

**EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED**

Registration Number : 147 dated 10 May 2011

**PUBLIC DISCLOSURES FOR THE QUARTER AND YEAR ENDED 31 MARCH 2020**

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## REVENUE ACCOUNT FOR THE QUARTER ENDED 31 MARCH 2020

(₹ 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
<b>Premium earned-net</b>	L-4											
(a) Premium		41,11,411	8,34,405	58,654	18,53,147	19,054	6,261	1,88,481	2,931	9,97,541	24,838	1,26,100
(b) Reinsurance ceded		(1,15,031)	(1,069)	-	(45,743)	-	(1,326)	(64,758)	-	(2,136)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>39,96,380</b>	<b>8,33,336</b>	<b>58,654</b>	<b>18,07,404</b>	<b>19,054</b>	<b>4,935</b>	<b>1,23,722</b>	<b>2,931</b>	<b>9,95,406</b>	<b>24,838</b>	<b>1,26,100</b>
<b>Income from Investments</b>	L-4											
(a) Interest, Dividend & Rent (Net)		4,40,566	81,476	11,951	2,46,474	7,345	1,135	24,916	6,397	49,926	2,942	8,004
(b) Profit on sale / redemption of investments		3,50,771	76,878	5,420	1,12,811	640	-	4,471	184	1,44,901	2,131	3,336
(c) (Loss on sale / redemption of investments)		(1,95,988)	(77,733)	(6,498)	(8,357)	(695)	-	(695)	-	(97,930)	(1,713)	(2,368)
(d) Transfer /Gain on revaluation / change in fair value*		(16,95,394)	-	-	-	-	-	-	-	(16,13,794)	(43,632)	(37,967)
<b>Sub Total</b>		<b>(11,00,045)</b>	<b>80,622</b>	<b>10,873</b>	<b>3,50,929</b>	<b>7,289</b>	<b>1,135</b>	<b>28,692</b>	<b>6,581</b>	<b>(15,16,897)</b>	<b>(40,272)</b>	<b>(28,995)</b>
Contribution from Shareholders' Account towards Excess EOM		24,27,305	5,40,571	3,245	14,01,437	10,637	31,016	1,01,350	2,381	3,23,827	6,326	6,515
Contribution from Shareholders' Account		(14,04,036)	(3,74,721)	-	(10,00,620)	-	(36,559)	(355)	(3,560)	12,138	(2,453)	2,096
Income on Unclaimed amount of Policyholders		293	-	-	293	-	-	-	-	-	-	-
Other Income		4,439	631	2,107	1,681	1	-	-	-	20	-	-
<b>Sub Total</b>		<b>10,28,001</b>	<b>1,66,480</b>	<b>5,352</b>	<b>4,02,791</b>	<b>10,638</b>	<b>(5,543)</b>	<b>1,00,995</b>	<b>(1,179)</b>	<b>3,35,985</b>	<b>3,873</b>	<b>8,611</b>
<b>Total (A)</b>		<b>39,24,336</b>	<b>10,80,438</b>	<b>74,879</b>	<b>25,61,124</b>	<b>36,981</b>	<b>527</b>	<b>2,53,409</b>	<b>8,333</b>	<b>(1,85,506)</b>	<b>(11,560)</b>	<b>1,05,716</b>
Commission Expenses	L-5	2,91,187	85,628	1,505	1,71,825	677	243	4,129	-	26,734	445	-
Operating Expenses related to Insurance Business\$	L-6	16,90,369	4,05,615	1,902	8,15,300	4,060	3,547	66,946	307	3,80,889	1,304	10,501
GST/Service Tax on Charges		18,012	-	-	-	-	-	-	66	17,308	301	337
Provision for Doubtful debts		1,298	-	-	1,297	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Provision for Standard and non standard assets		21,609	109	-	21,500	-	-	-	-	-	-	-
<b>Total (B)</b>		<b>20,22,475</b>	<b>4,91,352</b>	<b>3,407</b>	<b>10,09,922</b>	<b>4,737</b>	<b>3,790</b>	<b>71,075</b>	<b>373</b>	<b>4,24,931</b>	<b>2,050</b>	<b>10,838</b>
Benefits Paid (Net)	L-7	3,09,677	30,766	1,335	18,128	6,689	(114)	52,692	646	1,87,761	232	11,542
Interim Bonuses Paid		54	53	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-
(a) Gross **		12,80,207	5,58,266	67,088	13,42,984	22,227	(4,254)	20,410	6,367	(7,98,200)	(18,015)	83,336
(b) Amount ceded in Reinsurance		85,598	-	-	83,538	-	-	2,060	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
<b>Total (C)</b>		<b>16,75,536</b>	<b>5,89,086</b>	<b>68,422</b>	<b>14,44,650</b>	<b>28,915</b>	<b>(4,368)</b>	<b>75,162</b>	<b>7,013</b>	<b>(6,10,439)</b>	<b>(17,784)</b>	<b>94,878</b>
<b>SURPLUS/ (DEFICIT ) (D) = (A) - (B) - (C)</b>		<b>2,26,326</b>	<b>-</b>	<b>3,049</b>	<b>1,06,551</b>	<b>3,328</b>	<b>1,104</b>	<b>1,07,172</b>	<b>947</b>	<b>-</b>	<b>4,173</b>	<b>(0)</b>
<b>Appropriations</b>												
Transfer to Shareholders' Account		2,29,654	-	644	1,06,550	9,063	1,105	1,07,173	945	-	4,174	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (PAR)		2,405	-	2,405	-	-	-	-	-	-	-	-
Revenue Surplus transferred to Balance Sheet (NON PAR)		(5,734)	-	-	-	(5,734)	-	-	-	-	-	-
<b>TOTAL (D)</b>		<b>2,26,325</b>	<b>-</b>	<b>3,049</b>	<b>1,06,550</b>	<b>3,329</b>	<b>1,105</b>	<b>1,07,173</b>	<b>945</b>	<b>-</b>	<b>4,174</b>	<b>-</b>
<b>NOTES:</b>												
* Represents the deemed realised gain as per norms specified by the Authority.												
**represents Mathematical Reserves after allocation of bonus [The bonus is ₹ 3,09,386 thousands for the current year (previous year ₹ 2,13,824 thousands)]												
The total surplus is disclosed below:												
(a) Interim Bonuses Paid		54	53	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		3,09,386	3,03,613	5,773	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		2,26,325	-	3,049	1,06,550	3,329	1,105	1,07,173	945	-	4,174	-
<b>(d) Total Surplus [(a) + (b)+ (c) ]:</b>		<b>5,35,765</b>	<b>3,03,666</b>	<b>8,822</b>	<b>1,06,550</b>	<b>3,329</b>	<b>1,105</b>	<b>1,07,173</b>	<b>945</b>	<b>-</b>	<b>4,174</b>	<b>-</b>

## REVENUE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2020

## POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

(₹ in '000)

Particulars	Schedule	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par			
			Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
<b>Premium earned-net</b>	L-4	1,04,84,847	21,86,107	1,41,066	44,21,344	48,537	25,234	6,85,834	45,053	27,34,731	55,362	1,41,579
(a) Premium		(4,46,038)	(3,506)	-	(1,64,467)	-	(4,691)	(2,65,933)	-	(7,441)	-	-
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>1,00,38,808</b>	<b>21,82,601</b>	<b>1,41,066</b>	<b>42,56,877</b>	<b>48,537</b>	<b>20,543</b>	<b>4,19,900</b>	<b>45,053</b>	<b>27,27,290</b>	<b>55,362</b>	<b>1,41,579</b>
<b>Income from Investments</b>	L-4	15,57,797	2,70,419	45,576	8,57,708	33,328	4,649	1,11,133	23,652	1,72,119	10,250	28,964
(a) Interest, Dividend & Rent (Net)		12,57,552	1,56,551	16,406	5,67,711	7,805	900	18,234	867	4,49,721	9,428	29,929
(b) Profit on sale / redemption of investments		(6,66,636)	(1,14,407)	(13,462)	(2,15,810)	(1,634)	-	(1,901)	(207)	(3,05,911)	(4,219)	(9,085)
(c) (Loss on sale / redemption of investments)		(16,05,701)	-	-	-	-	-	-	-	(15,20,698)	(42,630)	(42,373)
(d) Transfer /Gain on revaluation / change in fair value*		<b>5,43,012</b>	<b>3,12,564</b>	<b>48,519</b>	<b>12,09,609</b>	<b>39,498</b>	<b>5,549</b>	<b>1,27,467</b>	<b>24,312</b>	<b>(12,04,769)</b>	<b>(27,171)</b>	<b>7,435</b>
Contribution from Shareholders' Account towards Excess EOM		24,27,305	5,40,571	3,245	14,01,437	10,637	31,016	1,01,350	2,381	3,23,827	6,326	6,515
Contribution from Shareholders' Account		8,26,567	1,06,743	-	-	-	-	-	-	7,17,031	-	2,792
Income on Unclaimed amount of Policyholders		1,364	-	-	1,364	-	-	-	-	-	-	-
Other Income		13,196	2,283	2,107	8,679	1	-	-	-	126	-	-
<b>Sub Total</b>		<b>32,68,432</b>	<b>6,49,597</b>	<b>5,352</b>	<b>14,11,479</b>	<b>10,638</b>	<b>31,016</b>	<b>1,01,350</b>	<b>2,381</b>	<b>10,40,984</b>	<b>6,326</b>	<b>9,307</b>
<b>Total (A)</b>		<b>1,38,50,253</b>	<b>31,44,762</b>	<b>1,94,938</b>	<b>68,77,965</b>	<b>98,673</b>	<b>57,107</b>	<b>6,48,717</b>	<b>71,745</b>	<b>25,63,505</b>	<b>34,518</b>	<b>1,58,322</b>
Commission Expenses	L-5	7,89,611	2,31,829	2,990	4,59,872	873	2,234	11,876	359	78,432	1,145	-
Operating Expenses related to Insurance Business \$	L-6	56,92,878	13,19,335	5,944	28,47,247	12,278	42,560	2,10,018	4,757	12,30,444	7,635	12,661
GST/Service Tax on Charges		61,158	-	-	-	-	-	-	245	58,493	1,048	1,372
Provision for Doubtful debts		5,661	-	-	5,661	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		98,295	547	-	87,500	-	-	-	-	5,862	-	4,386
(b) Provision for Standard and non standard assets		-	-	-	-	-	-	-	-	-	-	-
<b>Total (B)</b>		<b>66,47,605</b>	<b>15,51,711</b>	<b>8,934</b>	<b>34,00,279</b>	<b>13,151</b>	<b>44,794</b>	<b>2,21,894</b>	<b>5,361</b>	<b>13,73,232</b>	<b>9,828</b>	<b>18,419</b>
Benefits Paid (Net)	L-7	8,80,132	1,22,485	7,086	1,21,669	23,723	2,805	2,38,081	4,602	2,96,548	1,282	61,850
Interim Bonuses Paid		288	267	22	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-
(a) Gross **		61,61,590	14,70,299	1,66,902	33,41,890	52,737	8,403	69,512	60,836	8,93,725	19,233	78,053
(b) Amount ceded in Reinsurance		(80,366)	-	-	(92,423)	-	-	12,057	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
<b>Total (C)</b>		<b>69,61,644</b>	<b>15,93,051</b>	<b>1,74,010</b>	<b>33,71,136</b>	<b>76,460</b>	<b>11,208</b>	<b>3,19,650</b>	<b>65,439</b>	<b>11,90,273</b>	<b>20,515</b>	<b>1,39,903</b>
<b>SURPLUS/ (DEFICIT ) (D) = (A) - (B) - (C)</b>		<b>2,41,004</b>	<b>-</b>	<b>11,994</b>	<b>1,06,550</b>	<b>9,062</b>	<b>1,105</b>	<b>1,07,173</b>	<b>945</b>	<b>-</b>	<b>4,174</b>	<b>-</b>
<b>Appropriations</b>												
Transfer to Shareholders' Account		2,29,654	-	644	1,06,550	9,063	1,105	1,07,173	945	-	4,174	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (PAR)		11,350	-	11,350	-	-	-	-	-	-	-	-
Revenue Surplus transferred to Balance Sheet (NON PAR)		-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (D)</b>		<b>2,41,004</b>	<b>-</b>	<b>11,994</b>	<b>1,06,550</b>	<b>9,063</b>	<b>1,105</b>	<b>1,07,173</b>	<b>945</b>	<b>-</b>	<b>4,174</b>	<b>-</b>
<b>NOTES:</b>												
* Represents the deemed realised gain as per norms specified by the Authority.												
**represents Mathematical Reserves after allocation of bonus [The bonus is ₹ 3,09,386 thousands for the current year (previous year ₹ 2,13,824 thousands)]												
The total surplus is disclosed below:												
(a) Interim Bonuses Paid		288	267	22	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		3,09,386	3,03,613	5,773	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		2,41,004	-	11,994	1,06,550	9,063	1,105	1,07,173	945	-	4,174	-
<b>(d) Total Surplus [ (a) + (b)+ (c) ].</b>		<b>5,50,678</b>	<b>3,03,880</b>	<b>17,789</b>	<b>1,06,550</b>	<b>9,063</b>	<b>1,105</b>	<b>1,07,173</b>	<b>945</b>	<b>-</b>	<b>4,174</b>	<b>-</b>

