 0.00%	- 0.00%	8.22 0.01%	
Bank Balance	13.35 0.32%	0.64 0.01%	1.45 0.10%	0.57 0.04%	0.56 0.02%	0.58 0.03%	1.64 0.28%	0.69 0.01%	0.52 0.00%	0.52 0.02%	0.51 0.04%	0.52 0.04%	1.43 0.34%	0.52 0.07%	- 0.00%	0.02 0.25%	0.02 0.87%	23.54 0.03%	
Receivable For Sale Of Investment	127.19 3.07%	0.00 0.00%	0.00 0.00%	54.89 4.33%	14.62 0.52%	0.00 0.00%	0.56 0.10%	13.65 0.17%	403.77 1.92%	7.50 0.31%	0.00 0.00%	0.00 0.00%	6.01 1.43%	0.00 0.00%	- 0.00%	- 0.00%	- 0.00%	628.19 0.86%	
Other Current Assets (For Investment)	103.19 2.49%	28.02 0.32%	0.32 0.02%	0.00 0.00%	0.25 0.01%	15.31 0.67%	0.00 0.00%	77.60 0.94%	200.82 0.96%	6.89 0.28%	2.93 0.21%	189.63 1.06%	0.00 0.00%	8.72 1.22%	- 0.00%	0.68 10.40%	0.15 8.82%	634.53 0.87%	
Less: Current Liabilities																			
Payable For Investments	0.04 0.00%	0.00 0.00%	0.00 0.00%	0.02 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.02 0.00%	355.10 1.69%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	- 0.00%	0.15 2.23%	- 0.00%	355.32 0.48%	
Fund Mgmt Charges Payable	4.86 0.12%	4.10 0.05%	1.93 0.13%	1.67 0.13%	3.62 0.13%	2.88 0.13%	0.79 0.13%	10.21 0.12%	25.89 0.12%	3.04 0.12%	2.19 0.16%	22.00 0.12%	0.32 0.08%	0.33 0.05%	- 0.00%	0.01 0.09%	0.00 0.08%	83.85 0.11%	
Other Current Liabilities (For Investment)	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	2.62 0.45%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	17.45 4.14%	0.00 0.00%	- 0.00%	- 0.00%	- 0.00%	20.07 0.03%	
Sub Total (B)	389.05 9.38%	159.22 1.85%	46.15 3.13%	103.95 8.19%	50.87 1.82%	52.21 2.30%	12.73 2.16%	84.82 1.03%	224.13 1.07%	45.30 1.85%	1.25 0.09%	173.26 0.97%	7.15 1.70%	19.16 2.68%	- 0.00%	0.54 8.32%	0.18 10.52%	1,369.97 1.87%	
Other Investments (≥75%)																			
Corporate Bonds	34.76 0.84%	0.00 0.00%	19.85 1.35%	19.05 1.50%	11.25 0.40%	20.51 0.90%	10.00 1.70%	0.00 0.00%	0.00 0.00%	21.25 0.87%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	- 0.00%	- 0.00%	- 0.00%	136.68 0.19%	
Infrastructure Bonds	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	- 0.00%	- 0.00%	- 0.00%	0.00%	
Other Equity	0.00 0.00%	0.00 0.00%	22.56 1.53%	0.00 0.00%	69.90 2.50%	46.20 2.03%	0.00 0.00%	560.51 6.80%	921.91 4.39%	58.90 2.41%	48.40 3.52%	668.24 3.74%	0.00 0.00%	0.00 0.00%	- 0.00%	- 0.00%	- 0.00%	2,396.60 3.27%	
Other Mutual Funds	61.37 1.48%	0.00 0.00%	22.09 1.50%	23.32 1.84%	95.75 3.43%	15.96 0.70%	0.00 0.00%	86.93 1.05%	2893.15 13.78%	360.44 14.73%	199.84 14.73%	2466.02 13.80%	0.00 0.00%	0.00 0.00%	- 0.00%	5.79 88.91%	- 0.00%	6,230.66 8.50%	
Venture Funds	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	- 0.00%	- 0.00%	- 0.00%	- 0.00%	
Money Market	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	0.00 0.00%	- 0.00%	- 0.00%	- 0.00%	0.00%	
Sub Total (C)	96.13 2.32%	0.00 0.00%	64.50 4.38%	42.38 3.34%	176.89 6.33%	82.66 3.64%	10.00 1.70%	647.44 7.85%	3815.06 18.17%	440.59 18.04%	246.24 18.04%	3134.26 17.54%	0.00 0.00%	0.00 0.00%	- 0.00%	5.79 88.91%	- 0.00%	8,763.94 11.96%	
Total (A) + (B) + (C)	4148.48 100.00%	8628.86 100.00%	1473.14 100.00%	1269.09 100.00%	2794.33 100.00%	2272.81 100.00%	588.42 100.00%	8247.18 100.00%	21001.40 100.00%	2447.16 100.00%	1376.07 100.00%	17874.28 100.00%	421.63 100.00%	714.96 100.00%	- 0.00%	6.51 100.00%	1.75 100.00%	73,266.08 100.00%	

Note :
Other Investments' are as permitted as under Sec 27A(2) and 27B(3)]

FORM L-28-ULIP-NAV-3A

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

STATEMENT AS ON : 30 SEPTEMBER 2019

PART - C

Link to FORM 3A (Part B)

No.	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date (₹ in Lacs)	NAV as per LB 2	NAV as on the above date	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
1	BOND FUND	ULIF00317/08/11BONDFUND147	28-Jul-11	NON PAR	4,148.48	19.60	19.6000	19.4835	19.3084	18.7782	18.2935	7.14%	6.37%	20.0569
2	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	01-Feb-12	NON PAR	8,628.86	16.77	16.7692	16.6755	16.3894	16.1382	15.8498	5.80%	5.62%	16.8208
3	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	25-Jan-13	NON PAR	1,473.14	18.55	18.5490	18.7974	18.3701	17.8986	17.2700	7.41%	5.99%	19.1333
4	GROUP BOND FUND	ULGF00305/09/11GFBOND147	25-Jan-13	NON PAR	1,269.09	17.67	17.6678	17.7058	17.2305	16.9415	16.0585	10.02%	6.34%	18.3340
5	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	25-Jan-13	NON PAR	2,794.33	19.99	19.9863	20.2072	19.7414	18.9823	18.5669	7.64%	6.71%	20.4361
6	MANAGED FUND	ULIF00618/08/11MANAGED147	03-Aug-11	NON PAR	2,272.81	22.35	22.3544	22.5327	22.0438	21.2935	20.6038	8.50%	6.75%	22.8758
7	PENSION SECURE FUND	ULIF00931/03/15ETUPNSSCR147	04-Feb-16	NON PAR	588.42	13.31	13.3065	13.4139	13.0641	12.7987	12.1073	9.90%	6.31%	13.9080
8	EQUITY MIDCAP FUND	ULIF01107/10/16ETUMIDCAP147	19-Jan-17	NON PAR	8,247.18	10.98	10.9774	11.3771	11.5974	11.3550	11.2922	-2.79%	NA	13.6615
9	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	28-Jul-11	NON PAR	21,001.40	26.52	26.5249	27.1973	27.0106	25.3082	25.5527	3.80%	6.57%	28.3148
10	PE BASED FUND	ULIF00526/08/11PEBASED147	22-Jul-11	NON PAR	2,447.16	22.69	22.6939	23.1785	23.0649	22.0394	21.8605	3.81%	5.73%	23.6671
11	PENSION GROWTH FUND	ULIF00831/03/15ETUPNSGRT147	04-Feb-16	NON PAR	1,376.07	13.68	13.6807	14.0858	13.9475	13.1540	13.3144	2.75%	6.04%	14.8459
12	EQUITY TOP 250	ULIF0027/07/11EQTOP250147	20-Jul-11	NON PAR	17,874.28	25.95	25.9468	26.2313	26.1329	24.8147	24.6379	5.31%	7.23%	27.2210
13	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	25-Aug-11	NON PAR	421.63	18.65	18.6504	18.7269	18.6612	18.2049	17.8213	4.65%	6.31%	19.1957
14	DISCONTINUED POLICY PENSIO	ULIF01031/03/15ETUPNSDSC147	04-Feb-16	NON PAR	714.96	12.03	12.0313	11.8809	11.6943	11.5202	11.3490	6.01%	5.82%	12.0447
15	GROUP MONEY MARKET FUND	ULGF00405/09/11GFMONEYMARKET147	25-Jan-13	NON PAR	-	10.00	10.0000	10.0000	10.0000	10.0000	10.0000	NA	NA	10.0000
16	EQUITY BLUE CHIP FUND	ULIF01226/11/18ETLBLCHIP147	31-May-19	NON PAR	6.51	9.82	9.8177	9.9536	NA	NA	NA	NA	NA	10.0494
17	GILT FUND	ULIF01326/11/18ETLGILTFND147	13-Jun-19	NON PAR	1.75	10.35	10.3457	10.1506	NA	NA	NA	NA	NA	10.3701

