

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number : 147 dated 10 May 2011

PUBLIC DISCLOSURES FOR THE QUARTER AND NINE MONTHS ENDED 31 DECEMBER 2019

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REVENUE ACCOUNT FOR THE QUARTER ENDED 31 DECEMBER 2019

(₹ in '000)

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

Particulars	Schedule	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par			
			Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Premium earned-net	L-4											
(a) Premium		24,26,452	5,39,093	31,496	10,66,199	13,873	5,396	1,07,438	24,189	6,19,518	7,225	12,024
(b) Reinsurance ceded		(1,16,626)	(886)	-	(41,987)	-	(1,221)	(70,784)	-	(1,748)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Sub Total		23,09,826	5,38,206	31,496	10,24,212	13,873	4,175	36,654	24,189	6,17,770	7,225	12,024
Income from Investments	L-4											
(a) Interest, Dividend & Rent (Net)		3,84,829	64,620	11,470	2,15,203	9,115	1,127	28,824	5,820	38,979	2,437	7,235
(b) Profit on sale / redemption of investments		2,58,899	25,217	2,976	50,824	6,764	-	11,681	405	1,51,176	2,815	7,041
(c) (Loss on sale / redemption of investments)		(1,42,807)	(8,293)	(1,492)	(62,609)	(939)	-	(1,205)	-	(64,153)	(918)	(3,198)
(d) Transfer /Gain on revaluation / change in fair value*		2,06,176	-	-	-	-	-	-	-	1,91,919	6,387	7,871
Sub Total		7,07,097	81,544	12,955	2,03,417	14,940	1,127	39,300	6,225	3,17,920	10,722	18,949
Contribution from Shareholders' Account towards Excess EOM		-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' Account		8,10,912	1,48,783	-	4,22,138	-	5,012	(17,588)	1,465	2,50,449	(45)	696
Income on Unclaimed amount of Policyholders		347	-	-	347	-	-	-	-	-	-	-
Other Income		2,132	(2,464)	-	4,789	1	-	-	-	(193)	-	-
Sub Total		8,13,391	1,46,319	-	4,27,274	1	5,012	(17,588)	1,465	2,50,256	(45)	696
Total (A)		38,30,314	7,66,069	44,451	16,54,903	28,815	10,314	58,366	31,878	11,85,946	17,902	31,669
Commission Expenses	L-5	2,04,423	60,133	586	1,20,379	(161)	396	3,924	2	18,979	185	-
Operating Expenses related to Insurance Business\$	L-6	14,43,911	3,50,492	1,501	7,25,432	4,297	7,728	45,371	1,813	3,04,803	1,285	1,188
GST/Service Tax on Charges		14,881	-	-	-	-	-	-	61	14,250	229	340
Provision for Doubtful debts		2,939	-	-	2,939	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		12,682	182	-	12,500	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-
Total (B)		16,78,836	4,10,807	2,087	8,61,250	4,136	8,124	49,295	1,875	3,38,032	1,700	1,528
Benefits Paid (Net)	L-7	2,21,684	32,642	1,524	50,567	7,851	1,210	62,046	1,447	47,206	16	17,176
Interim Bonuses Paid		22	15	7	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies												
(a) Gross **		19,95,003	3,22,604	35,894	8,20,679	13,560	980	(57,794)	28,557	8,00,708	16,186	13,629
(b) Amount ceded in Reinsurance	(72,775)	-	-	(77,593)	-	-	4,818	-	-	-	-	
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	
Total (C)		21,43,934	3,55,261	37,425	7,93,653	21,411	2,190	9,070	30,003	8,47,914	16,203	30,804
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		7,543	-	4,938	-	3,268	-	-	-	-	(0)	(663)
Appropriations												
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (PAR)		4,939	-	4,939	-	-	-	-	-	-	-	-
Revenue Surplus transferred to Balance Sheet (NON PAR)		2,604	-	-	-	3,268	-	-	-	-	-	(664)
TOTAL (D)		7,543	-	4,939	-	3,268	-	-	-	-	-	(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 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		22	15	7	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		7,543	-	4,939	-	3,268	-	-	-	-	-	(664)
(d) Total Surplus [(a) + (b)+ (c)]		7,565	15	4,946	-	3,268	-	-	-	-	-	(664)

REVENUE ACCOUNT FOR THE NINE MONTHS ENDED 31 DECEMBER 2019

(` in '000)

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

Particulars	Schedule	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par			
			Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Premium earned-net	L-4											
(a) Premium		63,73,435	13,51,702	82,413	25,68,197	29,482	18,973	4,97,353	42,121	17,37,190	30,524	15,479
(b) Reinsurance ceded		(3,31,007)	(2,437)	-	(1,18,724)	-	(3,365)	(2,01,175)	-	(5,306)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Sub Total		60,42,428	13,49,266	82,413	24,49,473	29,482	15,608	2,96,178	42,121	17,31,884	30,524	15,479
Income from Investments	L-4											
(a) Interest, Dividend & Rent (Net)		11,17,231	1,88,943	33,624	6,11,234	25,983	3,514	86,217	17,256	1,22,193	7,308	20,960
(b) Profit on sale / redemption of investments		9,06,780	79,673	10,985	4,54,900	7,165	900	13,764	683	3,04,820	7,297	26,594
(c) (Loss on sale / redemption of investments)		(4,70,647)	(36,674)	(6,964)	(2,07,453)	(939)	-	(1,205)	(207)	(2,07,981)	(2,507)	(6,717)
(d) Transfer /Gain on revaluation / change in fair value*		89,694	-	-	-	-	-	-	-	93,096	1,003	(4,406)
Sub Total		16,43,058	2,31,942	37,646	8,58,681	32,209	4,414	98,775	17,731	3,12,128	13,101	36,431
Contribution from Shareholders' Account towards Excess EOM		-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' Account		22,30,603	4,81,464	-	10,00,620	-	36,559	355	3,560	7,04,893	2,453	696
Income on Unclaimed amount of Policyholders		1,070	-	-	1,070	-	-	-	-	-	-	-
Other Income		8,757	1,653	-	6,998	1	-	-	-	106	-	-
Sub Total		22,40,430	4,83,117	-	10,08,688	1	36,559	355	3,560	7,04,999	2,453	696
Total (A)		99,25,916	20,64,325	1,20,059	43,16,842	61,692	56,581	3,95,309	63,413	27,49,012	46,078	52,606
Commission Expenses	L-5	4,98,423	1,46,201	1,485	2,88,046	196	1,990	7,747	359	51,698	700	-
Operating Expenses related to Insurance Business \$	L-6	40,02,510	9,13,721	4,042	20,31,947	8,218	39,013	1,43,072	4,450	8,49,555	6,331	2,160
GST/Service Tax on Charges		43,147	-	-	-	-	-	-	179	41,186	747	1,034
Provision for Doubtful debts		4,363	-	-	4,363	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		76,685	437	-	66,000	-	-	-	-	5,862	-	4,386
(b) Others		-	-	-	-	-	-	-	-	-	-	-
Total (B)		46,25,128	10,60,359	5,527	23,90,357	8,414	41,004	1,50,819	4,988	9,48,301	7,778	7,581
Benefits Paid (Net)	L-7	5,70,455	91,719	5,751	1,03,541	17,034	2,919	1,85,389	3,956	1,08,788	1,051	50,309
Interim Bonuses Paid		235	213	22	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies												
(a) Gross **		48,81,383	9,12,033	99,814	19,98,906	30,510	12,657	49,102	54,470	16,91,925	37,248	(5,283)
(b) Amount ceded in Reinsurance	(1,65,964)	-	-	(1,75,961)	-	-	9,997	-	-	-	-	
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	
Total (C)		52,86,110	10,03,965	1,05,587	19,26,486	47,544	15,576	2,44,489	58,426	18,00,713	38,299	45,026
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		14,678	-	8,945	-	5,733	-	-	-	-	-	-
Appropriations												
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (PAR)		8,945	-	8,945	-	-	-	-	-	-	-	-
Revenue Surplus transferred to Balance Sheet (NON PAR)		5,733	-	-	-	5,733	-	-	-	-	-	-
TOTAL (D)		14,678	-	8,945	-	5,733	-	-	-	-	-	-
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 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		235	213	22	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		14,678	-	8,945	-	5,733	-	-	-	-	-	-
(d) Total Surplus [(a) + (b)+ (c)]		14,913	213	8,967	-	5,733	-	-	-	-	-	-

REVENUE ACCOUNT FOR THE QUARTER ENDED 31 DECEMBER 2018

(₹ in '000)

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

Particulars	Schedule	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par			
			Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Premium earned-net	L-4											
(a) Premium		19,71,419	3,67,307	40,015	7,83,953	11,209	3,766	1,66,988	76,303	5,12,822	9,054	(0)
(b) Reinsurance ceded		(78,203)	(679)	-	(30,489)	-	(805)	(44,837)	-	(1,393)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Sub Total		18,93,216	3,66,628	40,015	7,53,464	11,209	2,961	1,22,152	76,303	5,11,429	9,054	(0)
Income from Investments	L-4											
(a) Interest, Dividend & Rent (Net)		2,91,895	50,417	8,794	1,61,716	6,184	830	25,559	3,572	28,067	1,867	4,890
(b) Profit on sale / redemption of investments		2,91,482	7,030	2,875	2,15,667	2,495	-	4,952	-	52,384	2,444	3,635
(c) (Loss on sale / redemption of investments)		(2,93,372)	(39,310)	(4,156)	(33,912)	(359)	(37)	(8,733)	-	(1,93,743)	(5,447)	(7,675)
(d) Transfer /Gain on revaluation / change in fair value*		1,79,671	-	-	-	-	-	-	-	1,61,880	4,225	13,566
Sub Total		4,69,676	18,137	7,512	3,43,472	8,319	792	21,778	3,572	48,588	3,089	14,416
Contribution from Shareholders' Account towards Excess EOM		-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' Account		1,52,634	33,886	-	(71,537)	(2,600)	2,577	-	1,237	1,87,756	-	1,313
Income on Unclaimed amount of Policyholders		432	-	-	432	-	-	-	-	-	-	-
Other Income		499	332	-	144	-	-	-	-	23	-	-
Sub Total		1,53,565	34,219	-	(70,961)	(2,600)	2,577	-	1,237	1,87,778	-	1,313
Total (A)		25,16,458	4,18,984	47,528	10,25,975	16,929	6,331	1,43,930	81,112	7,47,796	12,143	15,729
Commission Expenses	L-5	1,68,565	45,803	924	89,425	259	143	5,576	429	25,509	330	167
Operating Expenses related to Insurance Business \$	L-6	6,77,633	1,39,383	755	2,85,794	319	1,711	36,353	112	2,11,979	82	1,147
GST/Service Tax on Charges		11,746	-	-	-	-	-	-	51	11,586	110	-
Provision for Doubtful debts		1,748	(52)	-	1,913	-	-	(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)		8,59,692	1,85,134	1,679	3,77,132	578	1,854	41,924	484	2,49,074	522	1,313
Benefits Paid (Net)	L-7	1,81,833	29,682	932	31,858	4,363	857	88,335	411	13,153	324	11,917
Interim Bonuses Paid		22	22	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-
(a) Gross **		15,26,845	2,04,147	41,533	6,65,950	11,988	3,620	20,876	80,217	4,85,568	10,448	2,498
(b) Amount ceded in Reinsurance		(50,359)	-	-	(48,952)	-	-	(1,407)	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
Total (C)		16,58,341	2,33,850	42,466	6,48,856	16,351	4,478	1,07,805	80,628	4,98,721	10,772	14,415
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		(1,577)	-	3,385	-	-	-	(5,812)	-	-	849	-
Appropriations												
Transfer to Shareholders' Account		(4,962)	-	-	-	-	-	(5,812)	-	-	849	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (PAR)		3,385	-	3,385	-	-	-	-	-	-	-	-
Revenue Surplus transferred to Balance Sheet (NON PAR)		-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)		(1,577)	-	3,384	-	-	-	(5,812)	-	-	849	-
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 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		22	22	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		(1,577)	-	3,385	-	-	-	(5,812)	-	-	849	-
(d) Total Surplus [(a) + (b)+ (c)]		(1,555)	22	3,385	-	-	-	(5,812)	-	-	849	-

REVENUE ACCOUNT FOR THE NINE MONTHS ENDED 31 DECEMBER 2018

(₹ in '000)

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

Particulars	Schedule	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
			Individual Par	Individual Par Pension#	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Premium earned-net												
(a) Premium	L-4	51,21,319	9,56,031	1,09,034	18,75,094	38,051	11,072	5,75,586	1,02,223	14,01,339	37,313	15,575
(b) Reinsurance ceded		(1,96,598)	(1,879)	-	(85,439)	-	(2,351)	(1,03,002)	-	(3,927)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Sub Total		49,24,721	9,54,152	1,09,034	17,89,655	38,051	8,720	4,72,585	1,02,223	13,97,412	37,313	15,575
Income from Investments												
(a) Interest, Dividend & Rent (Net)		7,90,595	1,36,332	23,863	4,38,740	16,028	2,023	63,842	7,520	81,908	5,495	14,845
(b) Profit on sale / redemption of investments		5,82,257	39,415	7,584	2,62,059	3,317	389	7,928	287	2,31,861	13,312	16,105
(c) (Loss on sale / redemption of investments)		(7,02,102)	(62,413)	(7,968)	(1,93,666)	(4,624)	(377)	(16,919)	(9,345)	(3,68,827)	(15,039)	(22,924)
(d) Transfer /Gain on revaluation / change in fair value*		91,547	-	-	-	-	-	-	-	81,178	1,458	8,911
Sub Total		7,62,298	1,13,333	23,480	5,07,132	14,722	2,035	54,851	(1,537)	26,120	5,226	16,937
Contribution from Shareholders' Account towards Excess EoM		-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' Account		8,15,683	98,796	-	1,64,276	1,631	4,522	-	12,033	5,32,373	-	2,052
Income on Unclaimed amount of Policyholders		1,013	-	-	1,013	-	-	-	-	-	-	-
Other Income		11,798	817	-	3,179	-	-	-	-	7,055	214	534
Sub Total		8,28,494	99,614	-	1,68,467	1,631	4,522	-	12,033	5,39,427	214	2,586
Total (A)		65,15,512	11,67,099	1,32,514	24,65,254	54,404	15,278	5,27,436	1,12,719	19,62,959	42,752	35,098
Commission Expenses	L-5	3,59,657	1,13,683	2,715	1,76,057	655	377	6,630	461	57,934	972	174
Operating Expenses related to Insurance Business\$	L-6	17,57,098	3,80,184	2,344	6,70,117	1,270	4,961	85,628	1,018	6,07,795	490	3,292
GST/Service Tax on Charges		32,709	-	-	-	-	-	-	69	32,220	420	-
Provision for Doubtful debts		2,368	-	-	2,368	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-
Total (B)		21,51,831	4,93,867	5,058	8,48,541	1,925	5,338	92,258	1,548	6,97,948	1,882	3,466
Benefits Paid (Net)	L-7	4,67,839	81,087	1,944	71,585	10,819	1,088	2,09,500	3,505	57,667	574	30,071
Interim Bonuses Paid		64	64	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-
(a) Gross **		40,38,908	5,92,081	1,16,896	17,55,014	41,660	8,851	1,70,195	1,07,666	12,07,344	37,641	1,561
(b) Amount ceded in Reinsurance		(2,30,360)	-	-	(2,09,871)	-	-	(20,488)	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
Total (C)		42,76,452	6,73,232	1,18,840	16,16,728	52,479	9,939	3,59,206	1,11,170	12,65,011	38,215	31,632
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		87,228	-	8,614	-	-	-	75,959	-	-	2,655	-
Appropriations												
Transfer to Shareholders' Account		78,614	-	-	-	-	-	75,959	-	-	2,655	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (PAR)		8,614	-	8,614	-	-	-	-	-	-	-	-
Revenue Surplus transferred to Balance Sheet (NON PAR)		-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)		87,228	-	8,614	-	-	-	75,959	-	-	2,655	-
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 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		64	64	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		87,228	-	8,614	-	-	-	75,959	-	-	2,655	-
(d) Total Surplus [(a) + (b) + (c)]		87,292	64	8,614	-	-	-	75,959	-	-	2,655	-

PROFIT AND LOSS ACCOUNT FOR THE QUARTER NINE MONTH ENDED 31 DECEMBER 2019

SHAREHOLDERS' ACCOUNT (NON-TECHNICAL ACCOUNT)

(₹ in '000)

Particulars	SCHEDULE	For the Quarter ended 31 December 2019	For the Nine Months Ended 31 December 2019	For the Quarter ended 31 December 2018	For the Nine Months Ended 31 December 2018
Amounts transferred from the policyholders account (Technical Account)		-	-	(4,962)	78,614
Income from investments					
(a) Interest, Dividend & Rent (Net)		1,29,841	3,96,478	1,64,223	5,11,379
(b) Profit on sale / redemption of investments		80,143	1,91,729	10,772	1,47,560
(c) (Loss on sale / redemption of investments)		(5,036)	(44,441)	(1,00,190)	(2,26,882)
(d) Transfer /Gain/(Loss) on revaluation / change in fair value		-	-	-	-
Sub Total		2,04,948	5,43,766	74,805	4,32,057
Other income		-	235	-	-
Total (A)		2,04,948	5,44,001	69,842	5,10,671
Expenses other than those directly related to the insurance business \$	3A	2,223	6,355	5,24,161	17,11,390
Contribution towards the remuneration of MD/CEOs/WTDs		17,499	18,721	12,910	12,910
Bad debts written off		-	-	-	-
Provisions (Other than taxation)		-	-	-	-
(a) For diminution in the value of investment (Net)		40,079	3,12,187	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others		-	-	-	-
Contribution to the Policyholders' Account towards Excess EoM		-	-	-	-
Contribution to the Policyholders' Account		8,10,912	22,30,603	1,52,634	8,15,683
Total (B)		8,70,713	25,67,866	6,89,705	25,39,983
Profit / (Loss) before tax		(6,65,765)	(20,23,865)	(6,19,863)	(20,29,312)
Provision for taxation					
For Current Year		-	-	-	-
For earlier years		-	-	-	-
Profit / (Loss) after tax		(6,65,765)	(20,23,865)	(6,19,863)	(20,29,312)
APPROPRIATIONS					
(a) Balance at the beginning of the year		(1,18,12,327)	(1,10,81,436)	(90,57,527)	(83,75,165)
(b) Interim dividends paid during the year		-	-	-	-
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution tax		-	-	-	-
(e) Transfer to reserves / other accounts		-	-	-	-
Profit / (Loss) carried to the Balance Sheet		(1,24,78,092)	(1,31,05,301)	(96,77,390)	(1,04,04,477)
Earning per share of face value ₹ 10 - Basic/Diluted		(2.13)	(6.47)	(1.95)	(6.40)

\$ 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 previous year's comparative period, the excess of EoM was charged directly to Shareholders' Account (Non Technical).