## REVENUE ACCOUNT FOR THE QUARTER ENDED 31 MARCH 2019

(₹ in '000)

Particulars	Schedule	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par				
			Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group	
<b>Premium earned-net</b>	L-4	(a) Premium	40,71,791	6,75,408	73,814	17,17,155	27,717	6,431	2,63,597	48,595	10,54,907	31,987	1,72,181
(b) Reinsurance ceded		(1,05,660)	(818)	-	(34,469)	-	(905)	(67,696)	-	(1,772)	-	-	
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	
<b>Sub Total</b>		<b>39,66,130</b>	<b>6,74,589</b>	<b>73,814</b>	<b>16,82,686</b>	<b>27,717</b>	<b>5,527</b>	<b>1,95,901</b>	<b>48,595</b>	<b>10,53,135</b>	<b>31,987</b>	<b>1,72,181</b>	
<b>Income from Investments</b>	L-4	(a) Interest, Dividend & Rent (Net)	3,11,008	55,771	9,736	1,67,266	7,216	1,001	25,213	4,803	31,772	2,549	5,683
(b) Profit on sale / redemption of investments		2,39,787	62,098	5,432	82,868	483	135	16,533	33	60,044	3,301	8,860	
(c) (Loss on sale / redemption of investments)		(1,92,848)	(9,588)	(1,255)	(1,14,266)	(311)	-	-	-	(64,579)	(1,120)	(1,729)	
(d) Transfer /Gain on revaluation / change in fair value*		2,43,553	-	-	-	-	-	-	-	2,36,519	5,767	1,267	
<b>Sub Total</b>		<b>6,01,500</b>	<b>1,08,281</b>	<b>13,913</b>	<b>1,35,868</b>	<b>7,387</b>	<b>1,136</b>	<b>41,745</b>	<b>4,836</b>	<b>2,63,756</b>	<b>10,497</b>	<b>14,081</b>	
Contribution from Shareholders' Account towards Excess EOM		3,17,628	29,762	(2,602)	2,09,745	2,178	3,498	60,050	1,299	977	4,577	8,145	
Contribution from Shareholders' Account		5,98,117	(58,962)	-	3,29,461	238	431	-	361	3,26,292	-	296	
Income on Unclaimed amount of Policyholders		393	-	-	393	-	-	-	-	-	-	-	
Other Income		7,662	3,967	49	3,259	-	1	20	-	372	(6)	(0)	
<b>Sub Total</b>	<b>9,23,801</b>	<b>(25,233)</b>	<b>(2,553)</b>	<b>5,42,858</b>	<b>2,416</b>	<b>3,929</b>	<b>60,070</b>	<b>1,660</b>	<b>3,27,642</b>	<b>4,571</b>	<b>8,441</b>		
<b>Total (A)</b>		<b>54,91,431</b>	<b>7,57,637</b>	<b>85,173</b>	<b>23,61,412</b>	<b>37,521</b>	<b>10,592</b>	<b>2,97,717</b>	<b>55,091</b>	<b>16,44,532</b>	<b>47,055</b>	<b>1,94,703</b>	
Commission Expenses	L-5	3,00,164	81,065	1,485	1,82,852	399	405	(1,622)	68	34,859	675	(22)	
Operating Expenses related to Insurance Business \$	L-6	15,58,522	2,75,943	(1,056)	8,10,024	3,213	6,323	88,693	1,177	3,60,839	4,871	8,492	
GST/Service Tax on Charges		17,028	-	-	-	-	-	-	82	15,394	610	942	
Provision for Doubtful debts		(54)	-	-	(54)	-	-	-	-	-	-	-	
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-	
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-	
(b) Provision for Standard and non standard assets		-	-	-	-	-	-	-	-	-	-	-	
<b>Total (B)</b>		<b>18,75,659</b>	<b>3,57,008</b>	<b>430</b>	<b>9,92,822</b>	<b>3,612</b>	<b>6,727</b>	<b>87,071</b>	<b>1,328</b>	<b>4,11,092</b>	<b>6,157</b>	<b>9,412</b>	
Benefits Paid (Net)	L-7	2,00,686	36,309	1,487	24,373	5,706	25	66,788	1,527	55,215	303	8,953	
Interim Bonuses Paid		68	68	-	-	-	-	-	-	-	-	-	
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	
(a) Gross **		34,57,065	3,65,175	77,683	14,62,219	28,192	3,961	72,848	52,026	11,78,987	39,767	1,76,206	
(b) Amount ceded in Reinsurance		(1,24,274)	-	-	(1,15,630)	-	-	(8,645)	-	-	-	-	
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	
<b>Total (C)</b>		<b>35,33,545</b>	<b>4,01,553</b>	<b>79,170</b>	<b>13,70,963</b>	<b>33,898</b>	<b>3,987</b>	<b>1,30,991</b>	<b>53,552</b>	<b>12,34,202</b>	<b>40,070</b>	<b>1,85,159</b>	
<b>SURPLUS/ (DEFICIT ) (D) = (A) - (B) - (C)</b>		<b>82,226</b>	<b>(924)</b>	<b>5,573</b>	<b>(2,376)</b>	<b>10</b>	<b>(122)</b>	<b>79,655</b>	<b>210</b>	<b>(761)</b>	<b>829</b>	<b>133</b>	
<b>Appropriations</b>													
Transfer to Shareholders' Account		76,818	(924)	165	(2,376)	10	(122)	79,655	210	(761)	829	133	
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	
Balance being Funds for Future Appropriations (PAR)		5,408	-	5,408	-	-	-	-	-	-	-	-	
Revenue Surplus transferred to Balance Sheet (NON PAR)		-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL (D)</b>		<b>82,226</b>	<b>(924)</b>	<b>5,573</b>	<b>(2,376)</b>	<b>10</b>	<b>(122)</b>	<b>79,655</b>	<b>210</b>	<b>(761)</b>	<b>829</b>	<b>133</b>	
<b>NOTES:</b>													
* 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.IRD/A/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		68	68	-	-	-	-	-	-	-	-	-	
(b) Allocation of Bonus to Policyholders		2,13,824	2,11,717	2,107	-	-	-	-	-	-	-	-	
(c) Surplus shown in the Revenue Account		82,226	-	5,643	-	-	-	75,735	-	-	852	-	
<b>(d) Total Surplus [ (a) + (b)+ (c) ]</b>		<b>2,96,118</b>	<b>2,11,786</b>	<b>7,750</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>75,735</b>	<b>-</b>	<b>-</b>	<b>852</b>	<b>-</b>	