Note:

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

CERTIFICATION

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

Date: 30 SEPTEMBER 2019

Detail regarding Debt securities

(₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 30 Sep.2019	As % of total for this class	As at 30 Sep.2018	As % of total for this class	As at 30 Sep.2019	As % of total for this class	As at 30 Sep.2018	As % of total for this class
Break down by credit rating								
Sovereign	1,19,181	63.14%	75,178	44.53%	1,13,828	61.30%	79,956	45.50%
AAA rated	40,762	21.60%	60,562	35.87%	40,280	21.69%	62,372	35.49%
AA or better	11,451	6.07%	14,902	8.83%	11,435	6.16%	15,311	8.71%
Rated below AA but above A	6,400	3.39%	3,113	1.84%	6,161	3.32%	3,040	1.73%
A rated	-	-	-	-	-	-	-	-
Rated below B	5,251	2.78%	7,000	4.15%	8,193	4.41%	7,000	3.98%
Others								
MF/FD/OTHERS	5,708	3.02%	8,085	4.79%	5,789	3.12%	8,062	4.59%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
Total	1,88,753	100.00%	1,68,841	100.00%	1,85,687	100.00%	1,75,742	100.00%
Breakdown by residual maturity								
Up to 1 year	4,208	2.23%	22,060	13.07%	4,160	2.24%	22,010	12.52%
more than 1 year and up to 3years	11,775	6.24%	15,767	9.34%	14,233	7.67%	15,750	8.96%
More than 3 years and up to 7years	27,285	14.46%	41,587	24.63%	27,436	14.78%	42,070	23.94%
More than 7 years and up to 10 years	15,404	8.16%	7,493	4.44%	15,073	8.12%	7,995	4.55%
More than 10 years and up to 15 years	3,852	2.04%	16,908	10.01%	3,884	2.09%	17,943	10.21%
More than 15 years and up to 20 years	1,521	0.81%	-	-	1,457	0.78%	-	-
Above 20 years	1,24,708	66.07%	65,025	38.51%	1,19,443	64.33%	69,974	39.82%
Total	1,88,753	100.00%	1,68,841	100.00%	1,85,687	100.00%	1,75,742	100.00%
Breakdown by type of the issuer								
Central Government	1,19,110	63.10%	75,178	44.53%	1,13,758	61.26%	79,956	45.50%
State Government	2,127	1.13%	-	-	2,040	0.01	-	-
Corporate Securities	33,837	17.93%	42,964	25.45%	36,210	19.50%	44,582	25.37%
MF/REV REPO/TREP/FD/OTHERS	33,679	17.84%	42,538	25.19%	33,679	18.14%	42,516	24.19%
Others	0	0.00%	8,161	4.83%	0	0.00%	8,688	4.94%
Total	1,88,753	100.00%	1,68,841	100.00%	1,85,687	100.00%	1,75,742	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

Date: 30 SEPTEMBER 2019

Detail regarding Debt securities

(₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 30 Sep.2019	As % of total for this class	As at 30 Sep.2018	As % of total for this class	As at 30 Sep.2019	As % of total for this class	As at 30 Sep.2018	As % of total for this class
Break down by credit rating								
Sovereign	18,650	80.53%	12,465.36	76.48%	17,533.95	79.90%	12,952.33	76.84%
AAA rated	2,910	12.57%	2,728.47	16.74%	2,827.95	12.89%	2,796.50	16.59%
AA or better	1,598	6.90%	1,105.48	6.78%	1,582.95	7.21%	1,108.21	6.57%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
MF/FD/OTHERS	-	-	-	-	-	-	-	-
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
Total	23,158	100.00%	16,299	100.00%	21,945	100.00%	16,857	100.00%
Breakdown by residual maturity								
Up to 1 year	1,631.66	7.05%	1,312.11	8.05%	1,624.64	7.40%	1,312.03	7.78%
more than 1 year and up to 3years	843.27	3.64%	1,960.49	12.03%	828.02	3.77%	1,970.01	11.69%
More than 3 years and up to 7years	604.75	2.61%	756.78	4.64%	591.63	2.70%	786.46	4.67%
More than 7 years and up to 10 years	961.53	4.15%	1,558.43	9.56%	930.95	4.24%	1,609.22	9.55%
More than 10 years and up to 15 years	-	-	1,898.88	11.65%	-	-	1,934.41	11.48%
More than 15 years and up to 20 years	102.95	0.44%	-	-	94.44	0.43%	-	-
Above 20 years	19,013.46	82.10%	8,812.62	54.07%	17,875.18	81.46%	9,244.92	54.84%
Total	23,158	100.00%	16,299	100.00%	21,945	100.00%	16,857	100.00%
Breakdown by type of the issuer								
Central Government	18,649.73	80.53%	12,465.36	76.48%	17,533.95	79.90%	12,952.33	76.84%
State Government	108.22	0.47%	-	-	102.96	0.47%	-	-
Corporate Securities	3,304.65	14.27%	2,164.53	13.28%	3,245.00	14.79%	2,209.41	13.11%
MF/REV REPO/TREP/FD/OTHERS	1,095.02	4.73%	1,501.91	9.21%	1,062.93	4.84%	1,501.91	8.91%
Others	-	-	167.51	1.03%	-	-	193.39	1.15%
Total	23,158	100.00%	16,299	100.00%	21,945	100.00%	16,857	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.

Date: 30 SEPTEMBER 2019

Detail regarding Debt securities

(₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 30 Sep.2019	As % of total for this class	As at 30 Sep.2018	As % of total for this class	As at 30 Sep.2019	As % of total for this class	As at 30 Sep.2018	As % of total for this class
Break down by credit rating								
Sovereign	9,103	34.70%	6,927.37	40.59%	9,098	34.61%	6,926.86	40.68%
AAA rated	10,018	38.19%	4,220.18	24.73%	9,893	37.63%	4,284.95	25.16%
AA or better	683	2.61%	761.60	4.46%	681	2.59%	769.27	4.52%
Rated below AA but above A	2	0.01%	-	-	2	0.01%	-	-
Rated below A	135	0.51%	-	-	547	2.08%	-	-
Others	-	-	-	-	-	-	-	-
MF/FD/OTHERS	6,291	23.98%	5,155.65	30.21%	6,070	23.09%	5,047.06	29.64%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
Total	26,232	100.00%	17,065	100.00%	26,291	100.00%	17,028	100.00%
Breakdown by residual maturity								
Up to 1 year	14,577	55.57%	10,994.87	64.43%	14,348	54.57%	10,893.14	63.97%
more than 1 year and up to 3years	3,185	12.14%	2,233.16	13.09%	3,146	11.97%	2,252.62	13.23%
More than 3 years and up to 7years	4,508	17.19%	1,197.33	7.02%	4,873	18.53%	1,213.33	7.13%
More than 7 years and up to 10 years	1,853	7.06%	2,494.49	14.62%	1,821	6.93%	2,513.11	14.76%
More than 10 years and up to 15 years	375	1.43%	69.00	0.40%	377	1.43%	73.50	0.43%
More than 15 years and up to 20 years	-	-	-	-	-	-	-	-
Above 20 years	1,733	6.61%	75.95	0.45%	1,726	6.57%	82.44	0.48%
Total	26,232	100.00%	17,065	100.00%	26,291	100.00%	17,028	100.00%
Breakdown by type of the issuer								
Central Government	6,478	24.69%	6,927.37	40.59%	6,471	24.61%	6,926.86	40.68%
State Government	2,869	10.94%	-	-	2,868	10.91%	-	-
Corporate Securities	6,624	25.25%	3,737.77	21.90%	6,913	26.29%	3,810.22	22.38%
MF/REV REPO/TREP/FD/OTHERS	10,261	39.11%	6,399.66	37.50%	10,040	38.19%	6,291.07	36.95%
Others	-	-	-	-	-	-	-	-
Total	26,232	100.00%	17,065	100.00%	26,291	100.00%	17,028	100.00%

Note :

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

FORM L-30 : Related Party Transactions

 Name of the Insurer: **Edelweiss Tokio Life Insurance Company Ltd.**

 Registration Number: **147 dated 10 May 2011**

(₹ in Lakhs)