BALANCE SHEET AS AT 31 DECEMBER 2019

(₹ in '000)

PARTICULARS	SCHEDULE	As at		
		31 December 2019	31 December 2018	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		1,25,361	7,189	12,775
Sub-total		2,01,00,048	1,99,81,876	1,99,87,462
Borrowings				
	L-11	-	-	-
Policyholders' Funds				
Credit/(Debit) Fair Value Change Account		63,017	(44,794)	3,061
Policy liabilities		1,78,42,490	1,28,79,643	1,48,34,417
Insurance reserves		-	-	-
Provision for Linked Liabilities		66,54,419	44,22,600	55,03,750
Add: Credit/(Debit) Fair Value Change Account		4,40,102	1,06,855	3,50,409
Total Provision for Linked Liabilities		70,94,521	45,29,455	58,54,159
Sub-total		2,50,00,027	1,73,64,304	2,06,91,637
Funds for Discontinued Policies				
Discontinued on account of non-payment of premium-Linked Others		10,66,199	5,45,901	5,99,214
Funds for Future Appropriations (PAR)		46,419	32,065	37,474
Surplus in Revenue account (Non PAR)		5,733	-	-
Total		4,62,18,427	3,79,24,146	4,13,15,788
APPLICATION OF FUNDS				
Investments				
Shareholders'	L-12	51,16,554	75,04,927	66,89,467
Policyholders'	L-13	1,83,02,020	1,36,13,220	1,57,24,897
Assets held to cover linked liabilities	L-14	81,60,720	50,75,357	64,53,373
Loans	L-15	82,857	41,062	52,716
Fixed assets	L-16	10,62,095	9,54,478	9,82,444
Current assets				
Cash and bank balances	L-17	4,77,606	3,57,269	9,73,959
Advances and other assets	L-18	21,65,532	19,68,253	23,24,361
Sub-total (A)		26,43,138	23,25,523	32,98,320
Current liabilities	L-19	22,21,444	19,65,243	29,52,688
Provisions	L-20	32,815	29,653	14,171
Sub-total (B)		22,54,259	19,94,896	29,66,858
Net Current Assets (C) = (A - B)		3,88,879	3,30,627	3,31,460
Miscellaneous expenditure (to the extent not written off or adjusted)	L-21	-	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		1,31,05,301	1,04,04,478	1,10,81,431
Debit Balance in Revenue Account (Policyholders' Account)		-	-	-
Total		4,62,18,427	3,79,24,146	4,13,15,788

Contingent Liabilities

PARTICULARS	As at		
	31 December 2019	31 December 2018	31 March 2019
Partly-paid up investments	-	-	-
Claims, other than against policies, not acknowledged as debts by the Company	-	-	-
Guarantees given by or on behalf of the Company	-	-	-
Underwriting commitments outstanding (in respect of shares and securities)	-	-	-
Statutory demands / liabilities in dispute, not provided for	35,660*	1,83,242 *	35,660*
Reinsurance obligations to the extent not provided for in accounts	-	-	-
Others (Claims against policies under litigation)	2,973	9,739	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 31 December 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	9,11,531	2,42,689	(202)	4,04,303	-	2,028	14,684	24,189	2,11,004	812	12,024
Renewal Premiums	14,58,204	2,96,404	31,698	6,57,369	-	3,368	59,791	-	4,03,161	6,413	-
Single Premiums	56,716	-	-	4,526	13,873	-	32,963	-	5,353	-	-
Total	24,26,451	5,39,092	31,496	10,66,198	13,873	5,396	1,07,438	24,189	6,19,518	7,225	12,024

For the Nine Months Ended 31 December 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	23,00,173	5,86,854	(697)	10,40,631	-	9,438	57,960	42,121	5,44,994	3,393	15,479
Renewal Premiums	38,71,487	7,64,848	83,110	15,18,572	-	9,536	2,98,731	-	11,70,018	26,672	-
Single Premiums	2,01,775	-	0	8,994	29,482	-	1,40,661	-	22,178	459	-
Total	63,73,435	13,51,702	82,413	25,68,197	29,482	18,973	4,97,353	42,121	17,37,190	30,524	15,479

For the Quarter Ended 31 December 2018

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Premium											
First year Premiums	9,32,497	1,81,069	1,246	3,49,640	-	1,227	59,408	76,303	2,61,131	2,473	-
Renewal Premiums	9,46,843	1,86,238	38,769	4,32,514	-	2,539	40,167	-	2,41,534	5,082	-
Single Premiums	92,079	-	-	1,798	11,209	-	67,414	-	10,158	1,500	-
Total	19,71,419	3,67,307	40,015	7,83,952	11,209	3,767	1,66,988	76,303	5,12,822	9,055	-

For the Nine Months Ended 31 December 2018

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
		Individual Par	Individual Par Pension#	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Premium											
First year Premiums	22,99,553	4,93,247	11,000	7,70,414	-	3,394	1,58,111	1,02,223	7,39,639	5,949	15,575
Renewal Premiums	24,17,493	4,62,784	98,163	10,96,862	-	7,678	1,10,847	-	6,13,456	27,703	-
Single Premiums	4,04,273	-	(129)	7,818	38,051	-	3,06,628	-	48,244	3,661	-
Total	51,21,318	9,56,031	1,09,034	18,75,094	38,051	11,072	5,75,586	1,02,223	14,01,339	37,313	15,575

Form L-5 - Commission Schedule

COMMISSION

For the Quarter Ended 31 December 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	1,44,542	45,061	(0)	88,791	-	304	346	2	9,991	48	-
Renewal Premiums	41,280	10,460	586	21,609	-	29	2,700	-	5,784	112	-
Single Premiums	962	-	-	63	(55)	-	879	-	75	(0)	-
Other Commissions											
Total (A)	1,86,784	55,521	586	1,10,463	(55)	333	3,924	2	15,850	159	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
Net commission	1,86,784	55,521	586	1,10,463	(55)	333	3,924	2	15,850	159	-
Rewards and Remuneration to Agent, brokers and other intermediaries	17,639	4,612	-	9,916	(107)	63	-	-	3,129	26	-
TOTAL	2,04,423	60,133	586	1,20,379	(161)	396	3,924	2	18,979	185	-
Break-up of the commission expenses (gross) incurred to procure business:											
Agents	1,51,980	44,842	225	94,106	(43)	334	-	-	12,355	160	-
Brokers	18,917	3,424	1	12,373	-	1	3,101	2	17	-	-
Corporate Agency	33,517	11,873	360	13,900	(118)	62	823	-	6,593	25	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others - Web Aggregators	9	(4)	-	(1)	-	-	-	-	14	-	-
Total	2,04,423	60,135	586	1,20,377	(161)	396	3,924	2	18,979	185	-

For the Nine Months Ended 31 December 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	3,64,521	1,10,766	(37)	2,20,983	-	1,762	1,692	359	28,822	174	-
Renewal Premiums	99,712	27,172	1,522	49,163	-	71	4,237	-	17,096	452	-
Single Premiums	2,425	-	-	126	196	-	1,818	-	279	6	-
Other Commissions											
Total (A)	4,66,658	1,37,938	1,485	2,70,272	196	1,832	7,747	359	46,197	632	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
Net commission	4,66,658	1,37,938	1,485	2,70,272	196	1,832	7,747	359	46,197	632	-
Rewards and Remuneration to Agent, brokers and other intermediaries	31,765	8,263	-	17,774	-	158	-	-	5,501	69	-
Net commission	4,98,423	1,46,201	1,485	2,88,046	196	1,991	7,747	359	51,698	701	-
Break-up of the commission expenses (gross) incurred to procure business:											
Agents	3,68,350	1,11,116	595	2,24,703	274	1,828	-	17	29,192	625	-
Brokers	40,373	8,169	2	25,779	-	8	5,985	342	88	-	-
Corporate agency	89,680	26,918	888	37,562	(78)	155	1,763	-	22,398	76	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others - Web Aggregators	20	-	-	-	-	-	-	-	20	-	-
Total	4,98,423	1,46,203	1,485	2,88,044	196	1,991	7,747	359	51,698	701	-

For the Quarter Ended 31 December 2018

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par			
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Commission											
First year Premiums	1,13,979	33,438	68	66,288	-	132	345	113	13,444	152	-
Renewal Premiums	26,590	6,748	727	15,051	-	(2)	103	-	3,876	86	-
Single Premiums	346	-	-	31	204	-	-	-	86	25	-
Other Commissions											
Total (A)	1,40,915	40,186	795	81,371	204	130	448	113	17,405	263	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
Net commission	1,40,915	40,186	795	81,371	204	130	448	113	17,405	263	-
Rewards and Remuneration to Agent, brokers and other intermediaries	27,650	5,617	129	8,055	56	13	5,128	316	8,104	67	167
Net commission	1,68,565	45,803	924	89,425	259	143	5,576	429	25,509	330	167
Break-up of the commission expenses (gross) incurred to procure business:											
Agents	1,34,593	35,991	470	73,268	118	126	5,137	316	18,700	299	167
Brokers	7,108	2,570	1	3,940	-	1	439	113	45	-	-
Corporate agency	26,864	7,241	453	12,216	141	16	-	-	6,764	32	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others - Web Aggregators	-	-	-	-	-	-	-	-	-	-	-
Total	1,68,565	45,803	924	89,424	259	143	5,576	429	25,509	330	167

For the Nine Months Ended 31 December 2018

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par			
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Commission											
First year Premiums	2,54,806	89,387	648	1,26,421	-	330	846	134	36,686	353	-
Renewal Premiums	68,051	16,969	1,876	38,194	-	3	488	-	10,053	468	-
Single Premiums	1,390	-	-	126	581	-	-	-	623	60	-
Other Commissions											
Total (A)	3,24,247	1,06,356	2,525	1,64,740	581	333	1,334	134	47,363	882	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
Net commission	3,24,247	1,06,356	2,525	1,64,740	581	333	1,334	134	47,363	882	-
Rewards and Remuneration to Agent, brokers and other intermediaries	35,410	7,327	190	11,316	74	44	5,297	327	10,571	90	174
Net commission	3,59,657	1,13,683	2,715	1,76,057	655	377	6,630	461	57,934	972	174
Break-up of the commission expenses (gross) incurred to procure business:											
Agents	2,75,820	89,640	1,309	1,37,801	219	324	5,306	333	39,832	882	174
Brokers	18,793	5,172	3	11,942	4	5	1,324	128	216	-	-
Corporate agency	65,044	18,871	1,403	26,313	433	48	-	-	17,885	90	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others - Web Aggregators	-	-	-	-	-	-	-	-	-	-	-
Total	3,59,657	1,13,683	2,715	1,76,057	655	377	6,630	461	57,934	972	174

L-6- Operating Expenses Schedule

(₹ in '000)

Particulars	For the Quarter Ended 31 DECEMBER 2019	For the Nine Months Ended 31 DECEMBER 2019	For the Quarter Ended 31 DECEMBER 2018	For the Nine Months Ended 31 DECEMBER 2018
Employees' remuneration & welfare benefits	8,48,500	23,63,987	7,79,379	20,85,647
Travel, conveyance and vehicle running expenses	48,259	1,29,373	44,660	1,33,775
Training expenses	18,562	60,455	38,513	69,457
Rent, rates & taxes	51,928	1,54,085	50,362	1,62,221
Repairs & Maintenance	31,560	99,539	30,169	75,675
Printing & stationery	3,736	14,092	6,434	14,365
Communication expenses	16,009	45,795	19,328	56,770
Legal & professional charges	22,479	72,013	14,492	54,189
Medical Fees	9,005	28,733	9,214	19,627
Auditors' Fees, expenses, etc.				
(a) as auditor	525	1,500	663	1,725
(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	113	363	175	375
(d) Out of pocket expenses	75	150	375	450
Advertisement & publicity	1,45,835	3,03,051	67,930	2,02,444
Bank charges	4,030	14,120	4,278	11,161
Others:				
(a) Business Development, Marketing & Sales Promotion	62,649	1,80,393	(21,745)	1,42,846
(b) Stamp duty on policies	10,485	37,118	10,781	30,186
(c) Information Technology Cost	49,712	1,52,187	39,806	1,02,346
(d) Business Support Expenses	44,362	1,39,453	39,458	1,06,560
(e) (Profit)/Loss on sale of Fixed Assets	(154)	(1,546)	217	(229)
(f) General & Other Insurance Expenses	7,316	22,730	7,572	18,354
Depreciation	60,777	1,71,626	59,356	1,67,205
GST / Service Tax Expenses	8,149	13,291	381	4,189
Total	14,43,913	40,02,510	12,01,798	34,59,338
Expense charged to Shareholder's Account towards EOM \$	-	-	(5,24,161)	(17,02,240)
Total	14,43,913	40,02,510	6,77,637	17,57,098

\$ 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 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 31 DECEMBER 2019	For the Nine Months Ended 31 DECEMBER 2019	For the Quarter Ended 31 DECEMBER 2018	For the Nine Months Ended 31 DECEMBER 2018
Employees' remuneration & welfare benefits	-	-	-	-
Rents, rates & taxes	370	1,530	-	75
Legal and Professional fee	-	-	-	-
Bank Charges	103	403	150	443
Directors Sitting fees	100	500	160	620
Others	1,650	3,922	(310)	8,012
Expense charged from Policyholder's Account towards EOM \$	-	-	5,24,161	17,02,240
Total	2,223	6,355	5,24,161	17,11,390

\$ 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 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 [Net]

For the Quarter Ended 31 December 2019

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par			
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
1. Insurance claims											
(a) Claims by Death*	2,25,610	8,673	708	67,422	4,800	6,720	1,32,740	-	4,530	16	(1)
(b) Claims by Maturity,											
(c) Annuities/Pension payment,	3,046	-	-	-	3,046	-	-	-	-	-	-
(d) Other benefits											
(i) Surrenders	78,555	9,702	831	18,500	-	-	3,789	-	42,583	(0)	3,149
(ii) Survival benefit	14,491	-	-	-	-	-	-	-	0	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health											
Withdrawals	23,056	(4)	(7)	-	-	-	7,594	1,447	-	-	14,027
Income on Unclaimed amount of Policyholders	607	322	(8)	347	4	0	21	-	92	(0)	-
2. Amount ceded in reinsurance:											
(a) Claims by Death	(1,17,903)	(157)	-	(35,648)	-	-	(82,097)	-	-	-	-
(b) Claims by Maturity,											
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(5,778)	(214)	-	(54)	-	(5,510)	-	-	-	-	-
3. Amount accepted in reinsurance:											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
Total	2,21,684	32,642	1,524	50,567	7,851	1,210	62,046	1,447	47,206	16	17,175
Benefits paid to claimants:											
1) In India	2,21,684	32,642	1,524	50,567	7,851	1,210	62,046	1,447	47,206	16	17,175
2) Outside India	-	-	-	-	-	-	-	-	-	-	-
Total	2,21,684	32,642	1,524	50,567	7,851	1,210	62,046	1,447	47,206	16	17,175

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

For the Nine Months Ended 31 December 2019

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par			
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
1. Insurance claims											
(a) Claims by Death*	5,76,929	30,586	3,039	1,47,757	5,976	7,283	3,55,746	-	25,486	1,054	2
(b) Claims by Maturity,											
(c) Annuities/Pension payment,	11,008	-	-	-	11,008	-	-	-	-	-	-
(d) Other benefits											
(i) Surrenders	1,69,805	26,822	2,729	43,720	-	-	3,803	-	89,582	-	3,149
(ii) Survival benefit	37,495	37,495	-	-	-	-	-	-	0	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health											
Withdrawals	8,500	-	-	1,000	-	7,500	-	-	-	-	-
Income on Unclaimed amount of Policyholders	75,213	(4)	(7)	580	51	2	24,049	3,956	9	(3)	47,310
2. Amount ceded in reinsurance:											
(a) Claims by Death	(2,95,814)	(3,153)	-	(88,598)	-	-	(1,97,777)	-	(6,286)	-	-
(b) Claims by Maturity,											
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(13,562)	(277)	-	(919)	-	(11,866)	(500)	-	-	-	-
3. Amount accepted in reinsurance:											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
Total	5,70,455	91,719	5,751	1,03,541	17,034	2,919	1,85,389	3,956	1,08,768	1,051	50,308
Benefits paid to claimants:											
1) In India	5,70,455	91,719	5,751	1,03,541	17,034	2,919	1,85,389	3,956	1,08,768	1,051	50,308
2) Outside India	-	-	-	-	-	-	-	-	-	-	-
Total	5,70,455	91,719	5,751	1,03,541	17,034	2,919	1,85,389	3,956	1,08,768	1,051	50,308