Form L-1-A-RA												
Name of the Insurer: EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED												
Registration Number : 147 dated 10 May 2011												
REVENUE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2019												
POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT) <span style="float: right;">(₹ in '000)</span>												
Particulars	Schedule	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
			Individual Par	Individual Par Pension#	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
<b>Premium earned-net</b>	L-4											
(a) Premium		91,93,110	16,31,438	1,82,848	35,92,248	65,769	17,503	8,39,184	1,50,818	24,56,246	69,300	1,87,757
(b) Reinsurance ceded		(3,02,258)	(2,697)	-	(1,19,908)	-	(3,256)	(1,70,698)	-	(5,699)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>88,90,852</b>	<b>16,28,741</b>	<b>1,82,848</b>	<b>34,72,341</b>	<b>65,769</b>	<b>14,247</b>	<b>6,68,485</b>	<b>1,50,818</b>	<b>24,50,547</b>	<b>69,300</b>	<b>1,87,757</b>
<b>Income from Investments</b>	L-4											
(a) Interest, Dividend & Rent (Net)		11,01,603	1,92,103	33,599	6,06,005	23,244	3,023	89,055	12,323	1,13,679	8,044	20,528
(b) Profit on sale / redemption of investments		8,22,044	1,01,513	13,017	3,44,927	3,800	525	24,461	320	2,91,905	16,613	24,965
(c) (Loss on sale / redemption of investments)		(8,94,950)	(72,002)	(9,223)	(3,07,932)	(4,935)	(377)	(16,919)	(9,345)	(4,33,406)	(16,159)	(24,653)
(d) Transfer /Gain on revaluation / change in fair value*		3,35,100	-	-	-	-	-	-	-	3,17,697	7,225	10,178
<b>Sub Total</b>		<b>13,63,797</b>	<b>2,21,614</b>	<b>37,392</b>	<b>6,43,000</b>	<b>22,109</b>	<b>3,171</b>	<b>96,597</b>	<b>3,298</b>	<b>2,89,875</b>	<b>15,723</b>	<b>31,018</b>
Contribution from Shareholders' Account towards Excess EOM		20,19,869	3,93,559	17,827	10,85,606	9,112	12,884	69,492	9,961	3,99,108	14,173	8,145
Contribution from Shareholders' Account		14,13,800	39,834	-	4,93,737	1,869	4,953	-	12,394	8,58,665	-	2,348
Income on Unclaimed amount of Policyholders		1,406	-	-	1,406	-	-	-	-	-	-	-
Other Income		19,460	4,784	49	6,438	-	1	20	-	7,427	208	533
<b>Sub Total</b>		<b>34,54,535</b>	<b>4,38,177</b>	<b>17,876</b>	<b>15,87,186</b>	<b>10,981</b>	<b>17,838</b>	<b>69,512</b>	<b>22,355</b>	<b>12,65,200</b>	<b>14,381</b>	<b>11,027</b>
<b>Total (A)</b>		<b>1,37,09,184</b>	<b>22,88,532</b>	<b>2,38,117</b>	<b>57,02,527</b>	<b>98,859</b>	<b>35,257</b>	<b>8,34,594</b>	<b>1,76,472</b>	<b>40,05,623</b>	<b>99,404</b>	<b>2,29,801</b>
Commission Expenses	L-5	6,59,821	1,94,748	4,200	3,58,908	1,054	781	5,009	529	92,793	1,647	152
Operating Expenses related to Insurance Business\$	L-6	50,17,860	10,19,001	21,649	23,53,612	11,427	20,548	1,87,696	11,068	13,66,004	14,935	11,917
GST/Service Tax on Charges		49,737	-	-	-	-	-	-	151	47,613	1,030	942
Provision for Doubtful debts		2,313	-	-	2,313	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Provision for Standard and non standard assets		-	-	-	-	-	-	-	-	-	-	-
<b>Total (B)</b>		<b>57,29,731</b>	<b>12,13,750</b>	<b>25,849</b>	<b>27,14,834</b>	<b>12,481</b>	<b>21,330</b>	<b>1,92,705</b>	<b>11,749</b>	<b>15,06,410</b>	<b>17,612</b>	<b>13,011</b>
Benefits Paid (Net)	L-7	6,68,525	1,17,396	3,431	95,958	16,526	1,114	2,76,287	5,031	1,12,882	877	39,024
Interim Bonuses Paid		132	132	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-
(a) Gross **		74,95,973	9,57,257	1,94,579	32,17,233	69,852	12,813	2,43,043	1,59,692	23,86,331	77,408	1,77,767
(b) Amount ceded in Reinsurance		(3,54,634)	-	-	(3,25,501)	-	-	(29,133)	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
<b>Total (C)</b>		<b>78,09,996</b>	<b>10,74,784</b>	<b>1,98,010</b>	<b>29,87,691</b>	<b>86,377</b>	<b>13,926</b>	<b>4,90,197</b>	<b>1,64,723</b>	<b>24,99,213</b>	<b>78,285</b>	<b>2,16,790</b>
<b>SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)</b>		<b>1,69,457</b>	<b>-</b>	<b>14,256</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,51,693</b>	<b>-</b>	<b>-</b>	<b>3,507</b>	<b>-</b>
<b>Appropriations</b>												
Transfer to Shareholders' Account		1,55,434	-	234	-	-	-	1,51,693	-	-	3,507	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (PAR)		14,023	-	14,023	-	-	-	-	-	-	-	-
Revenue Surplus transferred to Balance Sheet (NON PAR)		-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (D)</b>		<b>1,69,457</b>	<b>-</b>	<b>14,257</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,51,693</b>	<b>-</b>	<b>-</b>	<b>3,507</b>	<b>-</b>
<b>NOTES:</b>												
* Represents the deemed realised gain as per norms specified by the Authority.												
**represents Mathematical Reserves after allocation of bonus [The bonus is ₹ 3,09,386 thousands for the current year (previous year ₹ 2,13,824 thousands)]												
The total surplus is disclosed below:												
(a) Interim Bonuses Paid		132	132	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		2,13,824	2,11,717	2,107	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		1,69,457	-	14,257	-	-	-	1,51,694	-	-	3,507	-
<b>(d) Total Surplus [(a) + (b) + (c)]</b>		<b>3,83,413</b>	<b>2,11,849</b>	<b>16,364</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,51,694</b>	<b>-</b>	<b>-</b>	<b>3,507</b>	<b>-</b>

## PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 MARCH 2020

## SHAREHOLDERS' ACCOUNT (NON-TECHNICAL ACCOUNT)

(₹ in '000)

Particulars	SCHEDULE	For the Quarter Ended 31 March 2020	For the Year Ended 31 March 2020	For the Quarter Ended 31 March 2019	For the Year Ended 31 March 2019
Amounts transferred from the policyholders account (Technical Account)		2,29,654	2,29,654	76,818	1,55,434
Income from investments					
(a) Interest, Dividend & Rent (Net)		90,706	4,87,184	1,65,076	6,76,455
(b) Profit on sale / redemption of investments		37,537	2,29,266	27,835	1,75,395
(c) (Loss on sale / redemption of investments)		(37,439)	(81,880)	(21,977)	(2,48,859)
(d) Transfer /Gain/(Loss) on revaluation / change in fair value		-	-	-	-
<b>Sub Total</b>		<b>90,804</b>	<b>6,34,570</b>	<b>1,70,934</b>	<b>6,02,991</b>
Other income			235		
<b>Total (A)</b>		<b>3,20,458</b>	<b>8,64,459</b>	<b>2,47,752</b>	<b>7,58,425</b>
Expenses other than those directly related to the insurance business	3A	4,031	10,386	2,583	11,733
Contribution towards the remuneration of MD/CEOs/WTDs		12,793	31,514	6,380	19,290
Bad debts written off		-	-	-	-
Provisions (Other than taxation)					
(a) For diminution in the value of investment (Net)		1,08,048	4,20,236	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others		-	-	-	-
Contribution to the Policyholders' Account towards Excess EOM		24,27,305	24,27,305	3,17,628	20,19,869
Contribution to the Policyholders' Account		(14,04,036)	8,26,567	5,98,117	14,13,800
<b>Total (B)</b>		<b>11,48,141</b>	<b>37,16,008</b>	<b>9,24,708</b>	<b>34,64,691</b>
<b>Profit / (Loss) before tax</b>		<b>(8,27,683)</b>	<b>(28,51,548)</b>	<b>(6,76,956)</b>	<b>(27,06,266)</b>
Provision for taxation					
For Current Year		-	-	-	-
For earlier years		-	-	-	-
<b>Profit / (Loss) after tax</b>		<b>(8,27,683)</b>	<b>(28,51,548)</b>	<b>(6,76,956)</b>	<b>(27,06,266)</b>
<b>APPROPRIATIONS</b>					
(a) Balance at the beginning of the year		(1,18,12,327)	(1,10,81,431)	(1,04,04,477)	(83,75,165)
(b) Interim dividends paid during the year		-	-	-	-
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution tax		-	-	-	-
(e) Transfer to reserves / other accounts		-	-	-	-
<b>Profit / (Loss) carried to the Balance Sheet</b>		<b>(1,26,40,010)</b>	<b>(1,39,32,979)</b>	<b>(1,10,81,431)</b>	<b>(1,10,81,431)</b>
Earning per share of face value ₹ 10 - Basic/Diluted		(2.65)	(9.12)	(2.17)	(8.66)

## BALANCE SHEET AS AT 31 MARCH 2020

(₹ in '000)

PARTICULARS	SCHEDULE	As at 31 March 2020	As at 31 March 2019
<b>SOURCES OF FUNDS</b>			
<b>Shareholders' funds</b>			
Share capital	L-8, L-9	31,26,209	31,26,209
Reserves and surplus	L-10	1,68,82,622	1,68,48,478
Credit/(debit) fair value change account		(30,102)	12,775
<b>Sub-total</b>		<b>1,99,78,729</b>	<b>1,99,87,462</b>
<b>Borrowings</b>			
	L-11	-	-
<b>Policyholders' Funds</b>			
Credit/(Debit) Fair Value Change Account		67,260	3,061
Policy liabilities		1,99,52,227	1,48,34,417
Insurance reserves		-	-
Provision for Linked Liabilities		76,22,632	55,03,750
Add: Credit/(Debit) Fair Value Change Account		(12,55,292)	3,50,409
<b>Total Provision for Linked Liabilities</b>		<b>63,67,340</b>	<b>58,54,159</b>
<b>Sub-total</b>		<b>2,63,86,827</b>	<b>2,06,91,637</b>
<b>Funds for Discontinued Policies</b>			
Discontinued on account of non-payment of premium-Linked		10,49,448	5,99,214
Others		-	-
Funds for Future Appropriations (PAR)		48,824	37,474
<b>Total</b>		<b>4,74,63,828</b>	<b>4,13,15,786</b>
<b>APPLICATION OF FUNDS</b>			
<b>Investments</b>			
Shareholders'	L-12	37,51,952	66,89,467
Policyholders'	L-13	1,96,55,903	1,57,24,896
Assets held to cover linked liabilities	L-14	74,16,789	64,53,373
Loans	L-15	98,338	52,716
Fixed assets	L-16	10,78,554	9,82,444
<b>Current assets</b>			
Cash and bank balances	L-17	9,04,592	9,73,959
Advances and other assets	L-18	29,55,815	23,22,393
<b>Sub-total (A)</b>		<b>38,60,407</b>	<b>32,96,352</b>
<b>Current liabilities</b>			
Current liabilities	L-19	23,12,629	29,50,719
Provisions	L-20	18,466	14,171
<b>Sub-total (B)</b>		<b>23,31,095</b>	<b>29,64,890</b>
<b>Net Current Assets (C) = (A - B)</b>		<b>15,29,312</b>	<b>3,31,462</b>
Miscellaneous expenditure (to the extent not written off or adjusted)	L-21	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		1,39,32,979	1,10,81,431
Debit Balance in Revenue Account (Policyholders' Account)		-	-
<b>Total</b>		<b>4,74,63,828</b>	<b>4,13,15,786</b>