Sr. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter ending 30th Sept 2019	For the Half Year ended 30th Sept 2019	For the Quarter ending 30th Sept 2018	For the Half Year ended 30th Sept 2018
1	Edelweiss Financial Service Limited	Holding Company	Reimbursement of Cost of premium towards Group Term Life	105.91	286.97	677.03	1,233.89
			Directors Nomination Deposit	-	-	-	-
			Refund of Directors Nomination Deposit	-	-	-	-
			Premium collected for group insurance policy	-	-	30.00	45.00
			Royalty Fees for FY2019	-50.00	-	216.00	216.00
			ESOP Charges	94.27	94.27	-	-
2	Edelweiss Securities Limited	Fellow Subsidiary	Brokerage Paid	26.11	16.60	10.42	16.60
			Rent Paid for Office Premises	-	-	-	-
3	Edelweiss Commodities Services Limited	Fellow Subsidiary	Purchase of Securities	-	-	-	-
			Sale of Securities	-	-	-	-
			Edelweiss House Space & Facility Charges	-	-	14.02	14.02
			Interest on Non-Convertible Debentures (NCD)	-	-	46.63	92.75
4	ECL Finance Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures (NCD)	0.05	0.10	0.05	0.10
			Purchase of Securities	500.36	1,500.94	-	2,521.92
			Sale of Securities	568.52	640.12	-	5,075.08
			Business centre Charges	4.89	15.86	15.63	15.63
			Premium collected for group insurance policy	18.21	146.30	289.47	307.26
			Claims paid to Group Policyholders	10.49	14.17	-	-
5	Edelweiss Broking Limited	Fellow Subsidiary	Insurance Commission paid as Corporate Agent	83.42	171.44	61.20	114.70
			Brokerage Paid	7.54	12.42	2.85	8.80
6	Edelweiss Retail Finance Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures (NCD)	66.52	120.70	56.28	108.48
			Premium collected for group insurance policy	3.40	3.84	16.39	27.38
			Claims paid to Group Policyholders	5.33	16.07	41.09	41.09
7	Edelweiss Finance & Investments Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures (NCD)	41.51	82.65	41.59	82.73
			Purchase of Securities	-	-	-	861.86
			Sale of Securities	-	-	-	-
8	Ecap Equities Limited (Serenity Business Park Ltd & Eternity Business Park Ltd merged in Q2 of FY2018)	Fellow Subsidiary	Office Rent, Business Centre Charges and Facility Charges	223.69	419.13	463.81	463.81
9	Edel Finance Company Limited	Fellow Subsidiary	Lease Rent for Office Equipment	-	-	3.88	3.88
10	Serenity Business Park Limited	Fellow Subsidiary	Business centre Charges	-	-	-	-
11	Eternity Business Centre Limited	Fellow Subsidiary	Business centre Charges	-	-	-	-
12	Edelweiss Asset Reconstruction Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures (NCD)	81.29	161.69	81.29	170.47
13	Edelweiss Housing Finance Limited	Fellow Subsidiary	Premium collected for group insurance policy	-2.52	393.79	1,151.16	2,055.66
			Claims paid to Group Policyholders	277.07	450.95	107.57	157.27
			Interest on Non-Convertible Debentures	4.71	4.71	-	-
14	Edelcap Securities Ltd.	Fellow Subsidiary	Purchase of Securities	-	-	-	-
			Sale of Securities	-	-	-	-
15	Edelweiss General Insurance Company Limited	Fellow Subsidiary	Purchase of Securities	-	41.91	-	148.63
			Sale of Securities	490.53	490.53	-	-
16	Edelweiss Rural & Corporate Services Limited	Fellow Subsidiary	Purchase of Securities	-	-	-	-
			Interest on Non-Convertible Debentures	46.63	92.75	-	-
			Edelweiss House Space & Facility Charges	-	-	-	-
17	Edel Land Limited	Fellow Subsidiary	Training	7.39	15.37	-	-
18	Mr. Sumit Rai	Key Managerial Personnel	Managerial Remuneration	114.76	162.21	-	-
19	Mr. Deepak Mittal		Managerial Remuneration	-	-	-	442.33

FORM - L-31**LNL - 6 : Board of Directors & Key Persons**Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED**Date : **30 SEPTEMBER 2019**Registration Number: **147 dated 10 May 2011****Board of Directors and Key Management Person (KMP) information**

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

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

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

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

Date : 30 SEPTEMBER 2019

AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.

Form Code: KT3

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

Classification: Business within India

(₹ in 000)

Item	Description	Adjusted Value
01	Available Assets in Policyholders' Fund:	2,41,56,394
	Deduct:	
02	Mathematical Reserves	2,40,80,982
03	Other Liabilities	-
04	Excess in Policyholders' funds	75,412
05	Available Assets in Shareholders Fund:	22,78,965
	Deduct:	
06	Other Liabilities of shareholders' fund	-
07	Excess in Shareholders' funds	22,78,965
08	Total ASM (04)+(07)	23,54,377
09	Total RSM	11,13,863
10	Solvency Ratio (ASM/RSM)	211%

Certification:

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

Subhrajit Mukhopadhyay
Appointed Actuary

Sumit Rai
MD & C.E.O.

FORM 7

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

Name of the fund: Life Fund

STATEMENT AS ON : 30 SEPTEMBER 2019

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

(₹ In Lakhs)

No	Description	Bonds/ Debentures		Loans		Other debt Instruments		All Other Assets		Total	
		YTD as on date	Prev FY as on 31 Mar 19	YTD as on date	Prev FY as on 31 Mar 19	YTD as on date	Prev FY as on 31 Mar 19	YTD as on date	Prev FY as on 31 Mar 19	YTD as on date	Prev FY as on 31 Mar 19
1	Investment Assets (As per form 3A/ 3B - Total Fund)	36,210	33,428	-	-	28,200	29,770	1,39,580	1,39,572	2,03,990	2,02,769
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	36,210	33,428	-	-	28,200	29,770	1,39,580	1,39,572	2,03,990	2,02,769
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

CERTIFICATION

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

FORM 7

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

Name of Fund: Pension and General Annuity Fund

STATEMENT AS ON : 30 SEPTEMBER 2019

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

(₹ In Lakhs)

No	Description	Bonds/ Debentures		Loans		Other debt Instruments		All Other Assets		Total	
		YTD as on date	Prev FY as on 31 Mar 19	YTD as on date	Prev FY as on 31 Mar 19	YTD as on date	Prev FY as on 31 Mar 19	YTD as on date	Prev FY as on 31 Mar 19	YTD as on date	Prev FY as on 31 Mar 19
1	Investment Assets (As per form 3A/ 3B - Total Fund)	3,245	2,768	-	-	300	270	19,159	18,155	22,704	21,193
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	3,245	2,768	-	-	300	270	19,159	18,155	22,704	21,193
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

CERTIFICATION

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

FORM 7

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

Name of Fund: Linked Fund

STATEMENT AS ON : 30 SEPTEMBER 2019

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

(₹ In Lakhs)

No	Description	Bonds/ Debentures		Loans		Other debt Instruments		All Other Assets		Total	
		YTD as on date	Prev FY as on 31 Mar 19	YTD as on date	Prev FY as on 31 Mar 19	YTD as on date	Prev FY as on 31 Mar 19	YTD as on date	Prev FY as on 31 Mar 19	YTD as on date	Prev FY as on 31 Mar 19
1	Investment Assets (As per form 3A/ 3B - Total Fund)	6,624	4,472	-	-	146	146	66,496	59,915	73,266	64,534
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	6,624	4,472	-	-	146	146	66,496	59,915	73,266	64,534
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

CERTIFICATION

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

FORM 1.34-YIELD ON INVESTMENTS

COMPANY NAME & CODE : EDELWEISS TOKIO LIFE INSURANCE CO. LTD (447)

Periodicity of Submission: Quarterly

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

Statement as on: 30 SEPTEMBER 2019

NAME OF THE FUND : LIFE FUND

(₹ In Lakhs)