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

For the Quarter Ended 31 December 2018

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par			
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
1. Insurance claims											
(a) Claims by Death*	2,14,759	4,525	323	53,971	-	508	1,51,084	-	4,027	321	-
(b) Claims by Maturity,											
(c) Annuities/Pension payment,	4,341	-	-	-	4,341	-	-	-	-	-	-
(d) Other benefits											
(i) Surrenders	23,889	5,550	604	9,553	-	-	-	-	8,181	0	-
(ii) Survival benefit	19,772	-	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health											
Withdrawals	3,749	205	-	44	-	3,500	-	-	-	-	-
Income on Unclaimed amount of Policyholders	19,881	14	5	193	-	-	6,523	412	817	-	11,919
2. Amount ceded in reinsurance:											
(a) Claims by Death	(122)	(57)	1	(5)	22	(1)	(212)	(1)	129	9	-
(b) Claims by Maturity,											
(c) Annuities / Pension payment	(1,01,232)	(272)	-	(31,900)	-	-	(69,060)	-	-	-	-
(d) Other benefits	(5,204)	(54)	-	-	-	(3,150)	-	-	-	-	-
3. Amount accepted in reinsurance:											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
Total	1,81,833	29,682	932	31,858	4,363	857	88,335	411	13,153	324	11,917
Benefits paid to claimants:											
1) In India	1,81,833	29,682	932	31,858	4,363	857	88,335	411	13,153	324	11,917
2) Outside India	-	-	-	-	-	-	-	-	-	-	-
Total	1,81,833	29,682	932	31,858	4,363	857	88,335	411	13,153	324	11,917

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

For the Nine Months Ended 31 December 2018

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par			
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
1. Insurance claims											
(a) Claims by Death*	4,04,178	9,284	797	96,602	204	514	2,84,763	-	11,442	571	1
(b) Claims by Maturity,											
(c) Annuities/Pension payment,	10,585	-	-	-	10,585	-	-	-	-	-	-
(d) Other benefits											
(i) Surrenders	92,868	21,109	1,138	25,401	-	-	-	-	45,220	(1)	-
(ii) Survival benefit	50,601	-	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health											
Withdrawals	5,776	334	-	44	-	5,000	200	-	-	-	-
Income on Unclaimed amount of Policyholders	53,322	14	5	193	30	(1)	16,717	3,506	817	4	30,072
2. Amount ceded in reinsurance:											
(a) Claims by Death	(1,43,082)	(272)	-	(50,794)	-	-	(91,960)	-	(55)	-	-
(b) Claims by Maturity,											
(c) Annuities / Pension payment	(4,669)	(119)	-	(125)	-	(4,423)	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
3. Amount accepted in reinsurance:											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
Total	4,67,830	81,087	1,944	71,585	10,819	1,088	2,09,500	3,905	57,667	574	30,071
Benefits paid to claimants:											
1) In India	4,67,830	81,087	1,944	71,585	10,819	1,088	2,09,500	3,905	57,667	574	30,071
2) Outside India	-	-	-	-	-	-	-	-	-	-	-
Total	4,67,830	81,087	1,944	71,585	10,819	1,0					

Form L-8 - Share Capital Schedule

SHARE CAPITAL

(₹ in '000)

Particulars	As at		
	31 December 2019	31 December 2018	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 31 December 2019		As at 31 December 2018		As at 31 March 2019	
	Number of Shares	% of Holding	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters :						
• Indian-Edelweiss Financial Services Limited	15,94,36,650	51	15,94,36,650	51	15,94,36,650	51
• Foreign-Tokio Marine & Nichido Fire Insurance Co. Ltd.	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 31 December 2019	As at 31 December 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
<i>Add:</i> 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 31 December 2019	As at 31 December 2018	As at 31 March 2019
Debentures / Bonds	-	-	-
Banks	-	-	-
Financial Institutions	-	-	-
Others	-	-	-
Total	-	-	-

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-12- Investments- Shareholders Schedule

INVESTMENTS - SHAREHOLDERS

(₹ in '000)

Particulars	As at	As at	As at
	31 December 2019	31 December 2018	31 March 2019
LONG TERM INVESTMENTS			
Government securities and Government guaranteed bonds including			
Treasury Bills	2,84,177	11,01,901	7,47,034
Other Approved Securities	-	10,078	2,57,045
Other Investments			
(a) Shares	-	-	-
(aa) Equity	-	-	-
(bb) Preference	45,821	50,206	36,187
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds*	33,170	4,69,504	5,45,406
(e) Other Securities- Bank Deposits	9,91,100	17,55,300	16,31,500
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	4,18,002	4,18,002	4,18,002
Investment in Infrastructure and Social Sector	5,56,795	10,51,076	4,00,978
Other than Approved Investments \$@	19,44,830	17,74,838	19,07,089
Sub-Total (A)	42,73,895	66,30,905	59,43,241
SHORT TERM INVESTMENTS			
Government securities and Government guaranteed bonds including			
Treasury Bills	-	-	-
Other Approved Securities	7,017	-	-
Other Investments			
(a) Shares			
(aa) Equity#	4,09,675	3,34,690	3,59,842
(bb) Preference	-	-	-
(b) Mutual Funds	-	-	5,010
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	24,032	-	9,129
(e) Other Securities- Bank Deposits/CBLO	2,33,763	2,09,848	2,93,558
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	25,485	1,41,657	17,356
Other than Approved Investments#	1,42,687	1,87,828	61,331
Sub-Total (B)	8,42,659	8,74,023	7,46,226
Total (A+B)	51,16,554	75,04,928	66,89,467
In India	51,16,554	75,04,928	66,89,467
Outside India	-	-	-
Total	51,16,554	75,04,928	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)	38,64,253	60,23,832	53,49,057
Market Value	36,32,041	60,18,990	53,98,702

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

Book Value (Historical cost)	14,15,978	14,79,523	13,33,297
Market Value	15,41,339	14,86,712	13,46,072

3 Includes Investment in

\$ of Rs.6,72,603 thousands in Non Convertible Debentures (NCD) of Fellow subsidiaries (previous year Rs. 750,145 Thousands)

* of Rs.88,687 thousands in Non Convertible Debentures (NCD) of Fellow subsidiaries (previous year Rs NIL)

\$ of Rs. 3,21,370 thousands in unlisted Equity shares (previous year Rs. 4,22,902 Thousands)

in equity shares amounting to Rs. 111 thousands through corporate action awaiting listing as on balance sheet date (previous year Rs. 844 thousand)

@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 31 December 2019	As at 31 December 2018	As at 31 March 2019
LONG TERM INVESTMENTS			
Government securities and Government guaranteed bonds			
including Treasury Bills	1,31,03,972	94,74,983	1,12,65,360
Other Approved Securities	2,07,036	-	2,02,281
Other Investments	-	-	-
(a) Shares	-	-	-
(aa) Equity	-	-	-
(bb) Preference	-	-	-
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	3,52,073	1,32,079	1,44,392
(e) Other Securities - Bank Deposits	13,61,500	10,25,300	7,44,500
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	16,92,501	13,23,121	13,96,544
Other than Approved Investments \$	2,37,264	2,18,667	3,45,537
Sub-Total (A)	1,69,54,346	1,21,74,150	1,40,98,615
SHORT TERM INVESTMENTS			
Government securities and Government guaranteed bonds			
including Treasury Bills	49,417	97,066	98,686
Other Approved Securities	-	-	-
Other Investments	-	-	-
(a) Shares			
(aa) Equity *	6,15,908	4,87,146	5,36,724
(bb) Preference	-	-	-
(b) Mutual Funds	-	-	1,26,874
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	24,876	63,590	63,693
(e) Other Securities- Bank Deposit/CBLO	2,13,190	2,83,069	6,00,598
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	50,160
Investment in Infrastructure and Social Sector	3,81,773	4,73,211	50,900
Other than Approved Investments#	62,510	34,988	98,648
Sub-Total (B)	13,47,674	14,39,070	16,26,283
Total (A+B)	1,83,02,020	1,36,13,220	1,57,24,897
In India	1,83,02,020	1,36,13,220	1,57,24,897
Outside India	-	-	-
Total	1,83,02,020	1,36,13,220	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)	1,71,20,464	1,27,25,443	1,45,12,585
Market Value	1,79,33,316	1,29,06,898	1,46,56,050

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

Book Value (Historical cost)	11,08,672	9,21,242	11,84,866
Market Value	11,69,368	9,00,697	11,90,209

3 Includes Investment

of Rs.42,283 thousands in Non Convertible Debentures (NCD) of Fellow subsidiaries (previous year Rs. 50,000)

* in equity shares amounting to Rs. 164 thousands through corporate action awaiting listing as on balance sheet date (previous year Rs. 8 thousands)

\$ of Rs. 114791 thousands in unlisted Equity shares (previous year Rs. 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 31 December 2019	As at 31 December 2018	As at 31 March 2019
LONG TERM INVESTMENTS			
Government securities and Government guaranteed bonds including			
Treasury Bills	6,52,312	2,18,424	4,05,935
Other Approved Securities	3,73,545	-	2,03,460
Other Investments	-	-	-
(a) Shares	-	-	-
(aa) Equity	-	-	-
(bb) Preference	24,584	34,842	27,874
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	2,06,210	94,287	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	3,50,811	2,08,520	2,34,491
Other than Approved Investments	13,492	11,872	67,216
Sub-Total (A)	16,26,954	5,82,545	9,83,905
SHORT TERM INVESTMENTS			
Government securities and Government guaranteed bonds including			
Treasury Bills	1,91,173	4,88,531	3,90,139
Other Approved Securities	6,073	-	-
Other Investments	-	-	-
(a) Shares	-	-	-
(aa) Equity #	43,28,302	28,23,603	34,48,912
(bb) Preference	-	-	-
(b) Mutual Funds	-	-	13,930
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	63,592	38,888	69,096
(e) Other Securities - Bank Deposits/CBLO	4,40,494	1,13,711	3,70,117
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	4,03,555	2,16,661	2,23,854
Other than Approved Investments *	10,61,828	6,96,483	7,99,477
Sub-Total (B)	64,95,017	43,77,877	53,15,525
CURRENT ASSETS			
Cash and Bank Balances	886	727	14,616
Advance and Other Assets	1,44,768	1,20,724	3,37,005
Sub-Total (C)	1,45,654	1,21,451	3,51,621
Current Liabilities	1,06,905	6,516	1,97,678
Provisions	-	-	-
Sub-Total (D)	1,06,905	6,516	1,97,678
Net Current Asset (E) = (C-D)	38,748	1,14,935	1,53,943
Total (A+B+E)	81,60,720	50,75,357	64,53,373
In India	81,60,720	50,75,357	64,53,373
Outside India	-	-	-
Total	81,60,720	50,75,357	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)	23,66,765	12,19,373	18,05,051
	Market Value	23,49,330	12,51,115	18,31,491
2	Book Value (Historical cost) and market value of Equity and Mutual fund:			
	Book Value (Historical cost)	53,09,421	36,13,687	41,28,279
	Market Value	57,72,643	37,09,308	44,67,940
3	* in Non Convertible Debentures (NCD) of fellow subsidiary amounting to Rs. 174 thousands (previous year Rs. 2743 thousands)			
4	# in equity shares amounting to Rs. 3586 thousands through corporate action awaiting listing as on balance sheet date (previous year Rs. NIL)			

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-15-Loans Schedule

LOANS

(₹ in '000)

Particulars	As at 31 December 2019	As at 31 December 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	79,039	37,188	47,715
(d) Others	3,818	3,874	5,001
Unsecured	-	-	-
Total	82,857	41,062	52,716
BORROWER - WISE CLASSIFICATION			
(a) Central and State Governments	-	-	-
(b) Banks and Financial Institutions	-	-	-
(c) Subsidiaries	-	-	-
(d) Companies	-	-	-
(e) Loans against policies	79,039	37,188	47,715
(f) Others	3,818	3,874	5,001
Total	82,857	41,062	52,716
PERFORMANCE - WISE CLASSIFICATION			
(a) Loans classified as standard:			
(aa) In India	82,857	41,062	52,716
(bb) Outside India	-	-	-
(b) Non - standard loans less provisions:			
(aa) In India	-	-	-
(bb) Outside India	-	-	-
Total	82,857	41,062	52,716
MATURITY - WISE CLASSIFICATION			
(a) Short Term	-	-	-
(b) Long Term	82,857	41,062	52,716
Total	82,857	41,062	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 31 December 2019	As at 01 April 2019	For the Year	On Sale/Adjustment	As at 31 December 2019	As at 31 December 2019	As at 31 December 2018	As at 31 March 2019
Intangible assets:											
Goodwill	-	-	-	-	-	-	-	-	-	-	-
Computer Software	6,94,284	2,58,456	1,642	9,51,098	2,95,132	1,06,969	2,535	3,99,566	5,51,532	2,92,917	3,99,151
Tangible assets:											
Land-Freehold	-	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	1,50,061	9,322	2,986	1,56,397	79,079	12,783	2,945	88,916	67,481	74,752	70,982
Furniture & Fittings	97,232	1,925	1,554	97,604	46,848	6,053	1,282	51,619	45,985	54,358	50,384
Information Technology Equipments (including servers)	2,99,430	26,258	9,519	3,16,167	2,14,137	34,036	8,305	2,39,868	76,299	78,485	85,293
Vehicles	10,540	-	-	10,540	8,016	497	-	8,514	2,026	2,806	2,523
Office Equipment	89,250	5,631	10,568	84,314	72,510	7,994	10,357	70,147	14,167	15,557	16,740
Buildings	2,75,785	-	-	2,75,785	20,630	3,294	-	23,924	2,51,861	2,58,377	2,55,155
Total	16,16,582	3,01,592	26,269	18,91,905	7,36,352	1,71,626	25,424	8,82,554	10,09,351	7,77,252	8,80,228
Capital Work-in-Progress	1,02,216	2,52,121	3,01,592	52,744	-	-	-	-	52,744	1,77,226	1,02,216
Grand Total	17,18,798	5,53,713	3,27,861	19,44,649	7,36,352	1,71,626	25,424	8,82,554	10,62,095	9,54,478	9,82,444

Form L-17-Cash and Bank Balances Schedule

CASH AND BANK BALANCES

(*₹ in '000*)

Particulars	As at		As at
	31 December 2019	31 December 2018	31 March 2019
Cash [including cheques, drafts and stamps]	1,18,131	66,820	3,53,316
Bank balances			
(a) Deposit accounts			
(aa) Short-term (due within 12 months of the date of Balance Sheet)	600	-	-
(bb) Others	59	54	657
(b) Current accounts	3,58,816	2,90,395	6,19,986
(c) Others	-	-	-
Money at call and short notice			
(a) With banks	-	-	-
(b) With other institutions	-	-	-
Others	-	-	-
Total	4,77,606	3,57,269	9,73,959
Balances with non-scheduled banks included in 2 above	-	-	-
Cash and bank balances			
In India	4,77,606	3,57,269	9,73,959
Outside India	-	-	-
Total	4,77,606	3,57,269	9,73,959

Form L-18-Advances and Other Assets Schedule

ADVANCES AND OTHER ASSETS

('₹ in '000)

Particulars	As at 31 December 2019	As at 31 December 2018	As at 31 March 2019
ADVANCES			
Reserve deposits with ceding companies	-	-	-
Application money for investments	-	-	-
Prepayments	48,122	65,017	47,452
Advances to Directors/Officers	-	-	-
Advance tax paid and taxes deducted at source (Net of provision for taxation)	11,657	8,404	9,859
Others			
a) Advance to Suppliers	20,525	19,827	30,049
b) Staff Loans and Advances	2,730	7,233	3,971
Total (A)	83,034	1,00,481	91,331
OTHER ASSETS			
Income accrued on Investments	12,32,540	12,73,665	14,45,415
Outstanding premiums	2,68,360	1,84,547	4,35,803
Agents' Balances			
Gross	12,142	9,521	9,726
Less : Provision for doubtful agents' balance	(7,685)	(6,002)	(5,858)
Net	4,457	3,519	3,868
Foreign Agencies Balances	-	-	-
Due from other entities carrying on insurance business (including reinsurers)	59,207	12,946	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	1,12,528	39,055	63,069
Rent & Others Security Deposit	96,419	93,862	94,860
Assets held for unclaimed amount of policyholders	22,216	25,594	21,800
Interest Accrued on unclaimed policyholders	4,833	3,783	3,783
Management Fees Receivable	9,766	6,051	7,232
Receivable For Sale Of Investment @	1,44,660	1,03,443	26,414
Other Receivables	1,27,512	1,21,308	1,30,743
Total (B)	20,82,498	18,67,773	22,33,030
Total (A + B)	21,65,532	19,68,254	23,24,361

@Includes receivables for the period ended 31 December 2019 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		
	31 December 2019	31 December 2018	31 March 2019
Agents' Balances	1,23,293	97,096	1,51,331
Balances due to other insurance companies (including reinsurers)	29,390	31,505	57,479
Deposits held on reinsurance ceded	-	-	-
Premiums received in advance	22,838	18,319	16,850
Unallocated premium	1,67,952	1,24,319	3,60,295
Sundry creditors	2,56,076	2,56,087	5,90,176
Due to subsidiaries/holding company	23,757	29,263	26,054
Claims Outstanding	85,489	30,020	45,611
Annuities Due	-	-	-
Due to Officers/Directors	-	-	-
Others			
a) Tax Deducted to be remitted	35,226	24,711	55,052
b) GST/Service tax Liability	11,832	13,196	50,645
c) Unclaimed amount - policyholders	22,216	25,594	21,800
d) Expenses Payable	9,65,693	8,00,999	9,44,029
e) Security Deposit Received	25,928	26,073	26,023
f) Other- Payable	4,46,921	4,84,278	6,03,560
g) Interest Accrued on unclaimed policyholders	4,833	3,783	3,783
Total	22,21,444	19,65,243	29,52,688