**Contingent Liabilities**

PARTICULARS	As at 31 March 2020	As at 31 March 2019
Partly-paid up investments		
Claims, other than against policies, not acknowledged as debts by the Company		
Guarantees given by or on behalf of the Company		
Underwriting commitments outstanding (in respect of shares and securities)		
Statutory demands / liabilities in dispute, not provided for	35,407*	35,660*
Reinsurance obligations to the extent not provided for in accounts		
Others (Claims against policies under litigation)	3,832	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 March 2020

(₹ 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	12,18,628	2,94,013	-	4,86,638	-	887	54,682	2,931	2,53,048	330	1,26,100
Renewal Premiums	27,82,084	5,40,392	58,654	13,58,930	-	5,374	53,639	-	7,41,739	23,358	-
Single Premiums	1,10,699	-	-	7,579	19,054	-	80,161	-	2,755	1,150	-
<b>Total</b>	<b>41,11,411</b>	<b>8,34,405</b>	<b>58,654</b>	<b>18,53,147</b>	<b>19,054</b>	<b>6,261</b>	<b>1,88,481</b>	<b>2,931</b>	<b>9,97,541</b>	<b>24,838</b>	<b>1,26,100</b>

For the Year Ended 31 March 2020

(₹ 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	35,18,801	8,80,867	(697)	15,27,268	-	10,325	1,12,642	45,053	7,98,042	3,723	1,41,579
Renewal Premiums	66,53,572	13,05,240	1,41,763	28,77,502	-	14,909	3,52,370	-	19,11,757	50,031	-
Single Premiums	3,12,474	-	0	16,574	48,537	-	2,20,822	-	24,933	1,609	-
<b>Total</b>	<b>1,04,84,847</b>	<b>21,86,107</b>	<b>1,41,066</b>	<b>44,21,344</b>	<b>48,537</b>	<b>25,234</b>	<b>6,85,834</b>	<b>45,053</b>	<b>27,34,731</b>	<b>55,362</b>	<b>1,41,579</b>

For the Quarter Ended 31 March 2019

(₹ in '000)

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

For the Year Ended 31 March 2019

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
		Individual Par	Individual Par Pension#	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Premium											
First year Premiums	39,01,593	7,94,728	10,956	14,64,634	-	5,490	1,70,467	1,50,818	11,06,288	10,456	1,87,757
Renewal Premiums	46,34,358	8,36,710	1,72,021	21,12,902	-	12,013	1,57,391	-	12,88,537	54,783	-
Single Premiums	6,57,159	-	(129)	14,712	65,769	-	5,11,325	-	61,421	4,061	-
<b>Total</b>	<b>91,93,110</b>	<b>16,31,438</b>	<b>1,82,849</b>	<b>35,92,247</b>	<b>65,769</b>	<b>17,503</b>	<b>8,39,184</b>	<b>1,50,818</b>	<b>24,56,246</b>	<b>69,300</b>	<b>1,87,757</b>



EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-5- Commission Schedule

COMMISSION

For the Quarter Ended 31 March 2020

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par			
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
<b>Commission</b>											
First year Premiums	1,77,175	57,226	-	1,08,228	-	104	1,731	-	9,865	21	-
Renewal Premiums	77,135	19,099	1,505	44,467	-	55	1,060	-	10,586	362	-
Single Premiums	2,198	-	-	114	677	-	1,338	-	50	19	-
<b>Other Commissions</b>											
<b>Total (A)</b>	<b>2,56,508</b>	<b>76,325</b>	<b>1,505</b>	<b>1,52,808</b>	<b>677</b>	<b>159</b>	<b>4,129</b>		<b>20,501</b>	<b>403</b>	
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
<b>Net commission</b>	<b>2,56,508</b>	<b>76,325</b>	<b>1,505</b>	<b>1,52,808</b>	<b>677</b>	<b>159</b>	<b>4,129</b>		<b>20,501</b>	<b>403</b>	
Rewards and Remuneration to Agent, brokers and other intermediaries	34,679	9,303	-	19,017	-	84	-	-	6,233	42	-
<b>TOTAL</b>	<b>2,91,187</b>	<b>85,628</b>	<b>1,505</b>	<b>1,71,825</b>	<b>677</b>	<b>243</b>	<b>4,129</b>		<b>26,734</b>	<b>445</b>	
<b>Break-up of the commission expenses (gross) incurred to procure business:</b>											
Agents	2,09,976	63,104	319	1,26,163	65	225	(0)	-	19,689	412	-
Brokers	26,728	3,338	0	20,523	-	1	2,836	-	29	-	-
Corporate Agency	54,459	19,184	1,186	25,141	612	17	1,293	-	6,992	33	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others - Web Aggregators	25	-	-	-	-	-	-	-	25	-	-
<b>Total</b>	<b>2,91,187</b>	<b>85,626</b>	<b>1,505</b>	<b>1,71,827</b>	<b>677</b>	<b>243</b>	<b>4,129</b>		<b>26,734</b>	<b>445</b>	

For the Year Ended 31 March 2020

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par			
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
<b>Commission</b>											
First year Premiums	5,41,696	1,67,992	(37)	3,29,211	-	1,866	3,423	359	38,688	195	-
Renewal Premiums	1,76,847	46,271	3,027	93,630	-	126	5,297	-	27,681	815	-
Single Premiums	4,623	-	-	240	873	-	3,156	-	329	26	-
<b>Other Commissions</b>											
<b>Total (A)</b>	<b>7,23,166</b>	<b>2,14,263</b>	<b>2,990</b>	<b>4,23,080</b>	<b>873</b>	<b>1,992</b>	<b>11,876</b>	<b>359</b>	<b>66,698</b>	<b>1,035</b>	
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
<b>Net commission</b>	<b>7,23,166</b>	<b>2,14,263</b>	<b>2,990</b>	<b>4,23,080</b>	<b>873</b>	<b>1,992</b>	<b>11,876</b>	<b>359</b>	<b>66,698</b>	<b>1,035</b>	
Rewards and Remuneration to Agent, brokers and other intermediaries	66,444	17,566	-	36,791	-	243	-	-	11,734	111	-
<b>Net commission</b>	<b>7,89,610</b>	<b>2,31,829</b>	<b>2,990</b>	<b>4,59,871</b>	<b>873</b>	<b>2,234</b>	<b>11,876</b>	<b>359</b>	<b>78,432</b>	<b>1,146</b>	
<b>Break-up of the commission expenses (gross) incurred to procure business:</b>											
Agents	5,78,326	1,74,220	914	3,50,866	339	2,052	(0)	17	48,881	1,037	-
Brokers	67,101	11,508	3	46,302	-	10	8,820	342	117	-	-
Corporate agency	1,44,139	46,102	2,074	62,703	533	172	3,056	-	29,390	109	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others - Web Aggregators	44	-	-	-	-	-	-	-	44	-	-
<b>Total</b>	<b>7,89,610</b>	<b>2,31,829</b>	<b>2,990</b>	<b>4,59,871</b>	<b>873</b>	<b>2,234</b>	<b>11,876</b>	<b>359</b>	<b>78,432</b>	<b>1,146</b>	

For the Quarter Ended 31 March 2019

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par			
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
<b>Commission</b>											
First year Premiums	2,09,032	61,506	4	1,28,723	-	182	351	254	17,887	126	-
Renewal Premiums	62,022	13,904	1,395	35,384	-	5	922	-	9,968	443	-
Single Premiums	594	-	-	86	328	-	-	-	173	7	-
<b>Other Commissions</b>											
<b>Total (A)</b>	<b>2,71,648</b>	<b>75,411</b>	<b>1,399</b>	<b>1,64,193</b>	<b>328</b>	<b>187</b>	<b>1,274</b>	<b>254</b>	<b>28,027</b>	<b>575</b>	
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
<b>Net commission</b>	<b>2,71,648</b>	<b>75,411</b>	<b>1,399</b>	<b>1,64,193</b>	<b>328</b>	<b>187</b>	<b>1,274</b>	<b>254</b>	<b>28,027</b>	<b>575</b>	
Rewards and Remuneration to Agent, brokers and other intermediaries	28,516	5,654	86	18,658	71	218	(2,895)	(186)	6,832	100	(22)
<b>Net commission</b>	<b>3,00,164</b>	<b>81,065</b>	<b>1,485</b>	<b>1,82,852</b>	<b>399</b>	<b>405</b>	<b>(1,622)</b>	<b>68</b>	<b>34,859</b>	<b>675</b>	<b>(22)</b>
<b>Break-up of the commission expenses (gross) incurred to procure business:</b>											
Agents	2,26,630	60,322	446	1,43,613	78	382	(2,883)	(85)	24,147	632	(22)
Brokers	13,134	4,098	2	7,495	-	6	1,261	153	119	-	-
Corporate agency	60,400	16,645	1,037	31,744	321	17	-	-	10,593	44	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others - Web Aggregators	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>3,00,164</b>	<b>81,065</b>	<b>1,485</b>	<b>1,82,852</b>	<b>399</b>	<b>405</b>	<b>(1,622)</b>	<b>68</b>	<b>34,859</b>	<b>675</b>	<b>(22)</b>