₹ (In Lakhs)														
NO.	CATEGORY OF INVESTMENT	GROUP CODE	Investment*	Current Quarter			Investment*	Year to Date (Current Year)			Investment*	Year to Date (Previous Year)		
				INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD		INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD		INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD
A	CENTRAL GOVERNMENT SECURITIES													
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	1,14,856	2,578	2.24%	2.24%	1,11,606	5,206	4.66%	4.66%	75,929	2,364	3.11%	3.11%
A2	Deposits under section 7 of Insurance Act 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
A3	Treasury Bills	CTRB	483	8	1.56%	1.56%	673	22	3.20%	3.20%	867	30	3.40%	3.40%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
B1	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-	-	-	-	-	-	-	-	-
B2	State Government Bonds	SGGB	70	1	1.88%	1.88%	94	3	3.66%	3.66%	1,075	41	3.83%	3.83%
B3	Central Government Guaranteed Loans / Bonds	CGSL	4,471	283	6.32%	6.32%	5,189	545	10.50%	10.50%	-	-	-	-
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
TAXABLE BONDS OF														
C1	Bonds / Debentures issued by NHB/Institution accredited by NHB	HTDN	11,714	291	2.49%	2.49%	10,813	576	5.33%	5.33%	16,747	583	3.48%	3.48%
C2	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	-	130	0	0.03%	0.03%	-	-	-	-
C3	Commercial Papers - NHB / Institution accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-
TAX FREE BONDS														
C4	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	-	-	-	-	-	-	-	-	-
D	INFRASTRUCTURE INVESTMENTS													
D1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	249	(15)	-6.19%	-6.19%	305	-9	-2.86%	-2.86%	589	-21	-3.57%	-3.57%
D2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	81	11	13.88%	13.88%	122	12	9.46%	9.46%	269	-15	-5.69%	-5.69%
TAXABLE BONDS OF														
D3	Infrastructure - PSU - Debentures / Bonds	IPTD	2,890	55	1.90%	1.90%	2,770	105	3.78%	3.78%	10,482	400	3.82%	3.82%
D4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	1,272	27	2.09%	2.09%	1,273	53	4.16%	4.16%	3,361	130	3.87%	3.87%
D5	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	-	-	-	-	-	-	-	-	-	-
D6	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	-	-	-	-	-	-	-	-	-	-
D7	Infrastructure - Debentures / Bonds / CPs / loans	IODS	7,000	221	3.15%	3.15%	7,000	438	6.26%	6.26%	6,216	300	4.83%	4.83%
D8	Infrastructure - Equity (Promoter Group)	IOPE	-	-	-	-	-	-	-	-	-	-	-	-
D9	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
D10	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-
D11	Infrastructure - Securitised Assets	IESA	-	-	-	-	-	-	-	-	-	-	-	-
D12	Infrastructure - Infrastructure Development Fund (IDF)	IDOF	500	10	2.07%	2.07%	500	21	4.11%	4.11%	1,470	63	4.27%	4.27%
D13	INFRASTRUCTURE OTHER- EQUITY	IOEQ	-	0	0.00%	0.00%	9	-4	-38.93%	-38.93%	46	-3	-6.57%	-6.57%
D14	Units of InvIT	EIIT	4,618	146	3.15%	3.15%	4,388	246	5.62%	5.62%	4,669	226	4.83%	4.83%
D15	OTHER Investment Infrastructure - Securitised Debt	IOSA	4,097	-	0.00%	0.00%	4,181	-	0.00%	0.00%	1,685	-	0.00%	0.00%
TAX FREE BONDS														
	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
E1	PSU - Equity shares - quoted	EAEQ	117	(7)	-6.09%	-6.09%	193	-3	-1.33%	-1.33%	431	-261	-60.57%	-60.57%
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	5,563	180	3.24%	3.24%	6,807	360	5.29%	5.29%	9,557	-202	-2.12%	-2.12%
E3	Corporate Securities - Debentures	ECOS	2,607	73	2.80%	2.80%	2,008	104	5.15%	5.15%	1,243	528	42.51%	42.51%
E4	Corporate Securities - Debentures	EDPG	2,000	(520)	-26.01%	-26.01%	3,408	-384	-11.27%	-11.27%	5,009	276	5.51%	5.51%
E5	Corporate Securities - Preference Shares	EPNQ	435	-	0.00%	0.00%	425	-	0.00%	0.00%	629	-17	-2.62%	-2.62%
E6	Application Money	ECAM	500	0	0.08%	0.08%	169	0	0.25%	0.25%	1,000	-	0.00%	0.00%
E7	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance Swastika Investments) (FY19 - 98)	ECDB	23,844	738	3.09%	3.09%	24,077	1,481	6.15%	6.15%	27,296	1,646	6.03%	6.03%
E8	Deposits - CDs with Scheduled Banks	ECDC	-	-	-	-	-	-	-	-	-	-	-	-
E9	COL - CBLO	ECBO	-	-	-	-	-	-	-	-	3,880	113	2.90%	2.90%
E10	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-
E11	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	362	0	0.12%	0.12%	433	2	0.39%	0.39%	10,129	511	5.04%	5.04%
E12	Mutual Funds - Under Promoter Group	EMPG	200	0	0.08%	0.08%	200	0	0.08%	0.08%	323	21	6.63%	6.63%
E13	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	41	-0	-0.15%	-0.15%	-	-	-	-
E14	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	4,70	0.08	2%	2%
E15	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
E16	Investment Properties - Immovable	EINP	4,180	86	2.05%	2.05%	4,180	173	4.15%	4.15%	4,180	173	4.15%	4.15%
E17	Passively Managed Equity ETF (Non Promoter group)	EETF	257	(18)	-6.84%	-6.84%	243	-5	-2.17%	-2.17%	-	-	-	-
E18	Deposits - Repo / Reverse Repo	EQMR	1,769	24	1.37%	1.37%	2,328	66	2.82%	2.82%	-	-	-	-
E19	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-
E20	Passively Managed Equity ETF (Promoter Group)	EETP	-	-	-	-	-	-	-	-	-	-	-	-
E21	Perpetual Debt Instruments of Tier I & II Capital issued by Non PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-
E22	Units of Real Estate Investment Trust (REITs)	ERIT	-	-	-	-	182	24	13.03%	13.03%	-	-	-	-
E23	Corporate Securities - Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-
F	OTHER INVESTMENTS													
F1	Equity Shares (Incl. Co-op Societies)	OESH	5,575	11	0.20%	0.20%	5,533	28	0.50%	0.50%	4,138	21	0.52%	0.52%
F2	Equity Shares (PSUs & Unlisted)	OEPU	21	(1)	-6.57%	-6.57%	58	-2	-3.02%	-3.02%	39	-14	-34.39%	-34.39%
F3	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	-	-	-	-	-	-	-	-	1,500	0	0.00%	0.00%
F4	DEBENTURES	OLDB	-	-	-	-	-	-	-	-	5,000	19	0.38%	0.38%
F5	Debentures / Bonds / CPs / Loans - (Promoter Group)	ODPG	6,150	753	12.24%	12.24%	4,665	839	17.98%	17.98%	3,000	162	5.39%	5.39%
F6	Mutual Funds (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-
F7	Passively Managed Equity ETF (Non Promoter group)	OETF	0	-	0.00%	0.00%	0	22	0.00%	0.00%	75	4	5.47%	5.47%
F8	Derivative Instrument	OCDI	-	376	0.00%	0.00%	-	1,829	0.00%	0.00%	-	-725	0.00%	0.00%
F9	Passively Managed Equity ETF Promoter Group	OETP	-	-	-	-	-	-	-	-	-	-	-	-
F10	Securitised Assets	OPSA	0	5	0.00%	0.00%	0	10	0.00%	0.00%	72	5	0.00%	0.00%
F11	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IOPD	-	-	-	-	-	-	-	-	-	-	-	-
F12	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-
F13	Debentures / Bonds / CPs / Loans	HODS	-	-	-	-	-	-	-	-	-	-	-	-
F14	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG	-	-	-	-	-	-	-	-	-	-	-	-
F15	Alternate Investment Funds (Category I)	OAFI	-	-	-	-	-	-	-	-	-	-	-	-
F16	Reclassified Approved Investments - Debt	HORD	1,907	(153)	-8.04%	-8.04%	2,013	-107	-5.29%	-5.29%	-	-	-	-
F17	Debt Capital Instruments (DCI Basel III)	ODO	-	-	-	-	777	18	2.31%	2.31%	-	-	-	-
F18	Reclassified Approved Investments - Equity	ORAE	302	31	10.22%	10.22%	357	44	12.30%	12.30%	-	-	-	-
F19	Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	-
F20	Alternate Investment Fund (Category II)	OAFB	609	1	0.14%	0.14%	609	4	0.64%	0.64%	258	-	0.00%	0.00%
F21	Reclassified Approved Investments - Debt	ORAD	-	-	-	-	40	1	1.80%	1.80%	40	1	3.69%	3.69%
TOTAL			2,08,698	5,194	2.49%	2.49%	2,07,800	11,717	5.64%	5.64%	2,01,210	6,360	3.16%	3.16%

Note : 1. The Category Codes/Figures have been restated/reclassified wherever found necessary

2. *Investments are calculated based on Monthly Weighted Average of Investments

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

CERTIFICATION

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

NAME OF THE FUND : PENSION AND GENERAL ANNUITY FUND

(₹ in Lakhs)