Form L-20- Provisions Schedule

PROVISIONS

(₹ in '000)

Particulars	As at		
	31 December 2019	31 December 2018	31 March 2019
For taxation	-	-	-
For proposed dividends	-	-	-
For dividend distribution tax	-	-	-
Others:			
Provision for Employee Benefits	32,815	29,653	14,171
Total	32,815	29,653	14,171

Form L-21-Miscellaneous Expenditure Schedule

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

(₹ in '000)

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

Analytical Ratios

S. No.	Particulars	For the Quarter ended 31 December 2019	For the Nine month ended 31 December 2019	For the Quarter ended 31 December 2018	For the Nine month ended 31 December 2018	For the year ended 31 March 2019
1	New business premium income growth					
	Individual Participating Life	34.0%	19.0%	55.1%	104.1%	62.6%
	Individual Participating Pension Life	-116.2%	-106.4%	-91.4%	-72.3%	-85.5%
	Individual Non Participating	16.3%	34.9%	75.4%	57.8%	51.5%
	Individual Non Participating Annuity	23.8%	-22.5%	-23.9%	1.2%	-14.7%
	Individual Non Participating Fund – Health	65.2%	178.1%	12.7%	3.5%	3.7%
	Group Non Participating Life	-62.4%	-57.3%	-12.6%	29.2%	18.3%
	Group Non Participating – Variable	-68.3%	-58.8%	1620.5%	19.1%	54.7%
	Individual Linked Life	-20.2%	-28.0%	27.0%	63.1%	13.2%
	Individual Unit Linked – Pension	-79.6%	-59.9%	-28.5%	11.6%	-17.5%
	Group Linked Life	N.A.	-0.6%	-100.0%	38.1%	135.4%
2	Net retention ratio	95.2%	94.8%	96.0%	96.2%	96.7%
3	Expense of Management to Gross Direct Premium Ratio	68.6%	71.9%	69.6%	74.6%	61.8%
4	Commission Ratio (Gross commission paid to Gross Premium)	7.7%	7.3%	7.1%	6.3%	6.5%
5	Ratio of Policyholders' liabilities to shareholders' funds	373.4%	373.4%	187.3%	187.3%	239.1%
6	Growth rate of Shareholders' funds	-8.4%	-21.5%	-5.5%	-17.1%	-22.9%
7	Ratio of surplus / (deficit) to Policyholders' liability	0.0%	0.1%	-0.01%	0.5%	0.8%
8	Change in Net worth (₹ in 000)	(6,40,396)	(19,11,283)	(5,60,279)	(19,78,084)	(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	2.2%	2.2%	2.8%	2.8%	2.5%
11	Total Investments / (Capital + Surplus)	452.7%	452.7%	273.9%	273.9%	300.9%
12	Total Affiliated Investments / (Capital + Surplus)	11.5%	11.5%	8.4%	8.4%	9.6%
13	Investment Yield (Annualized)					
	A. With Realized Gains					
	Shareholders' Funds	10.2%	4.5%	3.5%	6.2%	6.8%
	Policyholders' Funds :					
	<u>Non Linked</u>					
	Par	8.2%	8.5%	3.0%	5.9%	8.1%
	Non Par	6.5%	9.9%	14.6%	8.1%	8.1%
	<u>Linked</u>					
	Par	NA	NA	NA	NA	NA
	Non Par	7.7%	5.1%	-9.0%	-1.0%	0.2%
	B. With unrealized Gains					
	Shareholders' Funds	11.0%	6.0%	11.4%	6.5%	7.7%
	Policyholders' Funds :					
	<u>Non Linked</u>					
	Par	12.9%	14.7%	34.7%	10.6%	10.3%
	Non Par	9.5%	15.6%	37.0%	10.6%	10.1%
	<u>Linked</u>					
	Par	NA	NA	NA	NA	NA
	Non Par	18.3%	6.5%	5.4%	1.7%	7.2%
14	Conservation Ratio					
	Individual Participating Life	80.7%	80.0%	78.0%	83.4%	84.0%
	Individual Participating Pension Life	79.2%	76.1%	78.7%	92.6%	90.9%
	Individual Non Participating	84.0%	81.3%	80.5%	85.9%	84.4%
	Individual Non Participating Annuity	N.A.	N.A.	N.A.	N.A.	N.A.
	Individual Non Participating Fund – Health	89.4%	86.1%	94.1%	89.8%	86.9%
	Group Non Participating	60.0%	111.1%	84.8%	57.1%	57.3%
	Group Non Participating – Variable	N.A.	N.A.	N.A.	N.A.	N.A.
	Individual Linked Life	80.2%	86.5%	81.4%	89.9%	82.1%
	Individual Unit Linked – Pension	84.9%	79.3%	57.6%	104.1%	98.7%
	Group Linked Life	N.A.	N.A.	N.A.	N.A.	N.A.
15	Persistency Ratio *					
	Persistency Rate (Premium)					
	For 13th month	76.0%	79.6%	78.4%	81.9%	83.0%
	For 25th month	68.4%	72.6%	68.2%	67.4%	67.8%
	For 37th month	61.3%	61.0%	55.2%	54.3%	53.0%
	For 49th Month	51.4%	50.6%	46.1%	47.6%	48.5%
	for 61st month	43.4%	44.3%	40.8%	38.4%	39.1%
	Renewal Rate (Premium)					
	For 13th month	75.9%	79.5%	78.3%	81.8%	83.0%
	For 25th month	80.9%	84.5%	81.9%	84.3%	83.1%
	For 37th month	85.3%	87.3%	83.4%	85.8%	85.8%
	For 49th Month	86.8%	89.2%	85.4%	88.2%	87.7%
	for 61st month	87.3%	88.5%	87.2%	88.5%	88.8%
16	NPA Ratio					
	Gross NPA Ratio - Policy holder	0.7%	0.7%	-	-	-
	Net NPA Ratio - Policy holder	0.2%	0.2%	-	-	-

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

Equity Holding Pattern for Life Insurers

S. No.	Particulars	For the Quarter ended 31 December 2019	For the Nine month ended 31 December 2019	For the Quarter ended 31 December 2018	For the Nine month ended 31 December 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)	(2.13)	(6.47)	(1.95)	(6.40)	(8.66)
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(2.13)	(6.47)	(1.95)	(6.40)	(8.66)
6	Book value per share (Rs)	22.37	22.37	30.64	30.64	28.49

FORM L-23 RECEIPT AND PAYMENTS SCHEDULE

Name of the Insurer : EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

RECEIPTS AND PAYMENTS ACCOUNT FOR THE NINE MONTH ENDED 31 DECEMBER 2019 (DIRECT BASIS)

(₹ '000)

Particulars	For the Nine Month Ended 31 December 2019	For the Nine Month Ended 31 December 2018
A Cash Flows from operating activities:		
1 Premium received from policyholders, including advance receipts	63,54,522	51,08,503
2 Other receipts (Other Income)	4,330	12,525
3 Payments to the re-insurance premium, net of commission and claims	(1,08,884)	(62,759)
4 Payments of claims / benefits	(8,40,188)	(6,11,848)
5 Payments of commission and brokerage	(5,27,050)	(3,40,542)
6 Payments of other operating expenses	(38,61,206)	(34,28,251)
7 Preliminary and pre-operative expenses	-	-
8 Deposits, advances	(9,027)	(48,799)
9 Income taxes (Paid) / Refund	(1,799)	(4,941)
10 Service tax / GST paid	(1,17,120)	(1,40,232)
11 Other payments	-	-
12 Cash flows before extraordinary items	8,93,576	4,83,657
13 Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	8,93,576	4,83,657
B Cash flows from investing activities:		
1 Purchase of fixed assets	(2,50,205)	(2,58,545)
2 Proceeds from sale of fixed assets	2,390	2,130
3 Purchases of investments	(3,70,01,433)	(2,66,35,545)
4 Loans disbursed	-	-
5 Loans against policies and Employee loan	(24,893)	(17,626)
6 Sales of investments	3,42,78,391	2,28,36,492
7 Repayments received	-	-
8 Rents/Interests/ Dividends received	17,23,439	11,21,586
9 Investments in money market instruments and in liquid mutual funds (Net)	2,57,525	9,14,917
10 Expenses related to investments	(3,88,874)	-
Net cash flow from investing activities	(14,03,660)	(20,36,592)
C Cash flows from financing activities:		
1 Proceeds from issuance of share capital (including share premium)	-	-
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	(5,10,084)	(15,52,935)
Cash and cash equivalents at the beginning of the period	9,87,918	23,17,441
Cash and cash equivalents at the end of the period	4,77,834	7,64,506

FORM L-24 Valuation of net Liabilities

Name of the Insurer : EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

31 December 2019

Valuation on Net Liabilities*(₹ in Lakhs)*

S.No.	Particulars	As at 30 December 2019	As at 30 December 2018	As at 31 March 2019
1	Linked			
	a) Life	80,771.81	50,353.46	63,905.39
	b) General Annuity	-	-	-
	c) Pension	2,898.71	2,128.56	2,526.23
	d) Health	-	-	-
2	Non-Linked			
	a) Life	1,65,409.48	1,18,644.07	1,36,924.00
	b) General Annuity	3,436.00	2,848.98	3,130.90
	c) Pension	6,986.82	5,211.84	5,988.67
	d) Health	529.28	363.09	402.71

Geographical Distribution of New Business For The Quarter Ended 31 December 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	53	51	0	7	166	151	1	33	219	202	1	40
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	18	18	0	1	52	51	0	2	70	69	0	3
4	Bihar	85	84	0	5	116	108	0	8	201	192	1	13
5	Chattisgarh	80	75	0	5	177	162	1	37	257	237	1	42
6	Goa	15	13	0	1	67	59	0	6	82	72	0	7
7	Gujarat	132	128	1	14	793	725	5	182	925	853	6	196
8	Haryana	70	66	0	8	186	170	2	66	256	236	2	74
9	Himachal Pradesh	30	26	0	2	11	9	0	2	41	35	0	4
10	Jammu & Kashmir	19	19	0	1	27	25	0	3	46	44	0	4
11	Jharkhand	85	83	0	7	163	149	1	21	248	232	1	28
12	Karnataka	55	49	0	5	230	207	2	79	285	256	2	83
13	Kerala	310	296	2	23	936	877	6	93	1,246	1,173	8	116
14	Madhya Pradesh	4	4	0	0	78	72	0	11	82	76	0	12
15	Maharashtra	1,687	1,536	5	348	9,220	8,276	39	3,281	10,907	9,812	44	3,629
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	219	217	1	8	228	222	1	19	447	439	1	27
21	Punjab	77	74	0	13	217	199	1	39	294	273	2	52
22	Rajasthan	251	247	0	6	113	95	1	37	364	342	1	43
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	1,198	1,191	0	7	454	427	3	76	1,652	1,618	4	82
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	150	139	1	13	694	610	4	109	844	749	4	122
27	Uttarakhand	4	4	0	0	29	28	0	7	33	32	0	7
28	West Bengal	120	115	0	8	361	312	2	69	481	427	3	77
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	5	5	0	0	57	50	0	12	62	55	1	12
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	38	37	0	5	598	534	4	119	636	571	4	125
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	42	41	0	9	237	224	2	68	279	265	2	77
Company Total		4,747	4,518	12.15	495.97	15210	13,742	76.29	4,377.92	19,957	18,260	88.44	4,873.89

FORM L-25- (I)- Geographical Distribution Channel - Individuals

Name of the Insurer: EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

Geographical Distribution of New Business for the Nine Months Ended 31 December 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	203	201	1	24	629	599	2	126	832	800	3.04	149.24
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	58	58	0.14	1.75	179	178	0.34	4.45	237	236	0.48	6.20
4	Bihar	176	174	0.41	7.69	311	302	0.93	19.14	487	476	1.34	26.83
5	Chhattisgarh	208	200	0.56	21.76	578	547	2.06	122.29	786	747	2.62	144.05
6	Goa	44	41	0.17	5.57	154	141	0.83	20.19	198	182	1.00	25.77
7	Gujarat	325	316	1.34	36.47	2,391	2,259	13.93	532.72	2,716	2,575	15.27	569.19
8	Haryana	182	172	0.71	35.27	634	591	4.10	238.50	816	763	4.81	273.77
9	Himachal Pradesh	65	59	0.26	4.51	48	45	0.15	3.88	113	104	0.41	8.39
10	Jammu and Kashmir	61	60	0.25	3.41	78	75	0.31	8.51	139	135	0.55	11.92
11	Jharkhand	226	224	0.51	13.71	585	554	1.74	76.87	811	778	2.25	90.59
12	Karnataka	172	166	0.60	22.16	864	813	6.07	257.76	1,036	979	6.67	279.92
13	Kerala	816	792	4.28	70.86	2,473	2,364	16.44	270.50	3,289	3,156	20.71	341.36
14	Madhya Pradesh	12	12	0.04	1.22	382	361	1.82	89.59	394	373	1.86	90.81
15	Maharashtra	4,640	4,386	10.14	820.29	24,769	22,699	91.43	9,730.91	29,409	27,085	101.57	10,551.20
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Odisha	479	475	1.42	20.85	651	632	2.58	63.33	1,130	1,107	4.00	84.18
21	Punjab	273	263	1.05	30.22	700	660	3.68	174.60	973	923	4.73	204.83
22	Rajasthan	697	692	0.43	16.53	379	345	2.57	75.61	1,076	1,037	3.01	92.14
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	1,339	1,328	0.97	25.21	1,501	1,435	10.23	251.22	2,840	2,763	11.20	276.43
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	415	399	1.30	45.68	2,046	1,880	9.87	452.31	2,461	2,279	11.17	497.98
27	Uttarakhand	22	22	0.10	1.57	99	97	0.40	18.33	121	119	0.50	19.90
28	West Bengal	361	341	1.18	19.03	1,352	1,231	7.02	181.61	1,713	1,572	8.20	200.64
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	24	24	0.16	3.07	180	167	1.38	33.19	204	191	1.54	36.26
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	New Delhi	101	99	0.48	12.04	2,124	1,954	11.65	420.42	2,225	2,053	12.13	432.46
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	95	93	0.47	25.13	782	747	5.04	307.27	877	840	5.52	332.40
	Company Total	10,994	10,597	27.75	1,267.66	43889	40,676	196.83	13,478.81	54,883	51,273	224.57	14,746.46

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

Name of the Insurer: EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

Geographical Distribution of New Business for the Quarter Ended 31 December 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	-	-	-	-	-	48	0	3	-	48	0	3
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	48	0	19	-	48	0	19
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	130	0	16	-	130	0	16
8	Haryana	-	-	-	-	1	13,420	0	219	1	13,420	0	219
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	29,527	1	101	2	12,128	1	147	2	41,655	2	248
13	Kerala	-	3,753	0	12	-	2,107	0	9	-	5,860	0	21
14	Madhya Pradesh	-	-	-	-	1	299	0	19	1	299	0	19
15	Maharashtra	-	-	-	-	4	9,606	4	892	4	9,606	4	892
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	16	0	3	-	16	0	3
22	Rajasthan	-	-	-	-	-	3,556	0	73	-	3,556	0	73
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	1	553	0	34	1	553	0	34
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	1	2,754	0	232	1	2,754	0	232
27	Uttrakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	23	0	3	-	23	0	3
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	-	631	1	29	-	631	1	29
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	-	-	-	-	1	3,347	0	220	1	3,347	0	220
Company Total		-	33,280	1	113	11	48,666	7.21	1,919	11	81,946	8.39	2,032

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

Name of the Insurer: EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

Geographical Distribution of New Business for the Nine Months Ended 31 December 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	-	-	-	-	-	154	0	15	-	154	0	15
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	125	0	44	-	125	0	44
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	794	1	104	-	794	1	104
8	Haryana	-	-	-	-	4	18,682	1	532	4	18,682	1	532
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	1	57,607	2	194	2	36,389	3	341	3	93,996	5	535
13	Kerala	1	4,306	0	14	-	2,429	0	10	1	6,735	0	24
14	Madhya Pradesh	-	-	-	-	1	898	1	72	1	898	1	72
15	Maharashtra	-	-	-	-	18	38,550	10	4,561	18	38,550	10	4,561
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	1	0	0	-	1	0	0
21	Punjab	-	-	-	-	-	35	0	8	-	35	0	8
22	Rajasthan	-	-	-	-	1	9,452	1	261	1	9,452	1	261
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	3	2,838	1	180	3	2,838	1	180
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	2	4,615	0	558	2	4,615	0	558
27	Uttarakhand	-	-	-	-	2	288	0	9	2	288	0	9
28	West Bengal	-	-	-	-	-	101	0	18	-	101	0	18
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	New Delhi	-	-	-	-	3	4,086	2	191	3	4,086	2	191
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	-	-	-	-	2	4,364	1	325	2	4,364	1	325
Company Total		2	61,913	2	208	38	1,23,801	23.40	7,230	40	1,85,714	25.62	7,438

FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)-3A
 COMPANY NAME & CODE : EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED (147)
 STATEMENT AS ON : 31 DECEMBER 2019
 STATEMENT OF INVESTMENT ASSETS(LIFE INSURERS)
 (Business within India)

PART - A

(₹ In Lacs)