For the Year Ended 31 March 2019

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par			
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
<b>Commission</b>											
First year Premiums	4,63,838	1,50,893	652	2,55,144	-	512	1,198	388	54,573	479	-
Renewal Premiums	1,30,073	30,874	3,272	73,578	-	8	1,410	-	20,021	911	-
Single Premiums	1,984	-	-	212	909	-	-	-	796	67	-
<b>Other Commissions</b>											
<b>Total (A)</b>	<b>5,95,895</b>	<b>1,81,767</b>	<b>3,924</b>	<b>3,28,934</b>	<b>909</b>	<b>520</b>	<b>2,607</b>	<b>388</b>	<b>75,390</b>	<b>1,457</b>	
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
<b>Net commission</b>	<b>5,95,895</b>	<b>1,81,767</b>	<b>3,924</b>	<b>3,28,934</b>	<b>909</b>	<b>520</b>	<b>2,607</b>	<b>388</b>	<b>75,390</b>	<b>1,457</b>	
Rewards and Remuneration to Agent, brokers and other intermediaries	63,926	12,982	276	29,974	146	262	2,401	141	17,403	190	152
<b>Net commission</b>	<b>6,59,821</b>	<b>1,94,748</b>	<b>4,200</b>	<b>3,58,908</b>	<b>1,054</b>	<b>781</b>	<b>5,009</b>	<b>529</b>	<b>92,793</b>	<b>1,647</b>	<b>152</b>
<b>Break-up of the commission expenses (gross) incurred to procure business:</b>											
Agents	5,02,450	1,49,962	1,755	2,81,415	297	706	2,423	248	63,979	1,513	152
Brokers	31,927	9,270	5	19,436	4	11	2,585	281	335	-	-
Corporate agency	1,25,444	35,516	2,440	58,057	753	65	-	-	28,479	134	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others - Web Aggregators	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>6,59,821</b>	<b>1,94,748</b>	<b>4,200</b>	<b>3,58,908</b>	<b>1,054</b>	<b>781</b>	<b>5,009</b>	<b>529</b>	<b>92,793</b>	<b>1,647</b>	<b>152</b>

L-6- Operating Expenses Schedule

(₹ in '000)

Particulars	For the Quarter Ended 31 March 2020	For the Year Ended 31 March 2020	For the Quarter Ended 31 March 2019	For the Year Ended 31 March 2019
Employees' remuneration & welfare benefits	7,80,342	31,44,329	7,53,336	28,38,982
Travel, conveyance and vehicle running expenses	46,746	1,76,119	46,930	1,80,705
Training expenses	66,890	1,27,345	34,184	1,03,642
Rent, rates & taxes	1,00,422	2,54,507	74,530	2,36,751
Repairs & Maintenance	19,710	1,19,249	30,897	1,06,572
Printing & stationery	16,659	30,751	11,249	25,615
Communication expenses	20,113	65,908	6,519	63,290
Legal & professional charges	61,403	1,33,416	36,698	90,887
Medical Fees	10,076	38,809	12,461	32,088
Auditors' Fees,expenses,etc.	-	-	-	-
(a) as auditor	1,300	2,800	875	2,600
(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	400	763	125	500
(d) Out of pocket expenses	130	280	(250)	200
Advertisement & publicity	1,15,407	4,18,459	1,30,918	3,33,362
Bank charges	8,601	22,721	5,942	17,103
Others:				
(a)Business Development, Marketing & Sales Promotion	1,99,089	3,79,482	2,26,461	3,69,307
(b)Stamp duty on policies	25,505	62,623	22,037	52,223
(c)Information Technology Cost	73,177	2,25,364	44,408	1,46,754
(d)Business Support Expenses	46,920	1,86,373	40,880	1,47,440
(e)(Profit)/Loss on sale of Fixed Assets	(60)	(1,606)	46	(183)
(f)General & Other Insurance Expenses	7,334	30,064	7,938	26,293
Depreciation	80,983	2,52,610	68,091	2,35,296
GST / Service Tax Expenses	9,221	22,512	4,244	8,433
<b>Total</b>	<b>16,90,369</b>	<b>56,92,878</b>	<b>15,58,520</b>	<b>50,17,860</b>

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

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

(₹ in '000)

Particulars	For the Quarter Ended 31 March 2020	For the Year Ended 31 March 2020	For the Quarter Ended 31 March 2019	For the Year Ended 31 March 2019
Employees' remuneration & welfare benefits	-	-	-	-
Rents, rates & taxes	368	1,898	1,168	1,243
Legal and Professional fee	-	-	-	-
Bank Charges	150	553	53	496
Directors Sitting fees	160	660	80	700
Others	3,353	7,275	1,282	9,294
Expense charged from Policyholder's Account towards EOM \$	-	-	-	-
<b>Total</b>	<b>4,031</b>	<b>10,386</b>	<b>2,582</b>	<b>11,733</b>

EDELWISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-7 - Benefits Paid Schedule (Net)

For the Quarter Ended 31 March 2020

₹ in '000

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
<b>1. Insurance claims</b>	1,14,465	7,836	271	21,658	200	27	78,322	-	5,920	231	1
(a) Claims by Death,*	6,491	-	-	-	-	6,491	-	-	-	-	-
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits:	-	-	-	-	-	-	-	-	-	-	-
(i) Surrenders	2,10,536	8,811	1,063	18,809	-	-	-	-	1,81,853	0	-
(ii) Survival benefits	16,819	16,819	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health	-	-	-	-	-	-	-	-	-	-	-
Withdrawals	22,232	-	-	-	-	-	13,045	646	-	-	-
Income on Unclaimed amount of Policyholders	46	(130)	1	161	(2)	0	28	-	(12)	0	11,541
<b>2. (Amount ceded in reinsurance)</b>	(63,743)	(2,540)	-	(22,500)	-	-	(38,703)	-	-	-	-
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(170)	(29)	-	0	-	(141)	-	-	-	-	-
<b>3. Amount accepted in reinsurance</b>	-	-	-	-	-	-	-	-	-	-	-
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	3,09,676	30,766	1,335	18,128	6,689	(114)	52,692	646	1,87,761	232	11,542
Benefits paid to claimants:											
1) In India	3,09,676	30,766	1,335	18,128	6,689	(114)	52,692	646	1,87,761	232	11,542
2) Outside India	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	3,09,676	30,766	1,335	18,128	6,689	(114)	52,692	646	1,87,761	232	11,542

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

For the Year Ended 31 March 2020

₹ in '000

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
<b>1. Insurance claims</b>	6,91,394	38,422	3,310	1,69,415	6,176	7,309	4,34,067	-	31,406	1,285	4
(a) Claims by Death,*	17,498	-	-	-	-	17,498	-	-	-	-	-
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits:	-	-	-	-	-	-	-	-	-	-	-
(i) Surrenders	3,90,341	35,633	3,791	62,530	-	-	3,803	-	2,71,435	0	3,149
(ii) Survival benefits	25,114	25,114	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health	8,500	-	-	1,000	-	7,500	-	-	-	-	-
Withdrawals	1,00,546	(4)	(7)	741	49	2	37,094	4,602	9	-	58,851
Income on Unclaimed amount of Policyholders	827	(9)	-	49	2	98	-	-	(15)	(3)	(154)
<b>2. (Amount ceded in reinsurance):</b>	(3,59,557)	(5,693)	-	(1,11,098)	-	-	(2,36,480)	-	(6,286)	-	-
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(13,733)	(306)	-	(919)	-	(12,007)	(500)	-	-	-	-
<b>3. Amount accepted in reinsurance:</b>	-	-	-	-	-	-	-	-	-	-	-
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	8,90,132	1,22,485	7,086	1,21,669	23,723	2,805	2,38,081	4,602	2,96,548	1,282	61,850
Benefits paid to claimants:											
1) In India	8,90,132	1,22,485	7,086	1,21,669	23,723	2,805	2,38,081	4,602	2,96,548	1,282	61,850
2) Outside India	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	8,90,132	1,22,485	7,086	1,21,669	23,723	2,805	2,38,081	4,602	2,96,548	1,282	61,850

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

For the Quarter Ended 31 March 2019

₹ in '000

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
<b>1. Insurance claims</b>	1,19,464	4,137	814	21,103	116	25	88,279	-	4,690	300	1
(a) Claims by Death,*	5,601	-	-	-	-	5,601	-	-	-	-	-
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits:	-	-	-	-	-	-	-	-	-	-	-
(i) Surrenders	68,180	7,285	643	13,093	-	-	(2)	-	47,163	(1)	-
(ii) Survival benefits	24,606	24,606	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health	(80)	54	-	66	-	-	(200)	-	-	-	-
Withdrawals	27,761	142	21	304	-	-	13,718	1,527	3,352	-	8,798
Income on Unclaimed amount of Policyholders	1,327	373	6	823	(10)	1	62	(6)	110	4	154
<b>2. (Amount ceded in reinsurance)</b>	(46,046)	(17)	-	(10,805)	-	-	(35,070)	-	-	-	-
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(127)	(116)	-	(13)	-	-	-	-	-	-	-
<b>3. Amount accepted in reinsurance</b>	-	-	-	-	-	-	-	-	-	-	-
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	2,00,686	36,309	1,487	24,373	5,706	25	66,788	1,527	55,215	303	8,953
Benefits paid to claimants:											
1) In India	2,00,686	36,309	1,487	24,373	5,706	25	66,788	1,527	55,215	303	8,953
2) Outside India	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	2,00,686	36,309	1,487	24,373	5,706	25	66,788	1,527	55,215	303	8,953

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

For the Year Ended 31 March 2019

₹ in '000

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
<b>1. Insurance claims</b>	5,23,642	13,421	1,611	1,17,705	320	539	3,73,042	-	16,132	871	2
(a) Claims by Death,*	16,186	-	-	-	-	16,186	-	-	-	-	-
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits:	-	-	-	-	-	-	-	-	-	-	-
(i) Surrenders	1,61,048	28,394	1,781	38,494	-	-	(2)	-	92,383	(2)	-
(ii) Survival benefits	75,207	75,207	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health	5,498	388	-	110	-	5,000	-	-	-	-	-
Withdrawals	79,083	155	25	497	-	-	30,435	5,032	4,069	-	38,869
Income on Unclaimed amount of Policyholders	1,785	509	14	889	20	(8)	(158)	(1)	353	8	152
<b>2. (Amount ceded in reinsurance)</b>	(1,89,128)	(444)	-	(61,599)	-	-	(1,27,030)	-	(55)	-	-
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(4,796)	(235)	-	(136)	-	(4,425)	-	-	-	-	-
<b>3. Amount accepted in reinsurance</b>	-	-	-	-	-	-	-	-	-	-	-
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	6,68,525	1,17,396	3,431	95,958	16,526	1,114	2,76,287	5,031	1,12,882	877	39,024
Benefits paid to claimants:											
1) In India	6,68,525	1,17,396	3,431	95,958	16,526	1,114	2,76,287	5,031	1,12,882	877	39,024
2) Outside India	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	6,68,525	1,1									

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-8 - Share Capital Schedule

SHARE CAPITAL

(₹ in '000)