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Investment*	Current Quarter			Investment*	Year to Date (Current Year)			Investment*	Year to Date (Previous Year)		
				INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD		INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD		INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD
A CENTRAL GOVERNMENT SECURITIES														
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	17,302	348	2.01%	2.01%	16,848	670	3.97%	3.97%	11,000	218	1.98%	1.98%
A2	Deposits under section 7 of Insurance Act 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
A3	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	-	-	-
B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES														
B1	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-	-	-	-	-	-	-	-	-
B2	State Government Bonds	SGGB	-	-	-	-	-	-	-	-	-	-	-	-
B3	Central Government Guaranteed Loans / Bonds	CGSL	147	6	4.03%	4.03%	151	9	5.84%	5.84%	-	-	-	-
C HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT														
TAXABLE BONDS OF														
C1	Bonds / Debentures issued by NHB/Institution accredited by NHB	HTDN	1,488	35	2.32%	2.32%	1,429	67	4.66%	4.66%	554	23	4.12%	4.12%
C2	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	-	-	-	-	-	-	-	-	-
C3	Commercial Papers - NHB / Institution accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-
TAX FREE BONDS														
C4	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	-	-	-	-	-	-	-	-	-
D INFRASTRUCTURE INVESTMENTS														
D1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	25	(2)	-6.58%	-6.58%	27	-1	-3.28%	-3.28%	36	-1	-1.99%	-1.99%
D2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	9	1	11.07%	11.07%	12	1	9.59%	9.59%	10	1	8.52%	8.52%
TAXABLE BONDS OF														
D3	Infrastructure - PSU - Debentures / Bonds	IPTD	-	-	-	-	-	-	-	-	297	11	3.75%	3.75%
D4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	264	6	2.20%	2.20%	264	11	4.33%	4.33%	-	-	-	-
D5	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	-	-	-	-	-	-	-	-	-	-
D6	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	-	-	-	-	-	-	-	-	-	-
D7	Infrastructure - Debentures / Bonds / CPs / loans	IDDS	-	-	-	-	-	-	-	-	-	-	-	-
D8	Infrastructure - Equity (Promoter Group)	IDPE	-	-	-	-	-	-	-	-	-	-	-	-
D9	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
D10	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-
D11	Infrastructure - Securitised Assets	IESA	-	-	-	-	-	-	-	-	-	-	-	-
D12	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	-	-	-	-	-	-	-	-	-	-	-	-
D13	INFRASTRUCTURE OTHER- EQUITY	IDEQ	-	-	-	-	-	-	-	-	-	-	-	-
D14	Units of InvIT	EIIT	499	16	3.30%	3.30%	499	34	6.73%	6.73%	195	10	5.13%	5.13%
D15	OTHER Investment Infrastructure - Securitised Debt	IOSA	-	-	-	-	-	-	-	-	-	-	-	-
TAX FREE BONDS														
	Infra-structure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-
E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
E1	PSU - Equity shares - quoted	EAEQ	13	(8)	-2.50%	-2.50%	20	0	0.54%	0.54%	23	-13	-55.49%	-55.49%
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	556	14	2.55%	2.55%	647	30	4.61%	4.61%	435	44	10.14%	10.14%
E3	Corporate Securities - Debentures	ECOS	1,415	35	2.46%	2.46%	1,471	68	4.66%	4.66%	415	18	4.32%	4.32%
E4	Corporate Securities - Debentures	EDPG	-	-	-	-	-	-	-	-	386	5	1.32%	1.32%
E5	Corporate Securities - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-
E6	Application Money	ECAM	-	-	-	-	0	0.00%	0.00%	-	-	-	-	-
E7	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance available Investment) (FYI - RBI)	ECDB	294	8	2.80%	2.80%	287	16	5.57%	5.57%	227	12	5.32%	5.32%
E8	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
E9	COLL - CBLO	ECBO	-	-	-	-	-	-	-	-	852	25	2.97%	2.97%
E10	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-
E11	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	853	25	2.91%	2.91%
E12	Mutual Funds - Under Promoter Group	EMPG	-	-	-	-	-	-	-	-	-	-	-	-
E13	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	266	-0	-0.15%	-0.15%	-	-	-	-
E14	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
E16	Investment Properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-
E17	Passively Managed Equity ETF (Non Promoter group)	EETF	28	(2)	-6.80%	-6.80%	33	4	12.27%	12.27%	-	-	-	-
E18	Deposits - Repo / Reverse Repo	ECMR	391	5	1.37%	1.37%	404	11	2.81%	2.81%	-	-	-	-
E19	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-
E20	Passively Managed Equity ETF (Promoter Group)	EETP	-	-	-	-	-	-	-	-	-	-	-	-
E21	Perpetual Debt Instruments of Tier I & II Capital issued by Non PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-
E22	Units of Real Estate Investment Trust (REITs)	ERIT	-	-	-	-	-	-	-	-	-	-	-	-
E23	Corporate Securities - Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-
F OTHER INVESTMENTS														
F1	Equity Shares (Incl. Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	-	-	-
F2	Equity Shares (PSUs & Unlisted)	OEPD	-	-	-	-	-	-	-	-	-	-	-	-
F3	Mutual Funds - Debt/Income/ Serial Plans	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
F4	DEBENTURES	OLDB	-	-	-	-	-	-	-	-	-	-	-	-
F5	Debentures / Bonds / CPs / Loans - (Promoter Group)	ODPG	-	-	-	-	-	-	-	-	-	-	-	-
F6	Mutual Funds (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-
F7	Passively Managed Equity ETF (Non Promoter group)	OETF	-	-	-	-	-	-	-	-	-	-	-	-
F8	Derivative Instrument	OCDI	-	-	-	-	-	-	-	-	-	-	-	-
F9	Passively Managed Equity ETF Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-
F10	Securitised Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
F11	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IOPD	-	-	-	-	-	-	-	-	-	-	-	-
F12	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-
F13	Debentures / Bonds / CPs / Loans	HOOS	-	-	-	-	-	-	-	-	-	-	-	-
F14	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG	-	-	-	-	-	-	-	-	-	-	-	-
F15	Alternate Investment Funds (Category I)	OAFI	-	-	-	-	-	-	-	-	-	-	-	-
F16	Reclassified Approved Investments - Debt	HORD	-	-	-	-	-	-	-	-	-	-	-	-
F17	Debt Capital Instruments (DCI Basel III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-
F18	Reclassified Approved Investments - Equity	ORAE	-	-	-	-	-	-	-	-	-	-	-	-
F19	Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	-
F20	Alternate Investment Fund (Category II)	OAFB	-	-	-	-	-	-	-	-	-	-	-	-
F21	Reclassified Approved Investments - Debt	ORAD	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL			22,433	470	2.10%	2.10%	22,356	920	4.11%	4.11%	15,284	379	2.48%	2.48%