Total Application as per Balance Sheet (A)		
PARTICULARS	SCH	Amount
Investments (Shareholders)	8	51,166
Investments (Policyholders)	8A	1,83,020
Investments (Linked Liabilities)	8B	81,607
Loans	9	829
Fixed Assets	10	10,621
Current Assets		
a. Cash & Bank Balance	11	4,776
b. Advances & Other Assets	12	21,655
Current Liabilities		
a. Current Liabilities	13	22,214
b. Provisions	14	328
c. Misc. Exp not Written Off	15	-
d. Debit Balance of P&L A/c		1,31,053
Application of Funds as per Balance Sheet (A)	TOTAL (A)	2,00,078
Less: Other Assets	SCH	Amount
Loans (if any)	9	829
Fixed Assets (if any)	10	10,621
Cash & Bank Balance (if any)	11	4,776
Advances & Other Assets (if any)	12	21,655
Current Liabilities	13	22,214
Provisions	14	328
Misc. Exp not Written Off	15	-
Investments held outside India		1,31,053
Debit Balance of P&L A/c		3,231
**Provision for Diminution in Value of Investment non linked fund		-1,18,946
	TOTAL (B)	-1,18,946
Funds Available for Investments	(A-B)	3,19,024

Reconciliation of Investment Assets	
Total Investment Assets (as per Balance Sheet)	3,19,024
Balance Sheet Value of:	
A. Life Fund (including Fund Beyond Solvency Margin)	2,15,172
B. Pension & Gen Annuity Fund	22,245
C. Unit Linked Funds	81,607
	3,19,024

NON - LINKED BUSINESS

INVESTMENT ASSETS	PERCENTAGE AS PER REG.	SH		PH			BOOK VALUE (SH + PH)	Actual %	FVC AMOUNT	TOTAL FUND (Balance Sheet Value)	MARKET VALUE
		FRSM+ BALANCE	UL-NON UNIT RESERVE	PAR	NON PAR	(e)					
A. LIFE FUND		(a)	(b)	(c)	(d)	(e)	F=(b+c+d+e)				
1. Govt. Securities	Not Less than 25%	159	2,682	494	30,117	84,492	1,17,945	63.27%	-	1,17,945	1,24,035
2. Govt. Securities or Other Approved Securities	Not Less than 50%	230	2,682	494	30,117	86,460	1,19,983	64.33%	-	1,19,983	1,26,179
3. Investment Subject to Exposure Norms											
a. Housing & Infrastructure											
1. Approved Investment	Not Less than 15%	266	5,392	-	3,737	14,504	23,899	12.69%	191	24,090	24,832
2. Other Investment		6,287	4,753	-	3	1,000	12,043	3.09%	692	12,736	9,497
b. (i) Approved Investments	Not exceeding 35%	19,367	1,879	59	6,482	15,470	43,257	12.83%	739	43,996	43,902
(ii) Other Investments* not to exceed 15%		1,105	10,824	-	548	1,763	14,240	7.06%	129	14,369	14,542
TOTAL: LIFE FUND	100%	27,253	25,530	553	40,887	1,19,198	2,13,422	100.00%	1,750	2,15,172	2,18,952

B. PENSION / GROUP GRATUITY FUND	PERCENTAGE AS PER REG.	PH		TOTAL BOOK VALUE	Actual %	FVC AMOUNT	TOTAL FUND (Balance Sheet Value)	MARKET VALUE
		PAR	NON PAR					
1. Government Securities	Not Less than 20%	4,940	11,490	16,431	74.23%	-	16,431	17,633
2. Government Securities or other approved securities (including (i) above)	Not Less than 40%	4,940	11,593	16,534	74.69%	-	16,534	17,742
3. Balance in approved investment	Not Exceeding 60%	1,778	3,823	5,601	25.31%	110	5,712	5,770
TOTAL: PENSION / GROUP GRATUITY FUND	100%	6,718	15,417	22,135	100%	110	22,245	23,512

LINKED BUSINESS

C. LINKED LIFE INSURANCE FUND	PERCENTAGE AS PER REG.	PH		TOTAL FUND (Balance Sheet Value)	Actual %
		PAR	NON PAR		
1. Approved Investments	Not Less than 75%	-	70,913	70,913	86.90%
2. Other than Approved Investment	Not More than 25%	-	10,695	10,695	13.10%
TOTAL: LINKED LIFE INSURANCE FUND	100%	-	81,607	81,607	100.00%

CERTIFICATION:

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

Note : (+) FRSM refers to 'Funds representing Solvency Margin'

Funds beyond Solvency Margin shall have a separate Custody Account.

Other Investments shall be as permitted as per Sec 27A (2) of Insurance Act, 1938 as amended from time to time

Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.

Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account.

Fair value change account forming part of Balance Sheet includes Rs. 0.23 crores of unrealized gain for Outstanding Interest Rate Future derivative contracts with notional face value aggregating to Rs.

555 crores. 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.

**The provision amounting to Rs.12.86 Crore @ 60% on Face Value of Rs. 21.10 Crore on NCD's of DHFL & 25.20 Crore @36% on Face Value of Rs. 70 Crore on NCD's of REL INFRA under Non Linked Funds has been created as part of prudent mechanism and reduced from investment in NCD (Sch 8 & 8A). Out of which Rs. 5.55 Crore is against Investment Receivables of NCD's of DHFL. The net amount of Rs. 32.31 Crore is added in Application of Funds in above Table, for reconciliation purposes. As values in Schedule 8, 8A and 8B is net of provision.

PARTICULARS	NAME OF THE FUND																				TOTAL																		
	BOND FUND (ULF00317/08/11/BOND/FUND147)	DISCONTINUANCE FUND (ULF00703/03/12/DCON/CONT147)	GROUP BALANCER FUND (ULG000205/09/11/GFBALANCE R147)	GROUP BOND FUND (ULG000105/09/11/GFBOND D147)	GROUP GROWTH FUND (ULG000105/09/11/GFGRO WTH147)	MANAGED FUND (ULF00018/08/11/MANAGED 147)	PENSION SECURE FUND (ULF000193/03/15/ETL/PNSC R147)	EQUITY MIDCAP FUND(ULF001107/10/16/ETL/MIDC AP147)	EQUITY LARGE CAP FUND (ULF00018/08/11/CLARG/CAP1 47)	FE BASED FUND (ULF000526/08/11/FE/BASE01 47)	PENSION GROWTH FUND (ULF000081/03/15/ETL/PNS GRT147)	EQUITY TOP 250 (ULF00027/07/11/ETC/TP 250147)	MONEY MARKET FUND (ULF000425/08/11/MON ET/MARKET147)	DISCONTINUED POLICY PENSION FUND (ULF000142/03/15/ETL/P NDSOC147)	GROUP MONEY MARKET FUND (ULG000495/09/11/GM ONE/MARKET147)	EQUITY BLUE CHIP FUND (ULF00126/11/15/ETL/BL UCHIP147)	GILT FUND (ULF001326/11/15/ETL/GI LTYFND147)	TOTAL																					
	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.		Actual Inv.																				
Opening Balance/Market 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	1.73	73,266.08																					
Add : Inflow during the Quarter	667.92	2,185.08	72.21	1.26	103.75	279.67	67.74	1,179.78	2,608.99	131.85	95.78	2,584.11	90.36	69.17	-	185.90	17.38	10,340.97																					
Increase / (Decrease) Value of Inv/Net	116.20	79.54	36.95	29.85	100.44	74.43	14.50	596.72	1,085.11	98.12	73.78	945.39	12.49	8.28	-	1.22	0.45	3,183.46																					
Less : Outflow during the Quarter	304.89	974.03	45.76	41.14	136.35	167.91	25.29	601.43	1,441.09	101.48	89.82	1,135.75	58.71	49.88	-	8.26	1.54	5,183.30																					
TOTAL INVESTIBLE FUNDS (MMT VALUE)	4,627.72	9,915.47	1,538.54	1,299.05	2,862.18	2,495.00	645.37	9,932.25	23,254.41	2,575.65	1,455.80	20,288.04	465.78	742.52	-	185.37	18.05	81,607.21																					
INVESTMENT OF UNIT FUND	NAME OF THE 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	FE BASED FUND	PENSION GROWTH FUND	EQUITY TOP 250	MONEY MARKET FUND	DISCONTINUED POLICY	GROUP MONEY MARKET	EQUITY BLUE CHIP FUND	GILT FUND	TOTAL																					
	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%)	455.75	9.85%	9873.41	99.21%	324.35	21.11%	250.00	19.86%	322.47	11.77%	347.10	14.12%	166.43	26.10%	-	-	-	-	-	-	5,000	10.73%	614.92	82.81%	-	-	-	-	14.62	81.00%	8,434.86	10.34%							
Central Govt Securities	133.46	2.67%	941.24	9.49%	-	-	-	-	9.37	0.35%	0.48	0.07%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,093.55	3.13%				
State Government Securities	790.50	16.22%	1406.83	14.18%	80.59	5.24%	50.37	4.00%	191.40	6.69%	130.96	5.33%	50.37	7.80%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,726.63	3.34%				
Corporate Bonds	1788.45	38.46%	-	-	885.92	58.22%	527.77	41.92%	369.79	23.99%	201.11	20.46%	297.60	39.92%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,790.40	5.87%			
Infrastructure Bonds	360.57	7.58%	-	-	117.35	7.64%	106.74	8.48%	302.05	10.53%	265.32	10.59%	79.18	11.65%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,870.36	2.29%			
Equity	87.45	1.89%	-	-	299.81	19.51%	24.64	1.96%	1018.21	35.57%	703.34	28.60%	12.16	1.88%	7936.58	85.04%	18520.86	79.64%	1042.48	40.47%	1181.62	81.30%	16239.49	80.12%	8.97	1.92%	-	-	-	-	-	-	-	-	47,168.49	57.80%			
Money Market Investments	492.39	10.64%	1654.07	16.67%	202.84	13.20%	196.11	15.58%	216.20	7.53%	540.32	13.84%	56.99	8.83%	60.02	0.64%	417.36	1.79%	215.72	8.88%	7.69	0.52%	335.96	1.66%	33.00	7.08%	66.48	8.95%	-	-	-	-	-	-	4,318.94	5.29%			
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Deposit With Banks	72.00	1.56%	-	-	26.00	1.69%	25.00	1.99%	-	-	15.50	0.63%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	148.00	0.18%			
Sub Total (A)	4240.57	93.79%	9875.55	99.56%	1438.89	93.51%	1180.87	93.77%	2638.63	93.22%	1205.02	99.74%	631.21	96.36%	7996.40	85.69%	18939.62	81.45%	2101.86	81.61%	1191.31	81.83%	16575.48	81.78%	456.19	97.94%	734.32	98.90%	-	-	-	-	-	-	70,523.12	86.42%			
Current Assets	139.41	3.01%	100.71	1.02%	38.16	2.48%	35.39	2.81%	26.76	0.93%	35.33	1.44%	10.30	1.60%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	468.69	0.57%		
Accrued Interest	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.01	0.00%		
Dividend Receivable	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Bank Balance	0.57	0.01%	0.72	0.01%	0.53	0.04%	0.53	0.04%	0.53	0.02%	0.51	0.08%	1.09	0.01%	0.56	0.00%	0.53	0.02%	0.50	0.08%	1.17	0.01%	0.51	0.11%	0.51	0.07%	0.02	0.01%	0.01	0.07%	0.02	0.07%	0.86	0.01%					
Receivable For Sale Of Investments	6.03	0.13%	-	-	-	-	-	-	14.62	0.51%	-	-	0.99	0.01%	200.59	0.86%	7.50	0.29%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	235.74	0.29%		
Other Current Assets (For investments)	49.08	1.06%	-	-	1.21	0.08%	1.22	0.10%	2.99	0.08%	37.41	1.52%	4.20	0.65%	134.08	1.45%	21.33	0.96%	4.88	0.17%	7.11	0.49%	211.87	1.05%	-	-	-	-	-	-	-	-	-	-	-	-	741.24	0.91%	
Less: Current Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Payable For Investments	-	-	-	-	-	-	-	-	49.76	1.74%	72.48	2.93%	-	-	384.23	1.48%	171.36	0.65%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	899.06	1.10%	
Fund Mgmt. Charges Payable	5.60	0.12%	4.77	0.05%	2.06	0.13%	1.69	0.13%	3.85	0.13%	3.22	0.13%	0.85	0.13%	12.15	0.13%	30.47	0.13%	3.82	0.13%	2.45	0.17%	26.39	0.13%	0.35	0.08%	0.36	0.05%	-	-	-	-	-	-	-	-	97.61	0.12%	
Other Current Liabilities (For Invest)	-	-	52.75	0.53%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	72.39	0.09%	
Sub Total (B)	189.49	4.09%	43.92	0.44%	-61.01	-3.97%	35.45	2.82%	-9.31	-0.33%	-2.48	-0.10%	14.16	2.19%	74.58	0.80%	59.73	0.26%	-111.11	-4.31%	5.16	0.35%	86.19	0.43%	9.59	2.06%	8.20	1.10%	-	-	-	-	-	-	-	-	387.48	0.47%	
Other Investments (~75%)	34.76	0.75%	-	-	19.85	1.29%	19.04	1.51%	11.25	0.39%	20.51	0.83%	10.00	1.55%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	136.66	0.17%	
Corporate Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Other Equity	-	-	-	-	118.22	7.69%	-	-	-	-	1154.45	12.37%	1190.23	5.12%	242.91	9.41%	57.00	3.92%	792.24	3.91%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,805.57	4.66%
Other Mutual Funds	62.90	1.36%	-	-	22.64	1.47%	23.90	1.90%	101.72	3.55%	16.35	0.67%	-	-	106.61	1.14%	306.43	1.18%	320.74	12.45%	202.94	3.92%	2814.16	13.84%	-	-	-	-	-	-	-	-	-	-	-	-	-	6,752.37	8.27%
Venture Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
Sub Total (C)	97.66	2.11%	-	-	160.71	10.46%	42.94	3.41%	231.86	8.10%	156.41	6.36%	10.00	1.55%	1261.07	13.51%	4255.06	18.30%	584.90	22.71%	259.34	17.81%	3606.40	17.79%	-	-	-	-	-	-	-	-	-	-	-	-	10,694.60	13.10%	
Total (A) + (B) + (C)	4627.72	100.00%	9915.47	100.00%	1538.54	100.00%	1299.05	100.00%	2862.18	100.00%	2495.00	100.00%	645.37	100.00%	9332.25	100.00%	23254.41	100.00%	2575.65	100.00%	1455.80	100.00%	20288.04	100.00%	465.78	100.00%	742.52	100.00%	-	-	-	-	-	-	-	-	81,607.21	100.00%	

Note :
 Other Investments* are as permitted as under Sec 27(2) and 27(3)

FORM L-28-ULIP-NAV-3A

COMPANY NAME & CODE : EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED (147)

STATEMENT AS ON : 31 DECEMBER 2019

Link to FORM 3A (Part B)

PART - C

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	4,627.72	20.13	20.1293	19.6000	19.4835	19.3084	18.7782	7.20%	6.64%	20.1293
2	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	01-Feb-12	NON PAR	9,919.47	16.92	16.9220	16.7692	16.6755	16.3894	16.1382	4.86%	5.47%	16.9955
3	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	25-Jan-13	NON PAR	1,536.54	19.02	19.0207	18.5490	18.7974	18.3701	17.8986	6.27%	7.15%	19.1333
4	GROUP BOND FUND	ULGF00305/09/11GFBOND147	25-Jan-13	NON PAR	1,259.05	18.09	18.0942	17.6678	17.7058	17.2305	16.9415	6.80%	6.38%	18.3340
5	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	25-Jan-13	NON PAR	2,862.18	20.70	20.7032	19.9863	20.2072	19.7414	18.9823	9.07%	9.28%	20.7638
6	MANAGED FUND	ULIF00618/08/11MANAGED147	03-Aug-11	NON PAR	2,459.00	23.08	23.0776	22.3544	22.5327	22.0438	21.2935	8.38%	8.49%	23.1251
7	PENSION SECURE FUND	ULIF00931/03/15ETLIPNSSCR147	04-Feb-16	NON PAR	645.37	13.62	13.6238	13.3065	13.4139	13.0641	12.7987	6.45%	6.35%	13.9080
8	EQUITY MIDCAP FUND	ULIF01107/10/16ETLIMIDCAP147	19-Jan-17	NON PAR	9,332.25	11.63	11.6320	10.9774	11.3771	11.5974	11.3550	2.44%	NA	13.6615
9	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	28-Jul-11	NON PAR	23,254.41	27.87	27.8702	26.5249	27.1973	27.0106	25.3082	10.12%	11.78%	28.3148
10	PE BASED FUND	ULIF00526/08/11PEBASED147	22-Jul-11	NON PAR	2,575.65	23.60	23.5988	22.6939	23.1785	23.0649	22.0394	7.08%	8.57%	23.6961
11	PENSION GROWTH FUND	ULIF00831/03/15ETLIPNSGRT147	04-Feb-16	NON PAR	1,455.80	14.40	14.4024	13.6807	14.0858	13.9475	13.1540	9.49%	11.17%	14.8459
12	EQUITY TOP 250	ULIF0027/07/11EQTOP250147	20-Jul-11	NON PAR	20,268.04	27.29	27.2865	25.9468	26.2313	26.1329	24.8147	9.96%	12.31%	27.4362
13	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	25-Aug-11	NON PAR	465.78	19.18	19.1784	18.6504	18.7269	18.6612	18.2049	5.35%	6.68%	19.1957
14	DISCONTINUED POLICY PENSION	ULIF01031/03/15ETLIPNSDSC147	04-Feb-16	NON PAR	742.52	12.17	12.1704	12.0313	11.8809	11.6943	11.5202	5.64%	5.72%	12.1764
15	GROUP MONEY MARKET FUND	ULGF00405/09/11GFMONEYMARKET147	25-Jan-13	NON PAR	-	10.00	10.0000	10.0000	10.0000	10.0000	10.0000	NA	NA	10.0000
16	EQUITY BLUE CHIP FUND	ULIF01226/11/18ETLBUCHIP147	31-May-19	NON PAR	185.37	10.34	10.3355	9.8177	9.9536	NA	NA	NA	NA	10.4015
17	GILT FUND	ULIF01326/11/18ETLGILTFND147	13-Jun-19	NON PAR	18.05	11.13	11.1279	10.3457	10.1506	NA	NA	NA	NA	11.1470