Particulars	As at	
	31 March 2020	31 March 2019
<b>Authorised Capital</b>		
325,000,000 Equity Shares of ₹ 10 each (previous year 325,000,000)	32,50,000	32,50,000
<b>Issued Capital</b>		
312,620,882 Equity Shares of ₹ 10 each (previous year 312,620,882)	31,26,209	31,26,209
<b>Subscribed Capital</b>		
312,620,882 Equity Shares of ₹ 10 each (previous year 312,620,882)	31,26,209	31,26,209
<b>Called-up Capital</b>		
312,620,882 Equity Shares of ₹ 10 each (previous year 312,620,882)	31,26,209	31,26,209
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount Originally paid up)	-	-
Less : Par value of equity shares bought back	-	-
Less : Preliminary expenses	-	-
Expenses including commission or brokerage on underwriting or subscription of shares	-	-
<b>Total</b>	<b>31,26,209</b>	<b>31,26,209</b>

Form L-9- Pattern of Shareholding Schedule

PATTERN OF SHAREHOLDING  
[As certified by the Management]

Shareholder	As at 31 March 2020		As at 31 March 2019	
	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
• Foreign-Tokio Marine & Nichido Fire Insurance Co. Ltd.	15,31,84,232	49	15,31,84,232	49
Others	-	-	-	-
<b>Total</b>	<b>31,26,20,882</b>	<b>100</b>	<b>31,26,20,882</b>	<b>100</b>

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-10-Reserves and Surplus Schedule

RESERVES AND SURPLUS

(₹ in '000)

Particulars	As at 31 March 2020	As at 31 March 2019
Capital reserve	-	-
Capital redemption reserve	-	-
Share Premium		
Opening Balance	1,68,48,478	1,68,48,478
Add: Addition during the year	-	-
Closing Balance	1,68,48,478	1,68,48,478
Revaluation Reserve	34,144	
General reserves	-	-
Less : Debit balance in Profit & Loss account, if any	-	-
Less : Amount utilized for buy-back	-	-
Catastrophe reserve	-	-
Other reserves	-	-
Balance of profit in Profit and Loss Account	-	-
<b>Total</b>	<b>1,68,82,622</b>	<b>1,68,48,478</b>

Form L-11 -Borrowings Schedule

BORROWINGS

(₹ in '000)

Particulars	As at 31 March 2020	As at 31 March 2019
Debentures / Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-12- Investments- Shareholders Schedule

INVESTMENTS - SHAREHOLDERS

(₹ in '000)

Particulars	As at 31 March 2020	As at 31 March 2019
<b>LONG TERM INVESTMENTS</b>		
Government securities and Government guaranteed bonds including Treasury		
Bills	0	7,47,034
Other Approved Securities	-	2,57,045
Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	24,577	36,187
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds*	51,581	5,45,406
(e) Other Securities- Bank Deposits	8,86,800	16,31,500
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	4,52,146	4,18,002
Investment in Infrastructure and Social Sector	5,95,494	4,00,978
Other than Approved Investments \$@	12,66,808	19,07,089
<b>Sub-Total (A)</b>	<b>32,77,406</b>	<b>59,43,242</b>
<b>SHORT TERM INVESTMENTS</b>		
Government securities and Government guaranteed bonds including Treasury		
Bills	-	-
Other Approved Securities	0	-
Other Investments		
(a) Shares		
(aa) Equity#	1,51,171	3,59,842
(bb) Preference	-	-
(b) Mutual Funds	0	5,010
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	8,006	9,129
(e) Other Securities- Bank Deposits/CBLO	2,04,400	2,93,558
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	8,984	17,356
Other than Approved Investments#	1,01,985	61,331
<b>Sub-Total (B)</b>	<b>4,74,546</b>	<b>7,46,226</b>
<b>Total (A+B)</b>	<b>37,51,952</b>	<b>66,89,467</b>
In India	37,51,952	66,89,467
Outside India	-	-
<b>Total</b>	<b>37,51,952</b>	<b>66,89,467</b>

**Notes :**

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

Book Value (Historical cost)	31,81,589	53,49,057
Market Value	28,25,602	53,98,702

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

Book Value (Historical cost)	9,55,231	13,33,297
Market Value	9,25,129	13,46,072

3 Includes Investment in

\$ of Rs.3,72,274 thousands in Non Convertible Debentures (NCD) of Fellow subsidiaries (previous year Rs. 300,000 Thousands)

\* of Rs.91,027 thousands in Non Convertible Debentures (NCD) of Fellow subsidiaries (previous year Rs 4,49,754 Thousands)

\$ 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. 5,029 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.

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

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-13-Investments- Policyholder Schedule

INVESTMENTS - POLICYHOLDERS

(₹ in '000)

Particulars	As at 31 March 2020	As at 31 March 2019
<b>LONG TERM INVESTMENTS</b>		
Government securities and Government guaranteed bonds		
including Treasury Bills	1,31,83,772	1,12,65,360
Other Approved Securities	6,91,646	2,02,281
Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	4,24,697	1,44,392
(e) Other Securities - Bank Deposits	15,67,500	7,44,500
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	21,04,754	13,96,544
Other than Approved Investments \$	4,75,020	3,45,537
<b>Sub-Total (A)</b>	<b>1,84,47,389</b>	<b>1,40,98,615</b>
<b>SHORT TERM INVESTMENTS</b>		
Government securities and Government guaranteed bonds		
including Treasury Bills	0	98,686
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity *	2,84,763	5,36,724
(bb) Preference	-	-
(b) Mutual Funds	0	1,26,874
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	0	63,693
(e) Other Securities- Bank Deposit/CBLO	5,00,488	6,00,598
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	50,160
Investment in Infrastructure and Social Sector	3,64,345	50,900
Other than Approved Investments#	58,918	98,647
<b>Sub-Total (B)</b>	<b>12,08,514</b>	<b>16,26,282</b>
<b>Total (A+B)</b>	<b>1,96,55,903</b>	<b>1,57,24,896</b>
In India	1,96,55,903	1,57,24,896
Outside India	-	-
<b>Total</b>	<b>1,96,55,903</b>	<b>1,57,24,896</b>

**Notes :**

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

Book Value (Historical cost)	1,85,71,142	1,45,12,585
Market Value	1,99,90,701	1,46,56,050

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

Book Value (Historical cost)	10,83,836	11,84,866
Market Value	10,75,648	11,90,209

3 Includes Investment

# of ₹ 42,058 thousands in Non Convertible Debentures (NCD) of Fellow subsidiaries (previous year ₹ 50,000 thousands)

\* in equity shares amounting to ₹ 164 thousands through corporate action awaiting listing as on balance sheet date (previous year ₹ 3,100 thousands)

\$ of ₹ 1,14,790 thousands in unlisted Equity shares (previous year ₹ 1,14,790)

^ of ₹ NIL in units of REIT awaiting listing as on balance sheet date (previous year ₹ 50,160 thousands)

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

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



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

## ASSETS HELD TO COVER LINKED LIABILITIES

(₹ in '000)

Particulars	As at 31 March 2020	As at 31 March 2019
<b>LONG TERM INVESTMENTS</b>		
Government securities and Government guaranteed bonds including		
Treasury Bills	10,06,124	4,05,935
Other Approved Securities	3,21,666	2,03,460
Other Investments	-	-
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	13,186	27,874
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	3,77,863	30,329
(e) Other Securities-Bank Deposits	6,000	14,600
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	3,08,663	2,34,491
Other than Approved Investments	13,494	67,216
<b>Sub-Total (A)</b>	<b>20,46,996</b>	<b>9,83,906</b>
<b>SHORT TERM INVESTMENTS</b>		
Government securities and Government guaranteed bonds including		
Treasury Bills	1,10,368	3,90,139
Other Approved Securities	1,021	-
Other Investments	-	-
(a) Shares	-	-
(aa) Equity #	36,16,770	34,48,912
(bb) Preference	-	-
(b) Mutual Funds	0	13,930
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	13,321	69,096
(e) Other Securities - Bank Deposits/CBLO	1,08,598	3,70,117
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	3,39,796	2,23,854
Other than Approved Investments *	6,83,481	7,99,477
<b>Sub-Total (B)</b>	<b>48,73,355</b>	<b>53,15,525</b>
<b>CURRENT ASSETS</b>		
Cash and Bank Balances	2,46,785	14,616
Advance and Other Assets	3,17,985	3,37,005
<b>Sub-Total (C)</b>	<b>5,64,770</b>	<b>3,51,621</b>
Current Liabilities	68,332	1,97,678
Provisions	-	-
<b>Sub-Total (D)</b>	<b>68,332</b>	<b>1,97,678</b>
<b>Net Current Asset (E) = (C-D)</b>	<b>4,96,438</b>	<b>1,53,943</b>
<b>Total (A+B+E)</b>	<b>74,16,789</b>	<b>64,53,373</b>
In India	74,16,789	64,53,373
Outside India	-	-
<b>Total</b>	<b>74,16,789</b>	<b>64,53,373</b>

Note :

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

Book Value (Historical cost)	23,09,854	18,05,051
Market Value	23,07,282	18,31,491
- Book Value (Historical cost) and market value of Equity and Mutual fund:
 

Book Value (Historical cost)	58,64,311	41,28,279
Market Value	46,13,068	44,67,940
- \* in Non Convertible Debentures (NCD) of fellow subsidiary amounting to ₹ 152 thousands (previous year ₹ 178 thousands)
- # in equity shares amounting to ₹ 2,299.75 thousands through corporate action awaiting listing as on balance sheet date (previous year ₹ NIL)
- Note:- Refer note 16 B(vi) for accounting policy on Investments.