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

CERTIFICATION

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

NAME OF THE FUND : LINKED FUND														₹ in Lakhs	
NO.	CATEGORY OF INVESTMENT	GROUP CODE	Investment*	Current Quarter			Investment*	Year to Date (Current Year)			Investment*	Year to Date (Previous Year)			
				INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD		INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD		INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	
A CENTRAL GOVERNMENT SECURITIES															
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	6,199	104	1.68%	1.68%	5,510	321	5.83%	5.83%	2,158	9	0.44%	0.44%	
A2	Deposits under section 7 of Insurance Act 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-	
A3	Treasury Bills	CTRB	1,555	26	1.67%	1.67%	2,342	79	3.36%	3.36%	3,591	117	3.25%	3.25%	
B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES															
B1	Other Approved Securities (excluding Infrastructure Investments)	SGOA	1,444.36	40.22	2.78%	2.78%	930.28	53.95	5.80%	5.80%	-	-	-	-	
B2	State Government Bonds	SGGB	1,680	48	2.85%	2.85%	1,423	100	7.03%	7.03%	-	-	-	-	
B3	Central Government Guaranteed Loans / Bonds	CGSL	660	27	4.13%	4.13%	713	53	7.41%	7.41%	-	-	-	-	
C HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT															
TAKABLE BONDS OF															
C1	Bonds / Debentures issued by NHB/Institution accredited by NHB	HTDN	2,058	66	3.23%	3.23%	1,806	123	6.81%	6.81%	1,245	38	3.06%	3.06%	
C2	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	-	370	0	0.02%	0.02%	-	-	-	-	
C3	Commercial Papers - NHB / Institution accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-	
TAX FREE BONDS															
C4	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	-	-	-	-	-	-	-	-	-	
D INFRASTRUCTURE INVESTMENTS															
D1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	1,762	(122)	-6.91%	-6.91%	1,757	-96	-5.47%	-5.47%	1,436	-45	-3.17%	-3.17%	
D2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	867	19	2.24%	2.24%	794	68	8.53%	8.53%	749	-30	-3.99%	-3.99%	
TAKABLE BONDS OF															
D3	Infrastructure - PSU - Debentures / Bonds	IPTD	985	16	1.57%	1.57%	809	29	3.57%	3.57%	1,176	2	0.16%	0.16%	
D4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	1,015	35	3.49%	3.49%	1,007	60	5.99%	5.99%	487	9	1.77%	1.77%	
D5	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	-	-	-	-	-	-	-	-	-	-	
D6	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	-	-	-	-	-	-	-	-	-	-	
D7	Infrastructure - Debentures / Bonds / CPs / loans	IDOS	-	-	-	-	-	-	-	-	-	-	-	-	
D8	Infrastructure - Equity (Promoter Group)	IOPE	-	-	-	-	-	-	-	-	-	-	-	-	
D9	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-	
D10	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-	
D11	Infrastructure - Securitised Assets	IESA	-	-	-	-	-	-	-	-	-	-	-	-	
D12	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	-	-	-	-	-	-	-	-	-	-	-	-	
D13	INFRASTRUCTURE OTHER- EQUITY	IOEQ	-	-	-	-	-	-	-	-	26	-11	-40.05%	-40.05%	
D14	Units of InvIT	EIIT	-	-	-	-	-	-	-	-	-	-	-	-	
D15	OTHER Investment Infrastructure - Securitised Debt	IOSA	-	-	-	-	-	-	-	-	-	-	-	-	
TAX FREE BONDS															
	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-	
E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS															
E1	PSU - Equity shares - quoted	EAEQ	1,282	(62)	-4.81%	-4.81%	1,403	-21	-1.49%	-1.49%	1,133	-233	-20.59%	-20.59%	
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	36,023	(59)	-0.16%	-0.16%	35,710	136	0.38%	0.38%	21,999	30	0.14%	0.14%	
E3	Corporate Securities - Debentures	ECOS	1,873	49	2.60%	2.60%	1,711	104	6.06%	6.06%	575	11	1.95%	1.95%	
E4	Corporate Securities - Debentures	EDPG	2	0	4.05%	4.05%	2	0	3.95%	3.95%	67	3	4.10%	4.10%	
E5	Corporate Securities - Preference Shares	EPNG	364	3	0.93%	0.93%	374	-12	-3.32%	-3.32%	232	12	5.20%	5.20%	
E6	Application Money	ECAM	614	1	0.08%	0.08%	550	1	0.16%	0.16%	684	1	0.38%	0.38%	
E7	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance available Investment) (FYI - RBI)	ECCB	146	6	4.16%	4.16%	146	12	8.21%	8.21%	204	14	6.98%	6.98%	
E8	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	
E9	COL - CBLO	ECBO	-	-	-	-	-	-	-	-	1,451	42	2.92%	2.92%	
E10	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-	
E11	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	-	-	-	-	
E12	Mutual Funds - Under Promoter Group	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	
E13	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	37	0	0.01%	0.01%	24	0	1.29%	1.29%	
E14	Commercial Papers	ECPP	-	-	-	-	-	-	-	-	199.57	0.82	0.41%	0.41%	
E15 APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS															
E16	Investment Properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-	
E17	Passively Managed Equity ETF (Non Promoter group)	EETF	39	(3)	-9.00%	-9.00%	44	-5	-10.87%	-10.87%	-	-	-	-	
E18	Deposits - Repo / Reverse Repo	ECMR	2,586	34	1.33%	1.33%	2,204	61	2.75%	2.75%	-	-	-	-	
E19	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-	
E20	Passively Managed Equity ETF (Promoter Group)	EETP	-	-	-	-	-	-	-	-	-	-	-	-	
E21	Perpetual Debt Instruments of Tier I & II Capital issued by Non PSU Banks	EPPO	-	-	-	-	-	-	-	-	-	-	-	-	
E22	Units of Real Estate Investment Trust (REITs)	ERIT	-	-	-	-	-	-	-	-	-	-	-	-	
E23	Corporate Securities - Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-	
F OTHER INVESTMENTS															
F1	Equity Shares (Incl. Co-op Societies)	OESH	1,120	44	3.93%	3.93%	1,382	-164	-11.87%	-11.87%	1,870	-259	-13.87%	-13.87%	
F2	Equity Shares (PSUs & Unlisted)	OEPD	125	(28)	-22.43%	-22.43%	121	-36	-29.43%	-29.43%	74	-28	-38.02%	-38.02%	
F3	Mutual Funds - Debt/Income/ Serial Plans	OMGS	121	3	2.27%	2.27%	121	1	0.74%	0.74%	1,093	18	1.68%	1.68%	
F4	DEBENTURES	OLDB	-	-	-	-	-	-	-	-	-	-	-	-	
F5	Debentures / Bonds / CPs / Loans - (Promoter Group)	ODPG	2	(0)	-1.03%	-1.03%	2	0	0.96%	0.96%	-	-	-	-	
F6	Mutual Funds (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	
F7	Passively Managed Equity ETF (Non Promoter group)	OETF	5,546	(343)	-6.19%	-6.19%	5,599	-294	-5.26%	-5.26%	3,316	49	1.48%	1.48%	
F8	Derivative Instrument	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	
F9	Passively Managed Equity ETF Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-	
F10	Securitised Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	
F11	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IOPD	-	-	-	-	-	-	-	-	-	-	-	-	
F12	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	
F13	Debentures / Bonds / CPs / Loans	HOOS	-	-	-	-	-	-2.65	0.00%	0.00%	-	-	-	-	
F14	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG	-	-	-	-	-	-	-	-	-	-	-	-	
F15	Alternate Investment Funds (Category I)	OAFI	-	-	-	-	-	-	-	-	-	-	-	-	
F16	Reclassified Approved Investments - Debt	HORD	418	(286)	-68.37%	-68.37%	508	-448	-88.10%	-88.10%	-	-	-	-	
F17	Debt Capital Instruments (DCI Basel III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-	
F18	Reclassified Approved Investments - Equity	ORAE	975	(195)	-20.01%	-20.01%	1,037	-11	-1.09%	-1.09%	-	-	-	-	
F19	Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	-	
F20	Alternate Investment Fund (Category II)	OAFB	-	-	-	-	-	-	-	-	-	-	-	-	
F21	Reclassified Approved Investments - Debt	ORAD	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL			69,461	(575)	-0.83%	-0.83%	68,413	111	0.16%	0.16%	43,799	(250)	-0.57%	-0.57%	

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

CERTIFICATION

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

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

NAME OF THE FUND : LIFE FUND

(₹ In Lacs)

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> <u>10.75% EARC NCD 22-02-2021</u>	ODPG	3,000.00	22/02/2016	CARE	AA-	A+	09/07/2019	
B.	<u>AS ON DATE</u>								
1	12.50% RELIANCE INFRASTRUCTURE LTD NCD 15-12-2021	IODS	7,000.00	02/07/2018	FITCH	BBB+	C	07/08/2018	
2	7.44% PNB HOUSING FINANCE LTD NCD 31-10-2019	HTDN	299.63	27/09/2018	FITCH	AAA	AA+	11/01/2019	
3	7.46% PNB HOUSING FINANCE LTD NCD 30-04-2020	HTDN	498.15	15/03/2018	FITCH	AAA	AA+	11/01/2019	
4	7.50% PNB HOUSING FINANCE LTD NCD 15-09-2020	HTDN	2,468.18	27/09/2018	FITCH	AAA	AA+	11/01/2019	
5	9.25% DEWANHOUS NCD 09-09-2023	HORD	1,193.32	12/02/2019	CARE	AAA	D	06/06/2019	
6	11.00% EDELWEISS FINANCE & INVESTMENTS LIMITED NCD 29-07-2025	HORD	1,500.00	29/07/2015	ICRA	LAA	LAA-	26/06/2019	
7	11.50% EDELWEISS RETAIL FINANCE LTD NCD 26-05-2025	HORD	1,489.60	09/05/2019	ICRA	LAA	LAA-	26/06/2019	
8	10.75% EARC NCD 22-02-2021	ODPG	3,000.00	22/02/2016	CARE	AA-	A+	09/07/2019	

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

CERTIFICATION:

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement as on : 30 SEPTEMBER 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>		_____NIL_____						
B.	<u>AS ON DATE</u>								
	7.46% PNB HOUSING FINANCE LTD NCD 30-04 HTDN		468.26	16/03/2018	FITCH	AAA	AA+	11/01/2019	

CERTIFICATION:

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement as on : 30 SEPTEMBER 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	12.00% ECL FINANCE NCD 26-04-2020 II	ODPG	1.55	19/11/2015	CARE	AA	AA-	08/07/2019	
B.	<u>AS ON DATE</u>								
1	10.15% ECL FINANCE NCD 11-03-2020 IV	ODPG	0.20	13/01/2016	CARE	AA	AA-	26/06/2019	
2	8.64% IDFC FIRST BANK LTD NCD 15-04-2020	ECOS	20.14	17/02/2017	ICRA	AAA	AA	22/05/2019	
3	0.00% IDFC FIRST BANK LTD ZCB 12-11-2020	EPBF	26.69	13/05/2016	ICRA	AAA	AA	22/05/2019	
4	7.44% PNB HOUSING FINANCE LTD NCD 31-10-2019	HTDN	199.95	11/09/2018	FITCH	AAA	AA+	11/01/2019	
5	7.46% PNB HOUSING FINANCE LTD NCD 30-04-2020	HTDN	30.12	20/11/2018	FITCH	AAA	AA+	11/01/2019	
6	9.25% DEWANHOUS NCD 09-09-2023	HORD	134.92	12/04/2017	CARE	AAA	D	06/06/2019	
7	12.00% ECL FINANCE NCD 26-04-2020 II	ODPG	1.55	19/11/2015	CARE	AA	AA-	08/07/2019	

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.