Note:

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

CERTIFICATION

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

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

Name of the Insurer: EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Date: 31 DECEMBER 2019

Detail regarding Debt securities

(₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/12/2019	As % of total for this class	As at 31/12/2018	As % of total for this class	As at 31/12/2019	As % of total for this class	As at 31/12/2018	As % of total for this class
Break down by credit rating								
Sovereign	1,24,106	62.52%	95,981	54.53%	1,18,015	60.68%	94,159	53.83%
AAA rated	45,784	23.06%	47,644	27.07%	44,867	23.07%	48,086	27.49%
AA or better	9,454	4.76%	13,236	7.52%	9,424	4.85%	13,606	7.78%
Rated below AA but above A	8,209	4.14%	3,089	1.76%	8,036	4.13%	3,040	1.74%
A rated	-	-	-	-	-	-	-	-
Rated below B	4,954	2.50%	7,000	3.98%	8,193	4.21%	7,000	4.00%
Others	-	-	-	-	-	-	-	-
MF/FD/OTHERS	5,996	3.02%	9,059	5.15%	5,940	3.05%	9,016	5.15%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
Total	1,98,504	100.00%	1,76,010	100.00%	1,94,475	100.00%	1,74,907	100.00%
Breakdown by residual maturity								
Up to 1 year	8,784	4.43%	14,557	8.27%	8,753	4.50%	14,755	8.44%
more than 1 year and up to 3years	10,369	5.22%	16,428	9.33%	12,794	6.58%	16,328	9.34%
More than 3 years and up to 7years	25,556	12.87%	33,781	19.19%	26,085	13.41%	34,016	19.45%
More than 7 years and up to 10 years	15,943	8.03%	10,249	5.82%	15,548	7.99%	10,231	5.85%
More than 10 years and up to 15 years	1,868	0.94%	5,437	3.09%	1,863	0.96%	5,714	3.27%
More than 15 years and up to 20 years	1,683	0.85%	3,210	1.82%	1,670	0.86%	3,068	1.75%
Above 20 years	1,34,300	67.66%	92,347	52.47%	1,27,762	65.70%	90,795	51.91%
Total	1,98,504	100.00%	1,76,010	100.00%	1,94,475	100.00%	1,74,907	100.00%
Breakdown by type of the issuer								
Central Government	1,24,035	62.48%	95,981	54.53%	1,17,945	60.65%	94,159	53.83%
State Government	2,144	1.08%	-	-	2,038	0.01	-	-
Corporate Securities	35,661	17.97%	40,313	22.90%	38,077	19.58%	40,744	23.29%
MF/REV REPO/TREP/FD/OTHERS	36,663	18.47%	33,304	18.92%	36,415	18.72%	33,261	19.02%
Others	-	-	6,412	3.64%	-	-	6,743	3.86%
Total	1,98,504	100.00%	1,76,010	100.00%	1,94,475	100.00%	1,74,907	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

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

Name of the Insurer: EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Date: 31 DECEMBER 2019

Detail regarding Debt securities

(₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/12/2019	As % of total for this class	As at 31/12/2018	As % of total for this class	As at 31/12/2019	As % of total for this class	As at 31/12/2018	As % of total for this class
Break down by credit rating								
Sovereign	17,633	78.09%	15,963.67	77.53%	16,430.66	77.26%	15,425.14	76.96%
AAA rated	3,968	17.57%	3,509.77	17.05%	3,870.88	18.20%	3,507.72	17.50%
AA or better	979	4.33%	1,115.80	5.42%	965.27	4.54%	1,109.85	5.54%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
MF/FD/OTHERS	-	-	-	-	-	-	-	-
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
Total	22,579	100.00%	20,589	100.00%	21,267	100.00%	20,043	100.00%
Breakdown by residual maturity								
Up to 1 year	1,126.21	4.99%	2,209.95	10.73%	1,121.39	5.27%	2,220.83	11.08%
more than 1 year and up to 3years	1,259.05	5.58%	1,417.61	6.89%	1,246.43	5.86%	1,414.48	7.06%
More than 3 years and up to 7years	1,131.58	5.01%	281.89	1.37%	1,106.89	5.20%	282.44	1.41%
More than 7 years and up to 10 years	718.60	3.18%	1,343.29	6.52%	705.55	3.32%	1,328.37	6.63%
More than 10 years and up to 15 years	-	-	121.03	0.59%	-	-	116.10	0.58%
More than 15 years and up to 20 years	103.28	0.46%	147.24	0.72%	94.53	0.44%	141.27	0.70%
Above 20 years	18,240.39	80.78%	15,068.23	73.18%	16,992.03	79.90%	14,539.21	72.54%
Total	22,579	100.00%	20,589	100.00%	21,267	100.00%	20,043	100.00%
Breakdown by type of the issuer								
Central Government	17,632.74	78.09%	15,963.67	77.53%	16,430.66	77.26%	15,425.14	76.96%
State Government	109.12	0.48%	-	-	102.88	0.48%	-	-
Corporate Securities	3,599.31	15.94%	2,827.49	13.73%	3,540.96	16.65%	2,807.78	14.01%
MF/REV REPO/TREP/FD/OTHERS	1,237.95	5.48%	1,310.28	6.36%	1,192.31	5.61%	1,310.28	6.54%
Others	-	-	487.81	2.37%	-	-	499.50	2.49%
Total	22,579	100.00%	20,589	100.00%	21,267	100.00%	20,043	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-29- Details regarding debt securities (Ulip)

Name of the Insurer: **EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED**

Date: **31 DECEMBER 2019**

Detail regarding Debt securities

(₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/12/2019	As % of total for this class	As at 31/12/2018	As % of total for this class	As at 31/12/2019	As % of total for this class	As at 31/12/2018	As % of total for this class
Break down by credit rating								
Sovereign	11,727	38.77%	7,069.56	40.92%	11,725	39.44%	6,986.26	41.20%
AAA rated	11,405	37.71%	4,929.83	28.54%	11,228	37.77%	4,901.37	28.91%
AA or better	164	0.54%	451.76	2.61%	162	0.55%	451.18	2.66%
Rated below AA but above A	2	0.01%	-	-	2	0.01%	-	-
Rated below B	135	0.45%	-	-	547	1.84%	-	-
Others	-	-	-	-	-	-	-	-
MF/FD/OTHERS	6,812	22.52%	4,825.04	27.93%	6,060	20.39%	4,616.77	27.23%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
Total	30,246	100.00%	17,276	100.00%	29,725	100.00%	16,956	100.00%
Breakdown by residual maturity								
Up to 1 year	14,222	47.02%	11,799.15	68.30%	13,461	45.28%	11,598.43	68.40%
more than 1 year and up to 3years	4,788	15.83%	1,840.33	10.65%	4,764	16.03%	1,827.32	10.78%
More than 3 years and up to 7years	6,488	21.45%	949.55	5.50%	6,791	22.84%	932.23	5.50%
More than 7 years and up to 10 years	1,009	3.34%	1,960.82	11.35%	983	3.31%	1,898.32	11.20%
More than 10 years and up to 15 years	2,950	9.75%	75.09	0.43%	2,943	9.90%	73.42	0.43%
More than 15 years and up to 20 years	-	-	569.33	3.30%	-	-	546.76	3.22%
Above 20 years	789	2.61%	81.91	0.47%	783	2.63%	79.09	0.47%
Total	30,246	100.00%	17,276	100.00%	29,725	100.00%	16,956	100.00%
Breakdown by type of the issuer								
Central Government	8,435	27.89%	7,069.56	40.92%	8,433	28.37%	6,986.26	41.20%
State Government	3,796	12.55%	-	-	3,793	12.76%	-	-
Corporate Securities	6,797	22.47%	4,158.48	24.07%	7,033	23.66%	4,129.43	24.35%
MF/REV REPO/TREP/FD/OTHERS	11,217	37.09%	6,048.15	35.01%	10,465	35.21%	5,839.88	34.44%
Others	-	-	-	-	-	-	-	-
Total	30,246	100.00%	17,276	100.00%	29,725	100.00%	16,956	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 Limited

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 31st December 2019	For the period ending 31st December 2019	For the quarter ending 31st December 2018	For the period ending 31st December 2018
1	Edelweiss Financial Service Limited	Holding Company	Reimbursement of Cost of premium towards Group Term Life	333.52	620.49	-	1,233.89
			Directors Nomination Deposit	-	-	-	-
			Refund of Directors Nomination Deposit	-	-	-	-
			Premium collected for group insurance policy	-	-	-	-
			Royalty Fees for FY2019	-	-	-	-
			ESOP Charges	59.97	154.24	-	-
2	Edelweiss Securities Limited	Fellow Subsidiary	Brokerage Paid	7.69	24.29	14.74	31.34
			Rent Paid for Office Premises	-	-	-	-
3	Edelweiss Commodities Services Limited	Fellow Subsidiary	Purchase of Securities	-	-	-	-
			Sale of Securities	-	-	-	-
			Edelweiss House Space & Facility Charges	-	-	-0.00	14.02
			Interest on Non-Convertible Debentures (NCD)	-	-	46.63	139.38
4	ECL Finance Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures (NCD)	0.06	0.16	0.05	0.15
			Purchase of Securities	257.29	1,758.22	1,800.00	4,321.92
			Sale of Securities	1,584.44	2,224.56	174.90	5,249.98
			Business centre Charges	7.93	23.80	0.00	15.63
			Premium collected for group insurance policy	44.30	190.60	104.02	411.28
			Claims paid to Group Policyholders	12.33	26.50	-	-
5	Edelweiss Broking Limited	Fellow Subsidiary	Insurance Commission paid as Corporate Agent	94.53	265.97	73.16	187.86
			Brokerage Paid	2.81	15.23	1.41	10.21
6	Edelweiss Retail Finance Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures (NCD)	63.40	184.10	56.28	164.76
			Premium collected for group insurance policy	0.07	3.90	1.62	29.00
			Claims paid to Group Policyholders	2.30	18.38	19.81	60.90
7	Edelweiss Finance & Investments Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures (NCD)	37.87	120.52	41.58	124.31
			Purchase of Securities	-	-	-0.00	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	218.55	637.69	-0.00	463.81
			Purchase of Securities	884.81	884.81	-	-
			Sale of Securities	729.91	729.91	-	-
9	Edel Finance Company Limited	Fellow Subsidiary	Lease Rent for Office Equipment	-	-	-	3.88
10	Edelweiss Asset Reconstruction Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures (NCD)	81.29	242.98	81.29	251.76
11	Edelweiss Housing Finance Limited	Fellow Subsidiary	Premium collected for group insurance policy	-8.38	385.42	547.67	2,603.33
			Claims paid to Group Policyholders	159.63	610.59	92.67	249.94
			Interest on Non-Convertible Debentures	4.30	9.01	-	-
12	Edelcap Securities Ltd.	Fellow Subsidiary	Purchase of Securities	-	-	-	-
13	Edelweiss General Insurance Company Limited	Fellow Subsidiary	Purchase of Securities	-	41.91	134.17	282.80
			Sale of Securities	604.28	1,094.81	29.24	29.24
14	Edelweiss Rural & Corporate Services Limited	Fellow Subsidiary	Purchase of Securities	308.07	308.07	-	-
			Sale of Securities	250.25	250.25	-	-
			Interest on Non-Convertible Debentures	46.62	139.37	-	-
			Edelweiss House Space & Facility Charges	-	-	-	-
15	Edel Land Limited	Fellow Subsidiary	Training	-0.87	14.49	-	-
16	Mr. Sumit Rai Mr. Deepak Mittal	Key Managerial Personnel	Managerial Remuneration	174.99	337.21	150.46	250.77
			Managerial Remuneration	-	-	-	28.33

FORM - L-31**LNL - 6 : Board of Directors & Key Persons**Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED**Date : **31 DECEMBER 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 : 31 DECEMBER 2019

AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.

Form Code: KT3

Name of the Insurer: EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED Registration Number: 147

Classification: Business within India

(₹ in 000)

Item	Description	Adjusted Value
01	Available Assets in Policyholders' Fund: Deduct:	2,61,24,601
02	Mathematical Reserves	2,60,03,210
03	Other Liabilities	-
04	Excess in Policyholders' funds	1,21,391
05	Available Assets in Shareholders Fund: Deduct:	25,30,450
06	Other Liabilities of shareholders' fund	-
07	Excess in Shareholders' funds	25,30,450
08	Total ASM (04)+(07)	26,51,841
09	Total RSM	11,83,548
10	Solvency Ratio (ASM/RSM)	224%

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.

L-33-NPAs

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

Name of the fund: Life Fund

STATEMENT AS ON : 31 DECEMBER 2019

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

(₹ In Lacs)

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)	38,077	33,428	-	-	29,103	29,770	1,46,241	1,39,572	2,13,422	2,02,769
2	Gross NPA	1,186	-	-	-	-	-	-	-	1,186	-
3	% of Gross NPA on Investment assets (2/1)	3.11%	-	-	-	-	-	-	-	0.56%	-
4	Provision made on NPA	711	-	-	-	-	-	-	-	711	-
5	Provision as a % of NPA (4/2)	60.00%	-	-	-	-	-	-	-	60.00%	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	37,366	33,428	-	-	29,103	29,770	1,46,241	1,39,572	2,12,710	2,02,769
8	Net NPA (2-4)	474	-	-	-	-	-	-	-	474	-
9	% of Net NPA to Net Investment Assets (8/7)	1.27%	-	-	-	-	-	-	-	0.22%	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

DHFL Rs.11.86 Crs excludes of Rs. 9.25 Crs which is matured and accounted as Investment receivable. Provision of 60% amounting to Rs. 7.11 Crs which excludes provision made on matured security of Rs. 5.55 Crs.

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.

L-33-NPAs

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

Name of Fund: Pension and General Annuity Fund

STATEMENT AS ON : 31 DECEMBER 2019

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

(₹ In Lacs)

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)	3,541	2,768	-	-	315	270	18,279	18,155	22,135	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)	3,541	2,768	-	-	315	270	18,279	18,155	22,135	21,193
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

CERTIFICATION

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

L-33-NPAs

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

Name of Fund: Linked Fund

STATEMENT AS ON : 31 DECEMBER 2019

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

(₹ In Lacs)

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)	6,797	4,472	-	-	146	146	74,664	59,915	81,607	64,534
2	Gross NPA	540	-	-	-	-	-	137	-	676	-
3	% of Gross NPA on Investment assets (2/1)	7.94%	-	-	-	-	-	0.18%	-	0.83%	-
4	Provision made on NPA	405	-	-	-	-	-	102	-	507	-
5	Provision as a % of NPA (4/2)	75.00%	-	-	-	-	-	75.00%	-	75.00%	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	6,393	4,472	-	-	146	146	74,561	59,915	81,100	64,534
8	Net NPA (2-4)	135	-	-	-	-	-	34	-	169	-
9	% of Net NPA to Net Investment Assets (8/7)	2.11%	-	-	-	-	-	0.05%	-	0.21%	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

DHFL Rs.6.76 Crs included in NPA, Provision 75% amounting to Rs. 5.07 Crs has been provided (of this 1.37 Crs matured and accounted as investment receivable)

CERTIFICATION

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

NAME OF THE FUND : LIFE FUND

[R in Lakhs]