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-15-Loans Schedule

LOANS

(₹ in '000)

Particulars	As at 31 March 2020	As at 31 March 2019
<b>SECURITY- WISE CLASSIFICATION</b>		
<b>Secured</b>		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt Securities etc	-	-
(c) Loans against policies	95,119	47,715
(d) Others	4,381	5,500
Less: Provision For Outstanding Loans	(1,162)	(499)
<b>Unsecured</b>		
<b>Total</b>	<b>98,338</b>	<b>52,716</b>
<b>BORROWER - WISE CLASSIFICATION</b>		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	95,119	47,715
(f) Others	4,381	5,500
Less: Provision For Outstanding Loans	(1,162)	(499)
<b>Total</b>	<b>98,338</b>	<b>52,716</b>
<b>PERFORMANCE - WISE CLASSIFICATION</b>		
(a) Loans classified as standard:		
(aa) In India	98,338	52,716
(bb) Outside India	-	-
(b) Non - standard loans less provisions:		
(aa) In India	-	-
(bb) Outside India	-	-
<b>Total</b>	<b>98,338</b>	<b>52,716</b>
<b>MATURITY - WISE CLASSIFICATION</b>		
(a) Short Term	-	-
(b) Long Term	-	-
<b>Total</b>	<b>98,338</b>	<b>52,716</b>

## 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 March 2020	As at 01 April 2019	For the Year	On Sale/Adjustment	As at 31 March 2020	As at 31 March 2020	As at 31 March 2019
<b>Intangible assets:</b>										
Goodwill	-	-	-	-	-	-	-	-	-	-
Computer Software	6,94,284	3,24,194	1,642	10,16,836	2,95,132	1,68,034	2,535	4,60,632	5,56,204	3,99,151
<b>Tangible assets:</b>										
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	1,50,061	11,038	2,986	1,58,114	79,079	17,640	2,945	93,773	64,341	70,982
Furniture & Fittings	97,232	2,193	1,554	97,872	46,848	7,974	1,283	53,539	44,333	50,384
Information Technology Equipments (including servers)	2,99,430	35,856	9,768	3,25,516	2,14,137	44,042	8,588	2,49,591	75,925	85,293
Vehicles	10,540	-	-	10,540	8,016	649	(0)	8,666	1,874	2,523
Office Equipment	89,250	8,569	11,172	86,647	72,510	9,884	10,925	71,469	15,178	16,740
Buildings	2,75,785	911	-	2,76,696	20,630	4,387	-	25,017	2,51,680	2,55,155
<b>Total</b>	<b>16,16,582</b>	<b>3,82,761</b>	<b>27,122</b>	<b>19,72,221</b>	<b>7,36,352</b>	<b>2,52,610</b>	<b>26,276</b>	<b>9,62,687</b>	<b>10,09,535</b>	<b>8,80,228</b>
Capital Work-In-Progress	1,02,216	3,49,566	3,82,762	69,019	-	-	-	-	69,019	1,02,216
<b>Grand Total</b>	<b>17,18,798</b>	<b>7,32,327</b>	<b>4,09,884</b>	<b>20,41,240</b>	<b>7,36,352</b>	<b>2,52,610</b>	<b>26,276</b>	<b>9,62,687</b>	<b>10,78,554</b>	<b>9,82,444</b>

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-17-Cash and Bank Balances Schedule

CASH AND BANK BALANCES

(₹ in '000)

Particulars	As at 31 March 2020	As at 31 March 2019
Cash [including cheques, drafts and stamps]	61,344	3,53,316
Bank balances		
(a) Deposit accounts		
(aa) Short-term (due within 12 months of the date of Balance Sheet)	640	-
(bb) Others	58	657
(b) Current accounts	8,42,550	6,19,986
(c) Others	-	-
Money at call and short notice		
(a) With banks	-	-
(b) With other institutions	-	-
Others	-	-
<b>Total</b>	<b>9,04,592</b>	<b>9,73,959</b>
Balances with non-scheduled banks included in 2 above	-	-
<b>Cash and bank balances</b>		
In India	9,04,592	9,73,959
Outside India	-	-
<b>Total</b>	<b>9,04,592</b>	<b>9,73,959</b>

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

## ADVANCES AND OTHER ASSETS

(₹ in '000)

Particulars	As at 31 March 2020	As at 31 March 2020
<b>ADVANCES</b>		
Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	41,788	47,452
Advances to Directors/Officers	-	-
Advance tax paid and taxes deducted at source(Net of provision for taxation)	13,314	9,859
Others		
a) Advance to Suppliers	43,899	28,081
b) Staff Loans and Advances	4,929	3,971
<b>Total (A)</b>	<b>1,03,930</b>	<b>89,363</b>
<b>OTHER ASSETS</b>		
Income accrued on Investments	15,28,100	14,45,415
Outstanding premiums	6,94,568	4,35,803
Agents' Balances		
Gross	13,605	9,726
Less : Provision for doubtful agents' balance	(8,479)	(5,858)
Net	5,126	3,868
Foreign Agencies Balances	-	-
Due from other entities carrying on insurance business (including reinsurers)	23,234	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	1,42,056	63,069
Rent & Others Security Deposit	96,452	94,861
Assets held for unclaimed amount of policyholders	29,029	21,800
Interest Accrued on unclaimed policyholders	5,829	3,783
Management Fees Receivable	9,172	7,232
Gross Receivable For Sale Of Investment	98,100	26,414
Less: Diminution on receivables @	(69,347)	-
Other Receivables	28,753	-
Other Receivables	2,89,567	1,30,742
<b>Total (B)</b>	<b>28,51,884</b>	<b>22,33,030</b>
<b>Total (A + B)</b>	<b>29,55,815</b>	<b>23,22,393</b>

@ Provision for diminution in value of receivables from NCD's of Dewan Housing Finance Ltd.

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-19-Current Liabilities Schedule

CURRENT LIABILITIES

(₹ in '000)

Particulars	As at 31 March 2020	As at 31 March 2019
Agents' Balances	1,07,025	1,51,331
Balances due to other insurance companies (including reinsurers)	8,245	57,479
Deposits held on reinsurance ceded	-	-
Premiums received in advance	11,981	16,850
Unallocated premium	2,03,546	3,95,877
Sundry creditors	1,21,465	5,88,208
Due to subsidiaries/holding company	72,387	26,054
Claims Outstanding	74,520	10,028
Annuities Due	-	-
Due to Officers/Directors	-	-
Others		
a) Tax Deducted to be remitted	25,628	55,052
b) GST/Service tax Liability	25,367	50,645
c) Unclaimed amount - policyholders	29,029	21,800
d) Expenses Payable	9,93,276	9,14,202
e) Security Deposit Received	25,913	26,023
f) Other- Payable	6,05,419	6,33,386
g) Interest Accrued on unclaimed policyholders	5,829	3,783
h) Capital Advance	3,000	-
<b>Total</b>	<b>23,12,629</b>	<b>29,50,719</b>

Form L-20- Provisions Schedule

PROVISIONS

(₹ in '000)

Particulars	As at 31 March 2020	As at 31 March 2019
For taxation	-	-
For proposed dividends	-	-
For dividend distribution tax	-	-
<b>Others:</b>		
Provision for Employee Benefits	18,466	14,171
<b>Total</b>	<b>18,466</b>	<b>14,171</b>

Form L-21-Miscellaneous Expenditure Schedule

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

(₹ in '000)

Particulars	As at 31 March 2020	As at 31 March 2019
Discount allowed on issue of shares / debentures	-	-
Others	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

Analytical Ratios

S. No.	Particulars	For the Quarter ended 31 March 2020	For the Year ended 31 March 2020	For the Quarter ended 31 March 2019	For the year ended 31 March 2019
<b>1</b>	<b>New business premium income growth</b>				
	Individual Participating Life	34.0%	10.8%	53.0%	62.6%
	Individual Participating Pension Life	-116.2%	-106.4%	-11.4%	-85.5%
	Individual Non Participating	16.3%	4.4%	39.5%	51.5%
	Individual Non Participating Annuity	23.8%	-26.2%	-29.9%	-14.7%
	Individual Non Participating Fund – Health	65.2%	88.1%	22.1%	3.7%
	Group Non Participating Life	-62.4%	-51.1%	-4.5%	18.3%
	Group Non Participating – Variable	-68.3%	-70.1%	317.2%	54.7%
	Individual Linked Life	-20.2%	-29.5%	15.4%	13.2%
	Individual Unit Linked – Pension	-79.6%	-63.3%	-2.1%	-17.5%
	Group Linked Life	N.A.	-24.6%	151.5%	135.4%
<b>2</b>	<b>Net retention ratio</b>	97.2%	95.7%	97.4%	96.7%
<b>3</b>	<b>Expense of Management to Gross Direct Premium Ratio</b>	48.2%	61.9%	46.0%	61.8%
<b>4</b>	<b>Commission Ratio (Gross commission paid to Gross Premium)</b>	7.1%	7.5%	7.4%	7.2%
<b>5</b>	<b>Ratio of Policyholders' liabilities to shareholders' funds</b>	454.6%	454.6%	239.1%	239.1%
<b>6</b>	<b>Growth rate of Shareholders' funds</b>	-20.8%	-32.1%	-7.0%	-22.9%
<b>7</b>	<b>Ratio of surplus / (deficit) to Policyholders' liability</b>	0.8%	0.9%	0.00%	0.8%
<b>8</b>	<b>Change in Net worth ( ₹ in 000)</b>	(15,89,394)	(28,60,282)	(6,71,368)	(26,49,500)
<b>9</b>	<b>Profit after tax / Total income</b>	- **	- **	- **	- **
	<b>** The company does not have any profit after tax and therefore this ratio cannot be calculated.</b>				
<b>10</b>	<b>(Total Real Estate+ Loans) / Cash and invested assets</b>	2.5%	2.5%	2.5%	2.4%
<b>11</b>	<b>Total Investments / (Capital + Surplus)</b>	509.9%	509.9%	324.1%	324.1%
<b>12</b>	<b>Total Affiliated Investments / (Capital + Surplus)</b>	8.4%	8.4%	8.9%	8.9%
<b>13</b>	<b>Investment Yield (Annualized)</b>				
	<b>A. With Realized Gains</b>				
	Shareholders' Funds	-1.28%	3.30%	8.38%	6.78%
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	7.28%	8.25%	13.41%	8.13%
	Non Par	10.46%	10.56%	7.29%	8.07%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	5.45%	5.23%	3.36%	0.19%
	<b>B. With unrealized Gains</b>				
	Shareholders' Funds	-13.27%	1.76%	11.32%	7.68%
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	8.82%	13.34%	9.01%	10.32%
	Non Par	24.56%	19.06%	7.79%	10.07%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	-75.12%	-16.72%	21.10%	7.19%
<b>14</b>	<b>Conservation Ratio</b>				
	Individual Participating Life	80.0%	80.0%	84.7%	84.0%
	Individual Participating Pension Life	79.5%	77.5%	88.7%	90.9%
	Individual Non Participating	79.1%	80.1%	82.9%	84.4%
	Individual Non Participating Annuity	N.A.	N.A.	N.A.	N.A.
	Individual Non Participating Fund – Health	83.6%	85.2%	82.3%	86.9%
	Group Non Participating	20.3%	42.0%	57.6%	57.3%
	Group Non Participating – Variable	N.A.	N.A.	N.A.	N.A.
	Individual Linked Life	70.3%	77.8%	76.2%	82.1%
	Individual Unit Linked – Pension	73.0%	72.2%	93.8%	98.7%
	Group Linked Life	N.A.	N.A.	N.A.	N.A.
<b>15</b>	<b>Persistency Ratio *</b>				
	<b>Persistency Rate (Premium)</b>				
	For 13th month	70.9%	77.6%	81.1%	83.0%
	For 25th month	60.4%	67.5%	66.3%	67.8%
	For 37th month	53.4%	58.0%	50.1%	53.0%
	For 49th Month	41.8%	46.8%	48.1%	48.5%
	for 61st month	44.9%	45.2%	39.1%	39.1%
	<b>Renewal Rate (Premium)</b>				
	For 13th month	70.8%	77.5%	81.0%	83.0%
	For 25th month	72.1%	79.5%	79.6%	83.1%
	For 37th month	74.5%	81.9%	83.3%	85.8%
	For 49th Month	77.1%	84.3%	85.0%	87.7%
	for 61st month	86.1%	88.5%	87.6%	88.8%
<b>16</b>	<b>NPA Ratio</b>				
	Gross NPA Ratio - Policy holder	0.9%	0.9%	-	-
	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 twelve month ended 31 March 2020 has been calculated for the policies issued in April-March period of the relevant years and for the twelve months ended 31 March 2019 the ratios has been calculated for the policies issued in April-March period of the relevant years.