(in Crores)																	
Sr. No	Particulars	For the Quarter Ended 30 September 2019				For the Half year Ended 30 September 2019				For the Quarter Ended 30 September 2018				For the Half year Ended 30 September 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) Individual Single Premium (ISPP)																
	From 0-10,000	-	-	-	-	0.01	877	877	0.44	0	-	-	-	0	2,045	2,045	1
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,000-50,000	0.0	5.0	5.0	0.7	0.05	10	10	0.80	0	3	2	0	0	7	6	0
	From 50,000-75,000	0.0	5.0	5.0	0.2	0.04	5	5	0.30	0	16	13	2	0	26	21	4
	From 75,000-100,000	0.2	21.0	21.0	0.8	0.37	36	33	1.35	0	25	21	1	1	62	49	3
	From 1,00,000-1,25,000	0.0	1.0	1.0	0.1	0.01	1	1	0.11	0	3	2	0	0	6	5	0
	Above Rs. 1,25,000	1.2	26.0	26.0	4.7	1.70	46	39	6.43	2	39	28	6	4	82	64	12
	(ii) Individual Single Premium-Annuity (ISPA)																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,000-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,000-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	0.0	2.0	2.0	0.0	0.06	3	3	0.06	0	8	7	0	0	10	9	0
	From 1,00,000-1,25,000	-	-	-	-	0.03	1	1	0.03	-	-	-	-	-	-	-	-
	From 2,50,000-3,00,000	0.1	4.0	4.0	0.1	0.12	4	4	0.12	0	2	2	0	0	3	3	0
	Above Rs. 3,00,000	1.3	17.0	17.0	1.3	1.36	19	19	1.36	1	7	7	1	2	19	19	2
	(iii) Group Single Premium (GSP)																
	From 0-10,000	2.3	3.0	52,663.0	222.0	3.02	3	54,096	310.02	1	-	1,356	101	1	-	2,297	171
	From 10,000-25,000	0.6	-	372.0	39.5	2.63	-	1,634	182.76	2	-	951	112	3	-	1,660	194
	From 25,000-50,000	0.4	-	123.0	14.4	2.74	-	804	116.57	4	-	1,120	180	6	-	1,789	294
	From 50,000-75,000	0.1	-	17.0	4.8	1.33	-	226	45.67	2	-	410	102	4	-	646	161
	From 75,000-100,000	0.0	-	4.0	1.3	0.44	-	53	12.46	2	-	187	75	3	-	119	125
	From 1,00,000-1,25,000	(0.0)	-	(4.0)	(0.5)	0.14	-	13	7.81	1	-	65	30	1	-	100	44
	Above Rs. 1,25,000	0.0	-	-	0.5	0.46	-	19	19.00	4	-	141	155	6	-	235	266
	(iv) Group Single Premium-Annuity (GSPA)																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,000-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,000-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,000-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,000-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(v) Individual non Single Premium (INSP)																
	From 0-10,000	2.1	3,577.0	3,333.0	1,133.2	3.71	5,978	5,530	2,229.4	1	1,954	1,729	607	3	3,708	3,341	889
	From 10,000-25,000	11.5	6,935.0	6,566.0	2,322.8	19.51	12,184	11,634	4,664.3	11	6,616	6,087	1,304	18	10,340	10,076	1,795
	From 25,000-50,000	18.1	5,922.0	5,588.0	845.8	30.48	9,152	8,712	1,542.3	15	4,154	3,800	509	25	6,741	6,218	757
	From 50,000-75,000	9.9	1,774.0	1,661.0	246.6	17.04	2,701	2,533	414.7	10	1,634	1,476	165	17	2,887	2,636	305
	From 75,000-100,000	13.2	1,382.0	1,281.0	211.5	19.17	1,950	1,819	326.7	10	1,022	911	148	16	1,701	1,541	238
	From 1,00,000-1,25,000	5.2	487.0	442.0	79.5	6.83	720	663	151.8	6	607	481	84	9	913	767	140
	Above Rs. 1,25,000	24.9	937.0	851.0	338.2	33.66	1,239	1,130	538.5	22	841	714	361	35	1,329	1,150	648
	(vi) Individual non Single Premium-Annuity (INSPA)																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,000-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,000-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,000-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,000-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(vii) Group Non Single Premium (GNSP)																
	From 0-10,000	-	-	-	-	0.00	-	2	0.06	0	1	66	2	0	1	66	2
	From 10,000-25,000	0.1	-	2,074.0	52.8	0.08	3	2,479	65.34	0	154	154	7	0	1	215	15
	From 25,000-50,000	0.0	1.0	50.0	(13.1)	0.01	2	273	12.08	0	1	158	16	0	1	562	43
	From 50,000-75,000	0.0	-	501.0	54.4	0.03	1	722	69.80	0	1	211	16	0	1	822	22
	From 75,000-100,000	0.0	1.0	(1,888.0)	4.2	0.01	1	155	9.41	0	175	175	10	0	-	4,502	14
	Above Rs. 1,25,000	4.6	10.0	31,502.0	3,264.1	6.33	19	43,292	4,555.39	5	7	20,337	2,055	14	22	56,375	5,600
	(viii) Group Non Single Premium-Annuity (GNSPA)																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,000-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,000-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,000-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Renewal Premium :																
	(i) Individual																
	From 0-10,000	3	4,322	3,957	1,370	5.47	6,807	6,228	2,195.26	3	3,861	3,647	739	5	7,329	6,541	1,529
	From 10,000-25,000	22	11,642	11,143	2,453	35.90	17,446	16,623	3,923.28	18	9,124	8,769	1,288	28	20,382	18,056	2,817
	From 25,000-50,000	28	6,842	6,503	1,032	46.51	10,387	9,838	1,624.95	19	4,371	3,551	491	30	10,751	9,035	1,206
	From 50,000-75,000	17	2,650	2,476	404	28.07	4,208	3,940	660.66	10	1,490	1,460	227	16	4,071	3,739	557
	From 75,000-100,000	17	1,514	1,490	250	27.87	2,352	2,182	420.40	10	899	839	106	16	2,092	1,881	322
	From 1,00,000-1,25,000	10	751	671	111.98	11.98	1,146	1,046	234.29	5	349	338	68	7	1,061	960	201
	Above Rs. 1,25,000	36	1,195	1,098	616	59.63	1,789	1,630	1,012.47	23	652	589	344	38	1,806	1,560	1,078
	(ii) Individual-Annuity																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,000-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,000-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,000-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Group																
	From 0-10,000	-	-	-	-	0.00	1	57	1.71	0	2	130	8	0	3	214	

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: **30 SEPTEMBER 2019**

Business Acquisition through different channels (Group)

(₹ in Crores)

Sr.No.	Channels	For the quarter ended 30 September 19			For the half year ended 30 September 19			For the quarter ended 30 September 18			For the half year ended 30 September 18		
		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	-	27	0.35	-	27	0.35	1	432	0.12	1	430	0.12
2	Corporate Agents-Banks	2	51849	1.88	2	51849	1.88	-	0	-	-	0	-
3	Corporate Agents -Others	-	0	-	-	0	-	-	0	-	-	0	-
4	Brokers	9	23502	2.71	20	30747	3.88	8	11221	0.93	17	27887	2.12
5	Micro Agents	-	0	-	-	-	-	-	0	-	-	0	-
6	Direct Business	4	10036	3.07	7	21145	11.13	2	15278	18.11	8	40771	35.70
	Total(A)	15	85414	8.01	29	103768	17.24	11	26931	19.16	26	69088	37.94
1	Referral (B)	-	-	-	-	0	-	-	0	-	-	0	-
	Grand Total (A+B)	15	85414	8.01	29	103768	17.24	11	26931	19.16	26	69088	37.94