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Current Quarter				Year to Date (Current Year)				Year to Date (Previous Year)			
			Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD
A CENTRAL GOVERNMENT SECURITIES														
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	1,14,229	2,501	2.19%	2.19%	1,12,484	7,707	6.85%	6.85%	78,470	3,691	4.70%	4.70%
A2	Deposits under section 7 of Insurance Act 1938	CDS	-	-	-	-	-	-	-	-	-	-	-	-
A3	Treasury Bills	CTRB	490	8	1.54%	1.54%	612	29	4.75%	4.75%	902	46	5.11%	5.11%
B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES														
B1	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-	-	-	-	-	-	-	-	-
B2	State Government Bonds	SGGB	72	1	2.00%	2.00%	86	5	5.64%	5.64%	1,012	26	2.61%	2.61%
B3	Central Government Guaranteed Loans / Bonds	CGSL	1,979	41	2.09%	2.09%	4,115	586	14.24%	14.24%	-	-	-	-
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	10,911	265	2.43%	2.43%	10,846	841	7.76%	7.76%	16,245	894	5.50%	5.50%
C2	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	-	130	0	0.03%	0.03%	-	-	-	-
C3	Commercial Papers - NHB / Institution accredited by NHB	HTLW	-	-	-	-	-	-	-	-	-	-	-	-
TAX FREE BONDS														
C4	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	-	-	-	-	-	-	-	-	-
D INFRASTRUCTURE INVESTMENTS														
D1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	292	12	3.96%	3.96%	301	3	0.93%	0.93%	482	-28	-5.91%	-5.91%
D2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	183	1	0.74%	0.74%	142	13	9.05%	9.05%	208	-30	-14.51%	-14.51%
TAXABLE BONDS OF														
D3	Infrastructure - PSU - Debentures / Bonds	IPTD	5,038	99	1.97%	1.97%	3,529	204	5.78%	5.78%	10,002	477	4.77%	4.77%
D4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	1,109	28	2.50%	2.50%	1,218	81	6.62%	6.62%	3,174	145	4.56%	4.56%
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	659	9.41%	9.41%	6,541	521	7.96%	7.96%
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	500	10	2.07%	2.07%	500	31	6.17%	6.17%	1,586	102	6.44%	6.44%
D13	INFRASTRUCTURE OTHER- EQUITY	IOEQ	7	-	0.00%	0.00%	8	-4	-44.35%	-44.35%	42	-2	-4.17%	-4.17%
D14	Units of InvIT	EIIT	4,255	143	3.36%	3.36%	4,344	389	8.96%	8.96%	4,358	-60	-1.39%	-1.39%
D15	OTHER Investment Infrastructure - Securitised Debt	IOSA	3,874	-	0.00%	0.00%	4,078	-	0.00%	0.00%	1,824	-	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	258	37	14.38%	14.38%	215	34	16.04%	16.04%	350	-264	-75.45%	-75.45%
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	8,148	159	1.96%	1.96%	7,256	519	7.16%	7.16%	8,856	-673	-7.60%	-7.60%
E3	Corporate Securities - Debentures	ECOS	3,029	112	3.71%	3.71%	2,350	216	9.19%	9.19%	902	533	59.09%	59.09%
E4	Corporate Securities - Debentures	EDPG	2,000	36	1.80%	1.80%	3,014	-148	-11.55%	-11.55%	5,026	417	8.29%	8.29%
E5	Corporate Securities - Preference Shares	EPNQ	442	(2)	-0.24%	-0.24%	431	-2	-0.35%	-0.35%	552	-16	-2.98%	-2.98%
E6	Application Money	ECAM	-	-	-	-	169	0	0.25%	0.25%	500	-	0.00%	0.00%
E7	Deposits - Deposits with Scheduled Banks, Fo (Incl. Bank Balance awaiting Investment), CCIL - RBI	EEDB	24,849	779	3.13%	3.13%	24,335	2,259	9.28%	9.28%	28,001	2,525	9.02%	9.02%
E8	Deposits - CDs with Scheduled Banks	EEDC	-	-	-	-	-	-	-	-	-	-	-	-
E9	CCIL - CBLO	ECBO	-	-	-	-	-	-	-	5,111	245	4.80%	4.80%	
E10	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-
E11	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	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%	323	22	6.84%	6.84%
E13	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	41	-0	-0.15%	-0.15%	-	-	-	-
E14	Commercial Papers	ECCP	-	-	-	-	-	-	-	472	0.06	0.01	0.01	
E15	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS	EAPB	-	-	-	-	-	-	-	-	-	-	-	-
E16	Investment Properties - Immovable	ENP	4,180	95	2.28%	2.28%	4,180	268	6.42%	6.42%	4,195	260	6.20%	6.20%
E17	Passively Managed Equity ETF (Non Promoter group)	EETF	-	-	-	-	243	-5	-2.17%	-2.17%	2,639	79	0.03	0.03
E18	Deposits - Repo / Reverse Repo	ECMR	1,424	18	1.24%	1.24%	2,024	83	4.11%	4.11%	6,646	-	-	-
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	-	-	-	-	182	24	13.03%	13.03%	-	-	-	-
E23	Corporate Securities - Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-
F OTHER INVESTMENTS														
F1	Equity Shares (incl. Co-op Societies)	OESH	5,217	590	11.30%	11.30%	5,428	617	11.37%	11.37%	4,782	12	0.25%	0.25%
F2	Equity Shares (PSUs & Unlisted)	OEPU	77	-	0.00%	0.00%	68	-2	-2.58%	-2.58%	48	-32	-66.94%	-66.94%
F3	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	-	-	-	-	-	-	-	1,505	0	0.00%	0.00%	
F4	DEBENTURES	OLDB	-	-	-	-	-	-	-	5,000	19	0.38%	0.38%	
F5	Debentures / Bonds / Cps / Loans - (Promoter Group)	ODPG	6,603	194	2.94%	2.94%	5,313	1,038	19.44%	19.44%	3,011	243	8.07%	8.07%
F6	Mutual Funds (Under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-
F7	Passively Managed Equity ETF (Non Promoter group)	0	0	0.79%	0.79%	0	22	0.00%	0.00%	76	1	1.53%	1.53%	
F8	Derivative Instrument	-	(235)	0.00%	0.00%	-	1,594	0.00%	0.00%	23,498	1,132	4.82%	4.82%	
F9	Passively Managed Equity ETF Promoter Group	-	-	-	-	-	-	-	-	-	-	-	-	
F10	Securitised Assets	0	-	0.00%	0.00%	0	10	0.00%	0.00%	61	26	0.00%	0.00%	
F11	Infrastructure - Debentures / Bonds / Cps / loans - (Promoter Group)	-	-	-	-	-	-	-	-	-	-	-	-	
F12	Term Loans (without Charge)	-	-	-	-	-	-	-	-	-	-	-	-	
F13	Debentures / Bonds / Cps / Loans	-	-	-	-	-	-	-	-	-	-	-	-	
F14	Debentures / Bonds / Cps / Loans - (Promoter Group)	-	-	-	-	-	-	-	-	-	-	-	-	
F15	Alternate Investment Funds (Category I)	-	-	-	-	-	-	-	-	-	-	-	-	
F16	Reclassified Approved Investments - Debt	1,193	-	0.00%	0.00%	1,739	-107	-6.13%	-6.13%	-	-	-	-	
F17	Debt Capital Instruments (DCI Basel III)	-	-	-	-	777	18	2.31%	2.31%	-	-	-	-	
F18	Reclassified Approved Investments - Equity	598	10	1.67%	1.67%	437	54	12.32%	12.32%	-	-	-	-	
F19	Venture Fund	-	-	-	-	-	-	-	-	-	-	-	-	
F20	Alternate Investment Fund (Category II)	625	-	0.00%	0.00%	614	4	0.63%	0.63%	279	-	0.00%	0.00%	
F21	Reclassified Approved Investments - Debt	-	-	-	-	40	1	1.80%	1.80%	40	2	5.63%	5.63%	
TOTAL			2,08,581	5,123	2.46%	2.46%	2,08,883	16,839	8.06%	8.06%	2,36,378	10,822	4.58%	4.58%

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-34-YIELD ON INVESTMENTS

COMPANY NAME & CODE : EDELWEISS TOKIO LIFE INSURANCE CO. LTD (1471)
 Periodicity of Submission: Quarterly
 STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT
 Statement as on : 31 December 2019

NAME OF THE FUND : PENSION AND GENERAL ANNUITY FUND

(₹ In Lakhs)

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Investment*	Current Quarter			Year to Date (Current Year)			Year to Date (Previous Year)				
				INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD
A CENTRAL GOVERNMENT SECURITIES														
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	17,847	396	2.22%	2.22%	17,182	1,065	6.20%	6.20%	12,227	563	4.61%	4.61%
A2	Deposits under section 7 of Insurance Act 1938	CDS	-	-	-	-	-	-	-	-	-	-	-	-
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	103	2	2.11%	2.11%	134	11	8.18%	8.18%	-	-	-	-
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	1,614	51	3.15%	3.15%	1,491	117	7.88%	7.88%	680	42	6.24%	6.24%
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	ITRE	30	1	4.88%	4.88%	28	1	2.08%	2.08%	31	-0	-0.24%	-0.24%
D2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	16	0	1.11%	1.11%	13	1	9.99%	9.99%	7	1	10.01%	10.01%
TAXABLE BONDS OF														
D3	Infrastructure - PSU - Debentures / Bonds	IPTD	220	-	-	-	220	-	-	-	298	-0	-0.08%	-0.08%
D4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	265	6	2.20%	2.20%	264	17	6.53%	6.53%	-	-	-	-
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	-	-	-	-	-	-	-	-	-	0.00	-	-
D14	Units of InvIT	EIT	499	17	3.44%	3.44%	499	51	10.17%	10.17%	200	-21	-10.69%	-10.69%
D15	OTHER Investment Infrastructure - Securitised Debt	EISA	-	-	-	-	-	-	-	-	-	-	-	-
TAX FREE BONDS														
	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-
E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
E1	PSU - Equity shares - quoted	EAEQ	23	6	24.41%	24.41%	21	6	27.56%	27.56%	21	-10	-49.33%	-49.33%
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	775	13	1.66%	1.66%	690	43	6.18%	6.18%	488	26	5.27%	5.27%
E3	Corporate Securities - Debentures	ECDS	1,379	32	2.30%	2.30%	1,440	100	6.96%	6.96%	733	49	6.73%	6.73%
E4	Corporate Securities - Debentures	EDRG	-	-	-	-	-	-	-	-	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 awaiting Investments), CCIL, RBI	ECDB	309	9	2.84%	2.84%	294	25	8.41%	8.41%	235	19	8.01%	8.01%
E8	Deposits - CDs with Scheduled Banks	ECDC	-	-	-	-	-	-	-	-	-	-	-	-
E9	CCIL - CBLO	ECBO	-	-	-	-	-	-	-	-	825	39	4.71%	4.71%
E10	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-
E11	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMP	-	-	-	-	-	-	-	-	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	-	-	-	-	-	-	-	-	-	-	-	-
E15 APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
E16	Investment Properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-
E17	Passively Managed Equity ETF (Non Promoter group)	EETF	-	-	-	-	33	4	12.27%	12.27%	75	0	0.00	0.00
E18	Deposits - Repo / Reverse Repo	ECMR	186	2	1.19%	1.19%	331	14	4.10%	4.10%	1,022	-	-	-
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)	OEPY	-	-	-	-	-	-	-	-	-	-	-	-
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	HODS	-	-	-	-	-	-	-	-	-	-	-	-
F14	Debentures / Bonds / CPs / Loans - (Promoter Group)	HORG	-	-	-	-	-	-	-	-	-	-	-	-
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			23,267	534	2.30%	2.30%	22,907	1,454	6.35%	6.35%	18,081	737	4.08%	4.08%

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-34-YIELD ON INVESTMENTS

COMPANY NAME & CODE : EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED 147)

Periodicity of Submission: Quarterly

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

Statement as on : 31 December 2019

NAME OF THE FUND : LINKED FUND

(₹ In Lakhs)

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Current Quarter			Year to Date (Current Year)			Year to Date (Previous Year)					
			Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD
A CENTRAL GOVERNMENT SECURITIES														
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CSSB	7,583	104	1.37%	1.37%	6,203	425	6.86%	6.86%	2,257	182	8.07%	8.07%
A2	Deposits under section 7 of Insurance Act 1938	CSSS	-	-	-	-	-	-	-	-	-	-	-	-
A3	Treasury Bills	CTRB	1,009	16	1.61%	1.61%	1,896	95	5.01%	5.01%	3,895	190	4.89%	4.89%
B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES														
B1	Other Approved Securities (excluding Infrastructure Investments)	SGOA	1,966.38	34.52	1.76%	1.76%	1,276.91	88.48	6.93%	6.93%	-	-	-	-
B2	State Government Bonds	SGGB	1,102	23	2.09%	2.09%	1,315	123	9.36%	9.36%	-	0	-	-
B3	Central Government Guaranteed Loans / Bonds	CGSL	892	19	2.11%	2.11%	772	72	9.29%	9.29%	-	-	-	-
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	2,061	63	3.07%	3.07%	1,891	186	9.85%	9.85%	1,239	89	7.15%	7.15%
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	ITRE	2,049	107	5.20%	5.20%	1,855	10	0.56%	0.56%	1,279	-34	-2.65%	-2.65%
D2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	1,290	113	8.78%	8.78%	960	181	18.85%	18.85%	610	-11	-1.85%	-1.85%
TAXABLE BONDS OF														
D3	Infrastructure - PSU - Debentures / Bonds	IPTD	971	19	1.92%	1.92%	863	48	5.51%	5.51%	1,109	55	4.98%	4.98%
D4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	1,178	41	3.44%	3.44%	1,064	101	9.48%	9.48%	499	34	6.81%	6.81%
D5	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEEP	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	202.99	16.76	0.08	0.08	
D13	INFRASTRUCTURE OTHER- EQUITY	IOEQ	-	-	-	-	-	-	-	27	-16	-57.64%	-57.64%	
D14	Units of InvIT	EIT	-	-	-	-	-	-	-	-	-	-	-	
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	1,499	(66)	-4.38%	-4.38%	1,435	-87	-6.03%	-6.03%	1,080	-239	-22.13%	-22.13%
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	40,529	2,007	4.95%	4.95%	37,322	2,143	5.74%	5.74%	22,892	2	0.01%	0.01%
E3	Corporate Securities - Debentures	ECDS	2,114	80	3.77%	3.77%	1,846	183	9.94%	9.94%	691	37	5.29%	5.29%
E4	Corporate Securities - Debentures	EDRG	-	-	-	-	2	0	3.95%	3.95%	54	3	6.14%	6.14%
E5	Corporate Securities - Preference Shares	EPNQ	160	2	1.35%	1.35%	302	-10	-3.38%	-3.38%	293	11	3.82%	3.82%
E6	Application Money	ECAM	1,119	1	0.08%	0.08%	658	2	0.27%	0.27%	1	0.24%	0.24%	0.24%
E7	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting investment), CCIL, RBI	ECDB	146	6	4.25%	4.25%	146	18	12.46%	12.46%	186	20	10.74%	10.74%
E8	Deposits - CDs with Scheduled Banks	ECDC	-	-	-	-	-	-	-	-	-	-	-	-
E9	CCIL - CBLO	ECBO	-	-	-	-	-	-	-	1,548	69	4.46%	4.46%	
E10	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPO	-	-	-	-	-	-	-	-	-	-	-	
E11	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMP	-	-	-	-	-	-	-	-	-	-	-	
E12	Mutual Funds - Under Promoter Group	EMFG	-	-	-	-	-	-	-	-	-	-	-	
E13	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	37	0	0.01%	0.01%	24	1	4.39%	4.39%
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	-	-	-	-	44	-5	-10.87%	-10.87%	498	16	0.03	0.03
E18	Deposits - Repo / Reverse Repo	ECMR	2,792	34	1.20%	1.20%	2,402	94	3.92%	3.92%	1,498	-	-	-
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	1,325	161	12.12%	12.12%	1,363	-3	-0.25%	-0.25%	1,885	-253	-13.40%	-13.40%
F2	Equity Shares (PSUs & Unlisted)	OEPU	131	(8)	-5.74%	-5.74%	125	-43	-34.71%	-34.71%	102	-63	-61.56%	-61.56%
F3	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	124	3	2.46%	2.46%	122	4	3.23%	3.23%	1,128	69	6.12%	6.12%
F4	DEBENTURES	OLDB	-	-	-	-	-	-	-	-	-	-	-	
F5	Debentures / Bonds / CPs / Loans - (Promoter Group)	ODPG	2	0	2.17%	2.17%	2	0	3.21%	3.21%	-	-	-	-
F6	Mutual Funds (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	
F7	Passively Managed Equity ETF (Non Promoter group)	OETF	6,199	569	9.18%	9.18%	5,800	275	0.00%	0.00%	3,342	202	6.04%	6.04%
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	HODS	-	-	-	-	-2.65	0.00%	0.00%	-	-	-	-	
F14	Debentures / Bonds / CPs / Loans - (Promoter Group)	HORG	-	-	-	-	-	-	-	-	-	-	-	
F15	Alternate Investment Funds (Category I)	OAFI	-	-	-	-	-	-	-	-	-	-	-	
F16	Reclassified Approved Investments - Debt	HORD	135	-	0.00%	0.00%	383	-448	-116.80%	-116.80%	-	-	-	-
F17	Debt Capital Instruments (DCI Basel III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	
F18	Reclassified Approved Investments - Equity	ORAE	1,162	135	11.61%	11.61%	1,079	124	11.46%	11.46%	-	-	-	-
F19	Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	
F20	Alternate Investment Fund (Category II)	OAFB	-	-	-	-	-	-	-	-	-	-	-	
F21	Reclassified Approved Investments - Debt	ORAD	-	-	-	-	-	-	-	-	-	-	-	
TOTAL			77,538	3,463	4.47%	4.47%	71,535	3,575	5.00%	5.00%	47,065	384	0.82%	0.82%

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 COMPANY LIMITED (147)

Statement as on : 31 DECEMBER 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. DURING THE QUARTER									
	9.25% EDELWEISS RURAL & CORPORATE SERVICES LIMITED NCD 22-12-2027	ODPG	2,000.00	27/12/2017	ICRA	AA	AA-	10/12/2019	
	ZEE ENTERTAINMENT ENTERPRISES LTD - PREF SHRSFV-10FV-8FV-6	EPNQ	468.64	20/03/2014	BWR	AAA	AA	18/12/2019	
B. AS ON DATE									
1	12.50% RELIANCE INFRASTRUCTURE LTD NCD 15-12-2021	IODS	7,000.00	02/07/2018	FITCH	BBB+	C	07/08/2018	
2	7.46% PNB HOUSING FINANCE LTD NCD 30-04-2020	HTDN	498.95	15/03/2018	FITCH	AAA	AA+	11/01/2019	
3	7.50% PNB HOUSING FINANCE LTD NCD 15-09-2020	HTDN	2,476.54	27/09/2018	FITCH	AAA	AA+	11/01/2019	
4	9.25% DEWANHOUS NCD 09-09-2023	HORD	1,193.32	12/02/2019	CARE	AAA	D	06/06/2019	
5	11.50% EDELWEISS RETAIL FINANCE LTD NCD 26-05-2025	ODPG	1,485.60	09/05/2019	ICRA	LAA	LAA-	26/06/2019	
6	10.75% EARC NCD 22-02-2021	ODPG	3,000.00	22/02/2016	CARE	AA-	A+	09/07/2019	
7	9.25% EDELWEISS RURAL & CORPORATE SERVICES LIMITED NCD 22-12-2027	ODPG	2,000.00	27/12/2017	ICRA	AA	AA-	10/12/2019	
8	ZEE ENTERTAINMENT ENTERPRISES LTD - PREF SHRSFV-10FV-8FV-6	EPNQ	468.64	20/03/2014	BWR	AAA	AA	18/12/2019	

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 COMPANY LIMITED (147)

Statement as on : 31 DECEMBER 2019

STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : PENSION AND GENERAL ANNUITY FUND

(₹ In Lacs)