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

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

Date: 30 SEPTEMBER 2019

Business Acquisition through different channels (Individuals)

(₹ in Crores)

Sr.No.	Channels	For the Quarter ended 30 September 2019		For the half year ended 30 September 2019		For the Quarter ended 30 September 2018		For the half year ended 30 September 2018	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	11,854	48.18	19,088	74.34	10,767	44.72	17,701	72.27
2	Corporate Agents-Banks	1,664	9.90	2,846	13.79	1,257	8.94	2,076	14.14
3	Corporate Agents -Others	758	7.26	1,641	15.04	1,438	5.57	2,229	10.21
4	Brokers	477	3.73	727	5.51	484	2.93	786	4.64
5	Micro Agents	161	0.00	434	0.01	67	0.00	159	0.00
6	Direct Business	5,956	18.33	9,965	27.24	2,918	16.36	7,428	28.71
7	Web Aggregators	225	0.21	225	0.21	-	-	-	-
	Total (A)	21,095	87.62	34,926	136.13	16,931	78.52	30,379	129.98
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	21,095	87.62	34,926	136.13	16,931	78.52	30,379	129.98

FORM L-39-Data on Settlement of ClaimsName of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**Date: **30 SEPTEMBER 2019****Ageing of Claims**

S.No.	Types of Claims	On or before maturity	No. of claims paid					Total No. of claims paid	Total amount of claims paid (₹ In Crores)
			1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	256	39	24	257	11	4	591	2.95
	for Annuities / Pension	374	36	30	31	22	2	495	0.32
4	For Surrender	782	-	-	-	-	-	782	4.64
5	Other benefits*	832**	7	5	-	-	-	844	4.24

1	Group Death Claims	-	76	12	-	-	-	88	14.49
	Individual Death	-	56	9	4	-	-	69	6.75
2	Claims								

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

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

Ageing reckoned from the date of receipt of last requirement

FORM L-40 : Quarterly claims data for Life

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

Date: **30 SEPTEMBER 2019**

Quarterly claims data for Life For the Quarter ended 30 September 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	14	-	470	215	282	2
2	Claims reported during the period	72	-	380	510	853	15
3	Claims Settled during the period	69	-	591	495	782	12
4	T & C Rejected	-	-	-	-	-	1
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	13	-	259	230	353	4
	Less than 3months	12	-	75	90	130	4
	3 months to 6 months	1	-	44	58	3	-
	6months to 1 year	-	-	76	46	82	-
	1year and above	-	-	64	36	138	-

* 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	6	-	-	-	-	-
2	Claims reported during the period	89	-	-	-	-	832
3	Claims Settled during the period	88	-	-	-	-	832
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	3	-	-	-	-	-
	Less than 3months	2	-	-	-	-	-
	3 months to 6 months	1	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

FORM L-40 : Quarterly claims data for Life

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

Date: **30 SEPTEMBER 2019**

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

(No. of claims only)

S. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	-	-	251	197	249	-
2	Claims reported during the period	137	-	857	1,060	1,331	25
3	Claims Settled during the period	115	-	849	1,027	1,227	19
4	T & C Rejected	-	-	-	-	-	2
5	Claims Repudiated during the period	9	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	9	-	-	-	-	-
	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	13	-	259	230	353	4
	Less than 3months	12	-	75	90	130	4
	3 months to 6 months	1	-	44	58	3	-
	6months to 1 year	-	-	76	46	82	-
	1year and above	-	-	64	36	138	-

* 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	168	-	-	-	-	1,109
3	Claims Settled during the period	160	-	-	-	-	1,109
4	T & C Rejected	-	-	-	-	-	-
5	Claims Repudiated during the period	5	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	5	-	-	-	-	-
	b) Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
6	Claims Written Back	-	-	-	-	-	-
7	Claims O/S at End of the period	3	-	-	-	-	-
	Less than 3months	2	-	-	-	-	-
	3 months to 6 months	1	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

FORM L-41 - GRIEVANCE DISPOSAL

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

Date: 30 SEPTEMBER 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	2	0	0	2	0	2
(b)	Policy Servicing	2	1	0	0	1	0	3
(c)	Proposal Processing	6	1	0	0	1	0	7
(d)	Survival Claims	1	0	0	0	0	0	1
(e)	ULIP Related	1	0	0	0	0	0	1
(f)	Unfair Business Practices	102	116	17	0	99	5	218
(g)	Others	2	9	2	0	7	0	11
	Total Number of complaints:	114	129	19	0	110	5	243

2	Total No. of policies during previous year:	81,074
3	Total No. of claims during previous year	1,286
4	Total No. of policies during current year	34,955
5	Total No. of claims during current year	332
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	70
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :	60

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
(a)	Upto 7 days	5	0	5
(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	5	0	5

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

L-42- Valuation Basis (Life Insurance)

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

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

i. Individual Business	Min	Max
1. Life - Participating Policies	8.00% (Without MAD*)	8.00% (Without MAD)
2. Pension - Participating Policies	8.00% (Without MAD)	8.00% (Without MAD)
3. Life - Non-participating Policies	7.25% (Without MAD)	7.75% (Without MAD)
4. Annuities - Participating policies		NA
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. Non-Participating (excluding OYRGTA)	7.25% (Without MAD)	7.25% (Without MAD)
2. Unit Linked (Non-Unit Fund)	7.25% (Without MAD)	7.25% (Without MAD)
3. Variable Insurance Plan (General Fund Reserve)	7.25% (Without MAD)	7.25% (Without MAD)

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

i. Individual Business	Min	Max
1. Life - Participating policies	102.0% (Without MAD)	102.0% (Without MAD)
2. Pension - Participating Policies	102.0% (Without MAD)	102.0% (Without MAD)
3. Life - Non-participating Policies		
- Pure Term Plans	22% (Without MAD)	215.0% (Without MAD)
- Non Term Plans	80.0% (Without MAD)	155.0% (Without MAD)
4. Annuities- Participating policies		NA
5. Annuities - Non-participating policies	70% (Without MAD) of Modified Mortality for Annuitants - LIC (a) (1996-98) Ultimate Rates	80% (Without MAD) of Modified Mortality for Annuitants - LIC (a) (1996-98) Ultimate Rates
6. Annuities- Individual Pension Plan		NA
7. Unit Linked - Life	95.0% (Without MAD)	110.0% (Without MAD)
8. Unit Linked - Pension	102.0% (Without MAD)	102.0% (Without MAD)
9. Health Insurance	90.0% (Without MAD)	90.0% (Without MAD)
ii. Group Business		
1. Non-Participating (excluding OYRGTA)	73.0% (Without MAD)	185.0% (Without MAD)
2. Unit Linked	102.0% (Without MAD)	102.0% (Without MAD)
3. Variable Insurance Plan	102.0% (Without MAD)	102.0% (Without MAD)

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

i. Individual Business	Min	Max
1. Life - Participating Policies	432 (INFL @5%) (without MAD)	865 (INFL @ 5%) (without MAD)
2. Pension - Participating Policies	523 (INFL @5%) (without MAD)	654 (INFL @5%) (without MAD)
3. Life - Non - participating Policies	269 (INFL @ 5%) (without MAD) 16 (INFL @ 5%) (without MAD) for micro Insurance plan	865 (INFL @ 5%) (without MAD) 16 (INFL @ 5%) (without MAD) for micro Insurance plan
4. Annuities - Participating policies		NA
5. Annuities - Non-participating policies	262 (INFL @ 5%) (without MAD)	523 (INFL @ 5%) (without MAD)
6. Annuities - Individual Pension Plan		NA
7. Unit Linked - Life	551 (INFL @ 5%) (without MAD)	865 (INFL @ 5%) (without MAD)
8. Unit Linked - Pension	297 (INFL @ 5%) (without MAD)	593 (INFL @ 5%) (without MAD)
9. Health Insurance	307 (INFL @5%) (without MAD)	498 (INFL @5%) (without MAD)
ii. Group Business		
1. Non-Participating (excluding OYRGTA)	per member - 256 (INFL @ 5%) (without MAD) 10 (INFL @ 5%) (without MAD) for micro Insurance plan	per member - 275 (INFL @ 5%) (without MAD) 10 (INFL @ 5%) (without MAD) for micro Insurance plan
2. Unit Linked		per scheme - 8651 (INFL @5%) (without MAD)
3. Variable Insurance Plan		per scheme - 5931 (INFL @5%) (without MAD)

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

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

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

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

8) Change in Valuation Methods or Bases: **

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

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

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

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