NO.	NAME OF THE SECURITY	COI	AMOUNT	DATE OF PURCHASE	RATING AGENCY	ORIGINAL GRADE	CURRENT GRADE	DATE OF DOWNGRADE	REMARKS
A.	<u>DURING THE QUARTER</u>		_____NIL_____						
B.	<u>AS ON DATE</u>								
	7.46% PNB HOUSING FINANCE LTD NCD 30-04-2020	HTDN	469.01	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 COMPANY LIMITED (147)
 Statement as on : 31 DECEMBER 2019
 STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : LINKED LIFE FUND

(₹ In Lacs)

NO.	NAME OF THE SECURITY	COI	AMOUNT	DATE OF PURCHASE	RATING AGENCY	ORIGINAL GRADE	CURRENT GRADE	DATE OF DOWNGRADE	REMARKS
A. <u>DURING THE QUARTER</u>									
1	ZEE ENTERTAINMENT ENTERPRISES LTD - PEF SHRSFV-10FV-8FV-6	EPNQ	245.84	20/03/2014	BWR	AAA	AA	18/12/2019	
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	20.06	17/02/2017	ICRA	AAA	AA	22/05/2019	
3	0.00% IDFC FIRST BANK LTD ZCB 12-11-2020	ECOS	27.36	13/05/2016	ICRA	AAA	AA	22/05/2019	
4	7.46% PNB HOUSING FINANCE LTD NCD 30-04-2020	HTDN	30.12	20/11/2018	FITCH	AAA	AA+	11/01/2019	
5	9.25% DEWANHOUS NCD 09-09-2023	HORD	134.92	12/04/2017	CARE	AAA	D	06/06/2019	
6	12.00% ECL FINANCE NCD 26-04-2020 II	ODPG	1.54	19/11/2015	CARE	AA	AA-	08/07/2019	
7	ZEE ENTERTAINMENT ENTERPRISES LTD - PEF SHRSFV-10FV-8FV-6	EPNQ	245.84	20/03/2014	BWR	AAA	AA	18/12/2019	

CERTIFICATION:

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

Sr. No	Particulars	For the Quarter Ended 31 December 2019				For the Nine Month Ended 31 December 2019				For the Quarter Ended 31 December 2018				For the Nine Month Ended 31 December 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 (ISP)																
	From 0-10,000	0.0	1,146.0	1,146.0	0.6	0.03	2,023	2,023	1.01	-	-	-	-	0	2,045	2,045	1
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,000-50,000	0.0	4.0	4.0	0.1	0.06	14	14	0.91	0	4	2	0	0	11	8	0
	From 50,000-75,000	0.0	4.0	2.0	0.3	0.07	9	7	0.40	0	5	3	0	0	31	24	4
	From 75,000-100,000	0.1	9.0	1.0	0.3	0.45	45	34	1.65	0	10	3	0	1	72	52	3
	From 1,00,000-1,25,000	0.0	-	-	-	0.02	1	1	0.11	0	3	2	0	0	9	7	0
	Above Rs. 1,25,000	0.8	18.0	5.0	2.3	2.54	64	44	8.72	1	39	22	2	5	121	86	14
	ii) Individual Single Premium-Annuity (ISPA)																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,000-100,000	0.0	1.0	1.0	0.0	0.01	1	1	0.01	-	-	-	-	-	-	-	-
	From 1,00,000-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,000-2,00,000	0.1	6.0	5.0	0.1	0.18	9	8	0.18	0	9	9	0	0	19	18	0
	From 2,00,000-250,000	0.1	2.0	2.0	0.1	0.08	3	3	0.08	0	1	1	0	0	1	1	0
	From 2,50,000-3,00,000	-	-	-	-	0.12	4	4	0.12	0	1	1	0	0	4	4	0
	Above Rs. 3,00,000	1.2	13.0	11.0	1.2	2.57	32	30	2.57	1	12	12	1	3	31	31	3
	iii) Group Single Premium (GSP)																
	From 0-10,000	2.0	-	47,197.0	215.1	5.06	3	1,01,280	525.15	0	-	911	60	2	-	3,208	231
	From 10,000-25,000	0.6	-	397.0	52.3	3.24	-	2,031	235.09	1	-	649	77	4	-	2,309	271
	From 25,000-50,000	0.4	-	125.0	20.0	3.16	-	929	136.54	2	-	575	87	8	-	2,364	381
	From 50,000-75,000	0.2	-	26.0	4.5	1.49	-	252	50.17	1	-	213	42	5	-	859	204
	From 75,000-100,000	0.0	-	5.0	1.4	0.48	-	58	13.81	1	-	83	28	3	-	402	153
	From 1,00,000-1,25,000	0.0	-	2.0	0.6	0.16	-	15	8.36	0	-	28	11	1	-	128	55
	Above Rs. 1,25,000	0.0	-	-	1.0	0.47	-	19	19.98	1	-	38	32	7	-	273	298
	iv) Group Single Premium-Annuity (GSPA)																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,000-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,000-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,000-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,000-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v) Individual non Single Premium (INSP)																
	From 0-10,000	1.0	1,882.0	1,661.0	327.4	4.67	7,860	7,191	2,556.8	2	2,198	1,886	764	4	5,906	5,227	1,653
	From 10,000-25,000	9.9	6,778.0	6,257.0	2,368.8	29.37	18,962	17,891	7,033.1	11	6,905	6,175	1,666	29	17,745	16,251	3,457
	From 25,000-50,000	17.2	4,847.0	4,471.0	1,001.1	47.71	13,999	13,183	2,543.4	17	4,480	3,996	624	41	11,221	10,214	1,380
	From 50,000-75,000	9.7	1,973.0	1,824.0	296.4	26.70	4,674	4,357	711.1	10	1,573	1,384	187	27	4,460	4,020	492
	From 75,000-100,000	9.4	1,101.0	959.0	198.2	28.57	3,051	2,778	518.9	11	1,145	970	184	27	2,946	2,511	423
	From 1,00,000-1,25,000	8.1	888.0	805.0	165.8	16.95	1,608	1,468	317.6	6	521	442	95	15	1,434	1,209	235
	Above Rs. 1,25,000	30.8	1,285.0	1,106.0	511.2	64.49	2,524	2,236	1,049.7	24	865	669	463	59	2,194	1,819	1,111
	vi) Individual non Single Premium- Annuity (INSPA)																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,000-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,000-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,000-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,000-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	vii) Group Non Single Premium (GNSP)																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	0.0	-	1.0	0.0	0.00	-	3	0.09	(0)	-	(2)	(0)	0	1	64	2
	From 25,000-50,000	0.1	-	1,809.0	95.2	0.19	3	4,288	160.54	0	-	46	5	0	1	261	20
	From 50,000-75,000	0.0	-	10.0	1.2	0.01	2	283	13.28	0	-	128	10	0	1	690	53
	From 75,000-100,000	0.0	1.0	959.0	143.3	0.06	2	911	84.07	0	1	179	16	0	2	501	88
	From 1,00,000-1,25,000	0.2	-	10,908.0	65.0	0.18	1	11,063	74.43	0	-	742	2	0	-	5,244	16
	Above Rs. 1,25,000	4.8	10.0	21,277.0	1,561.3	11.12	29	64,569	6,116.71	14	7	20,451	4,701	27	29	76,826	10,301
	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	2.5	3,897.0	3,336.0	888.1	7.95	10,704	9,564	3,033.41	3	3,992	3,170	1,518	8	11,321	9,711	3,046
	From 10,000-25,000	21.2	13,554.0	12,473.0	3,202.5	57.14	31,000	29,096	7,125.78	17	8,445	7,318	2,049	45	28,827	25,374	4,886
	From 25,000-50,000	27.8	8,070.0	7,386.0	1,443.2	74.32	18,457	17,174	3,068.16	20	4,591	4,548	920	50	15,342	13,573	2,146
	From 50,000-75,000	17.3	3,383.0	2,986.0	423.9	45.40	7,491	6,926	1,084.57	10	1,581	1,257	323	25	5,623	4,996	881
	From 75,000-100,000	16.6	1,885.0	1,683.0	293.5	44.43	4,237	3,865	713.91	13	1,256	1,081	280	29	3,348	2,962	602
	From 1,00,000-1,25,000	11.3	1,217.0	1,087.0	187.6	25.31	2,363	2,133	421.91	5	402	337	107	12	1,463	1,297	307
	Above Rs. 1,25,000	43.1	1,935.0	1,697.0	777.4	102.72	3,724	3,327	1,789.92	23	737	575	553	61	2,543	2,135	1,620
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	0.00	1	57	1.71	-	-	-	-	-	-	-	-
	From 25,000-50,000	0.0	-	(1.0)	8.9	0.04	4	431	47.74	0	1	50	6	0	4	264	28
	From 50,000-75,000	(0.0)	-	(10.0)	(1.0)	0.02	1	249	25.35	(0)	-	(29)	(1)	1	5	7,202	435
	From 75,000-100,000	0.0	2.0	488.0	30.1	0.10	6	1,121	98.94	0	2	328	22	0	5	845	59
	From 1,00,000-1,25,000	0.0	1.0	40.0	4.3	0.04	4										

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

Name of Insurer : Edelweiss Tokio Life Insurance Company Limited.

Registration Number: 147 dated 10 May 2011

Date: 31 DECEMBER 2019

Business Acquisition through different channels (Group)

(₹ in Crores)

Sr.No.	Channels	For the quarter ended 31 December 19			For the Nine Month Ended 31 December 19			For the quarter ended 31 December 18			For the Nine Month Ended 31 December 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)	-	0	0.35	-	-2543	(0.04)	1	-2113	0.08
2	Corporate Agents-Banks	-	46,328	2	2	98177	3.53	-	0	-	-	0	-
3	Corporate Agents -Others	-	-	-	-	0	-	-	0	-	-	0	-
4	Brokers	9	13,528	1	29	44275	5.14	6	16348	2.10	23	44235	4.22
5	Micro Agents	-	-	-	-	-	-	-	0	-	-	0	-
6	Direct Business	2	22,117	5	9	43262	16.61	2	10236	18.25	10	51007	53.95
	Total(A)	11	81946	8.39	40	185714	25.62	8	24041	20.31	34	93129	58.25
1	Referral (B)	-	-	-	-	-	-	-	0	-	-	0	-
	Grand Total (A+B)	11	81946	8.39	40	185714	25.62	8	24041	20.31	34	93129	58.25

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

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

Date: 31 DECEMBER 2019

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

Sr.No.	Channels	For the Quarter ended 31 December 2019		For the Nine Month ended 31 December 2019		For the Quarter ended 31 December 2018		For the Nine Month ended 31 December 2018	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	10,118	50.40	29,206	124.73	11,222	48.68	28,923	120.95
2	Corporate Agents-Banks	1,719	8.66	4,565	22.45	1,530	7.66	3,606	21.80
3	Corporate Agents -Others	418	5.77	2,059	20.82	1,327	6.51	3,556	16.72
4	Brokers	733	4.71	1,460	10.22	451	2.36	1,237	7.00
5	Micro Agents	212	0.00	646	0.01	121	0.00	280	0.00
6	Direct Business	6,100	18.31	16,065	45.55	3,120	16.93	10,548	45.65
7	Web Aggregators	657	0.58	882	0.79	-	-	-	-
	Total (A)	19,957	88.44	54,883	224.57	17,771	82.15	48,150	212.13
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	19,957	88.44	54,883	224.57	17,771	82.15	48,150	212.13

FORM L-39-Data on Settlement of Claims

Name of the Insurer : EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Date: 31 DECEMBER 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	261	47	28	8	9	7	360	1.62
3	for Annuities / Pension	470	29	18	14	10	17	558	0.48
4	For Surrender	1,119	-	-	-	-	-	1,119	9.91
5	Other benefits*	772**	18	2	-	-	-	792	2.58
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1	Group Death Claims	-	92	6	-	-	-	98	12.71
2	Individual Death Claims	-	63	11	3	-	-	77	5.94

* 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 COMPANY LIMITED**

Date: **31 DECEMBER 2019**

Quarterly claims data for Life for the Quarter ended 31 December 2019

<i>Individual</i>		<i>(No. of claims only)</i>					
S. No.	Claims Experience	For Death	For Maturity	For Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	13	-	259	230	353	4
2	Claims reported during the period	96	-	408	596	1,205	26
3	Claims Settled during the period	77	-	360	558	1,119	22
4	T & C Rejected	-	-	-	-	-	2
5	Claims Repudiated during the period	11	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	11	-	-	-	-	-
	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	21	-	307	268	439	6
	Less than 3months	21	-	91	108	101	5
	3 months to 6 months	-	-	50	59	112	1
	6months to 1 year	-	-	99	69	88	-
	1year and above	-	-	67	32	138	-

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

<i>Group</i>		<i>(No. of claims only)</i>					
S. No.	Claims Experience	For Death	For Maturity	For Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	3	-	-	-	-	-
2	Claims reported during the period	117	-	-	-	-	770
3	Claims Settled during the period	98	-	-	-	-	770
4	T & C Rejected	-	-	-	-	-	-
5	Claims Repudiated during the period	7	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	7	-	-	-	-	-
	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	15	-	-	-	-	-
	Less than 3months	15	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

FORM L-40 : Quarterly claims data for Life

Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED**

Date: **31 DECEMBER 2019**

Claims data for Life For the Nine Months ended 31 December 2019

Individual

(No. of claims only)

S. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	-	-	251	197	249	-
2	Claims reported during the period	233	-	1,265	1,656	2,536	51
3	Claims Settled during the period	192	-	1,209	1,585	2,346	41
4	T & C Rejected	-	-	-	-	-	4
5	Claims Repudiated during the period	20	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	20	-	-	-	-	-
	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	21	-	307	268	439	6
	Less than 3months	21	-	91	108	101	5
	3 months to 6 months	-	-	50	59	112	1
	6months to 1 year	-	-	99	69	88	-
	1year and above	-	-	67	32	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	285	-	-	-	-	1,879
3	Claims Settled during the period	258	-	-	-	-	1,879
4	T & C Rejected	-	-	-	-	-	-
5	Claims Repudiated during the period	12	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	12	-	-	-	-	-
	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	15	-	-	-	-	-
	Less than 3months	15	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

FORM L-41 - GREIVANCE DISPOSAL

Name of the Insurer: EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

31 DECEMBER 2019

GREIVANCE DISPOSAL

Sl.No.	Particulars	Opening Balance As on beginning of the quarter	Additions during the quarter	Complaints Resolved / Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered up to the quarter during the financial year
				Fully Accepted	Partially Accepted	Rejected		
1	Complaints made by the customers							
(a)	Death Claims	0	0	0	0	0	0	2
(b)	Policy Servicing	0	13	4	0	9	0	17
(c)	Proposal Processing	0	7	0	0	7	0	16
(d)	Survival Claims	0	3	0	0	3	0	4
(e)	ULIP Related	0	0	0	0	0	0	1
(f)	Unfair Business Practices	5	129	9	0	120	0	344
(g)	Others	0	1	0	0	1	0	12
	Total Number of complaints:	5	153	13	0	140	0	396

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	54,923
5	Total No. of claims during current year	518
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	72.10
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :	39

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

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

L-42- Valuation Basis (Life Insurance)

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

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

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

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

	Min	Max
i. Individual Business		
1. Life- Participating policies	102.0% (Without MAD)	102.0% (Without MAD)
2. Pension - Participating Policies	102.0% (Without MAD)	102.0% (Without MAD)
3. Life- Non-participating Policies		
- Pure Term Plans	22% (Without MAD)	215.0% (Without MAD)
- Non Term Plans	80.0% (Without MAD)	155.0% (Without MAD)
4. Annuities- Participating policies		NA
5. Annuities – Non-participating policies	70% (Without MAD) of Modified Mortality for Annuitants - LIC (a) (1996-98) Ultimate Rates	80% (Without MAD) of Modified Mortality for Annuitants - LIC (a) (1996-98) Ultimate Rates
6. Annuities- Individual Pension Plan		NA
7. Unit Linked - Life	84.0% (Without MAD)	111.0% (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 (Non-Unit Fund)	102.0% (Without MAD)	102.0% (Without MAD)
3. Variable Insurance Plan (General Fund Reserve)	102.0% (Without MAD)	102.0% (Without MAD)

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

	Min	Max
i. Individual Business		
1. Life - Participating Policies	438 (INFL @5%) (without MAD)	876 (INFL @ 5%) (without MAD)
2. Pension - Participating Policies	530 (INFL @5%) (without MAD)	662 (INFL @5%) (without MAD)
3. Life - Non - participating Policies		
	272 (INFL @ 5%) (without MAD) 17 (INFL @ 5%) (without MAD) for micro Insurance plan	876 (INFL @ 5%) (without MAD) 17 (INFL @ 5%) (without MAD) for micro Insurance plan
4. Annuities - Participating policies		NA
5. Annuities – Non-participating policies	265 (INFL @ 5%) (without MAD)	530 (INFL @ 5%) (without MAD)
6. Annuities - Individual Pension Plan		NA
7. Unit Linked - Life	400 (INFL @ 5%) (without MAD)	876 (INFL @ 5%) (without MAD)
8. Unit Linked - Pension	300 (INFL @ 5%) (without MAD)	600 (INFL @ 5%) (without MAD)
9. Health Insurance	311 (INFL @5%) (without MAD)	504 (INFL @5%) (without MAD)
ii. Group Business		
1. Non-Participating (excluding OYRGTA)	per member - 259 (INFL @ 5%) (without MAD) 10 (INFL @ 5%) (without MAD) for micro insurance plan	per member - 278 (INFL @ 5%) (without MAD) 10 (INFL @ 5%) (without MAD) for micro Insurance plan
2. Unit Linked (Non-Unit Fund)		per scheme - 8757 (INFL @5%) (without MAD)
3. Variable Insurance Plan (General Fund Reserve)		per scheme - 6004 (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