Equity Holding Pattern for Life Insurers

S. No.	Particulars	For the Quarter ended 31 March 2020	For the Year ended 31 March 2020	For the Quarter ended 31 March 2019	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
2	Percentage of shareholding (Indian / Foreign)	51/49	51/49	51/49	51/49
3	%of Government holding (in case of public sector insurance companies)	-	-	-	-
4	Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(2.65)	(9.12)	(1.95)	(8.66)
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(2.65)	(9.12)	(1.95)	(8.66)
6	Book value per share (Rs)	19.34	19.34	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 MARCH 2020 (DIRECT BASIS)**

(₹ '000)

Particulars	For the Year Ended 31 March 2020	For the Year Ended 31 March 2019
<b>A Cash Flows from operating activities:</b>		
1 Premium received from policyholders, including advance receipts	1,00,64,463	91,63,547
2 Other receipts (Other Income)	7,267	11,046
3 Payments to the re-insurance premium, net of commission and claims	(1,45,175)	(88,164)
4 Payments of claims / benefits	(12,24,800)	(8,72,035)
5 Payments of commission and brokerage	(8,35,174)	(5,51,865)
6 Payments of other operating expenses	(53,47,518)	(47,76,997)
7 Preliminary and pre-operative expenses	-	-
8 Deposits, advances	(1,94,183)	(39,792)
9 Income taxes (Paid) / Refund	(3,455)	(6,395)
10 Service tax / GST paid	(1,17,010)	(1,41,484)
11 Other payments	(40)	(604)
12 Cash flows before extraordinary items	22,04,376	26,97,257
13 Cash flow from extraordinary operations	-	-
<b>Net cash flow from operating activities</b>	<b>22,04,376</b>	<b>26,97,257</b>
<b>B Cash flows from investing activities:</b>		
1 Purchase of fixed assets	(3,18,990)	(3,34,024)
2 Proceeds from sale of fixed assets	2,452	2,604
3 Purchases of investments	(5,06,88,506)	(3,96,51,110)
4 Loans disbursed	-	-
5 Loans against policies and Employee loan	(39,583)	(23,707)
6 Sales of investments	4,65,37,501	3,48,63,731
7 Repayments received	-	-
8 Rents/Interests/ Dividends received	19,42,552	14,14,823
9 Investments in money market instruments and in liquid mutual funds (Net)	5,22,959	10,69,887
<b>Net cash flow from investing activities</b>	<b>(20,41,615)</b>	<b>(26,57,795)</b>
<b>C Cash flows from financing activities:</b>		
1 Proceeds from issuance of share capital (including share premium)	-	-
2 Proceeds from borrowing	-	-
3 Repayments of borrowing	-	-
4 Interest/dividends paid	-	-
<b>Net cash flow from financing activities</b>	<b>-</b>	<b>-</b>
<b>Effect of foreign exchange rates on cash and cash equivalents, net</b>	<b>-</b>	<b>-</b>
<b>Net increase in cash and cash equivalents</b>	<b>1,62,761</b>	<b>39,464</b>
<b>Cash and cash equivalents at the beginning of the period</b>	<b>9,87,918</b>	<b>9,48,453</b>
<b>Cash and cash equivalents at the end of the period</b>	<b>11,50,679</b>	<b>9,87,918</b>



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

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

Date: 31 March 2020

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

S.No.	Particulars	As at 31 March 2020	As at 31 March 2019	As at 31 March 2019
1	<b>Linked</b>			
	a) Life	73,623	63,905	63,905
	b) General Annuity	-	-	-
	c) Pension	2,719	2,526	2,526
	d) Health	-	-	-
2	<b>Non-Linked</b>			
	a) Life	1,85,546	1,36,924	1,36,924
	b) General Annuity	3,658	3,131	3,131
	c) Pension	7,658	5,989	5,989
	d) Health	487	403	403

## Geographical Distribution of New Business For The Quarter Ended 31 March 2020

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	141	130	0	24	440	409	2	75	581	539	2	100
2	Arunachal Pradesh	-	-	-	-	3	3	0	0	3	3	0	0
3	Assam	40	40	0	1	93	88	0	3	133	128	0	5
4	Bihar	190	186	0	8	246	241	1	23	436	427	1	31
5	Chattisgarh	96	93	0	6	283	257	1	52	379	350	1	58
6	Goa	21	20	0	1	47	41	0	6	68	61	0	7
7	Gujarat	340	310	2	40	1,524	1,388	10	355	1,864	1,698	11	395
8	Haryana	135	130	0	17	545	479	3	155	680	609	3	172
9	Himachal Pradesh	60	53	0	3	37	37	0	2	97	90	0	5
10	Jammu & Kashmir	43	43	0	8	73	69	0	10	116	112	1	18
11	Jharkhand	173	167	0	8	249	230	1	24	422	397	1	31
12	Karnataka	183	168	0	24	923	859	4	231	1,106	1,027	5	255
13	Kerala	430	406	2	30	1,407	1,322	11	141	1,837	1,728	14	171
14	Madhya Pradesh	90	69	0	10	561	481	3	137	651	550	3	147
15	Maharashtra	653	596	2	165	6,019	5,418	27	2,437	6,672	6,014	29	2,602
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	1	1	0	0	-	-	-	-	1	1	0	0
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	462	448	1	16	384	360	1	30	846	808	2	46
21	Punjab	149	137	1	15	421	395	2	89	570	532	3	104
22	Rajasthan	207	204	0	16	238	210	1	39	445	414	1	55
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	2,368	2,356	1	23	1,187	1,122	5	194	3,555	3,478	6	217
25	Tripura	-	-	-	-	2	2	0	0	2	2	0	0
26	Uttar Pradesh	225	216	1	17	875	790	4	152	1,100	1,006	4	169
27	Uttarakhand	20	19	0	1	80	74	0	18	100	93	0	19
28	West Bengal	162	142	1	10	663	568	4	68	825	710	5	78
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	46	44	0	5	251	237	1	40	297	281	1	44
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	127	101	1	15	1,365	1,197	8	242	1,492	1,298	8	257
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	5	5	0	0	20	18	0	0	25	23	0	1
36	Telangana	112	109	0	26	602	567	3	194	714	676	3	220
	<b>Company Total</b>	<b>6,479</b>	<b>6,193</b>	<b>14.07</b>	<b>488.34</b>	<b>18,538</b>	<b>16,862</b>	<b>92.47</b>	<b>4,715.48</b>	<b>25,017</b>	<b>23,055</b>	<b>106.55</b>	<b>5,203.82</b>

## 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 Year Ended 31 March 2020

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	344	331	1	48	1,069	1,008	4	201	1,413	1,339	5	249
2	Arunachal Pradesh					3	3	0.00	0.15	3	3	0	0
3	Assam	98	98	0.26	2.93	272	266	0.52	7.78	370	364	1	11
4	Bihar	366	360	0.87	15.21	557	543	1.52	42.35	923	903	2	58
5	Chhattisgarh	304	293	0.80	27.93	861	804	3.30	173.88	1,165	1,097	4	202
6	Goa	65	61	0.24	6.50	201	182	1.07	26.27	266	243	1	33
7	Gujarat	665	626	2.98	76.54	3,915	3,647	23.70	887.88	4,580	4,273	27	964
8	Haryana	317	302	1.07	52.42	1,179	1,070	7.03	393.06	1,496	1,372	8	445
9	Himachal Pradesh	125	112	0.42	7.30	85	82	0.26	5.99	210	194	1	13
10	Jammu and Kashmir	104	103	0.47	11.31	151	144	0.62	18.58	255	247	1	30
11	Jharkhand	399	391	0.83	21.43	834	784	2.68	100.65	1,233	1,175	4	122
12	Karnataka	355	334	1.05	46.27	1,787	1,672	10.45	488.28	2,142	2,006	11	535
13	Kerala	1,246	1,198	6.66	101.15	3,880	3,686	27.56	411.10	5,126	4,884	34	512
14	Madhya Pradesh	102	81	0.36	10.89	943	842	4.58	226.46	1,045	923	5	237
15	Maharashtra	5,293	4,982	11.91	985.30	30,788	28,117	118.32	12,167.59	36,081	33,099	130	13,153
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	1	1	0.00	0.01	-	-	-	-	1	1	0	0
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Odisha	941	923	2.38	36.65	1,035	992	4.03	93.18	1,976	1,915	6	130
21	Punjab	422	400	1.79	45.66	1,121	1,055	5.62	263.33	1,543	1,455	7	309
22	Rajasthan	904	896	0.68	32.06	617	555	3.81	114.95	1,521	1,451	4	147
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	3,707	3,684	1.58	48.28	2,688	2,557	15.24	445.05	6,395	6,241	17	493
25	Tripura					2	2	0.00	0.04	2	2	0	0
26	Uttar Pradesh	640	615	1.82	62.45	2,921	2,670	13.54	604.18	3,561	3,285	15	667
27	Uttarakhand	42	41	0.14	2.28	179	171	0.79	36.37	221	212	1	39
28	West Bengal	523	483	2.04	29.46	2,015	1,799	10.71	249.53	2,538	2,282	13	279
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	70	68	0.38	7.58	431	404	2.39	73.03	501	472	3	81
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	New Delhi	228	200	1.15	26.93	3,489	3,151	19.33	662.10	3,717	3,351	20	689
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	5	5	0.01	0.09	20	18	0.03	0.48	25	23	0	1
36	Telangana	207	202	0.78	51.51	1,384	1,314	8.23	501.03	1,591	1,516	9	553
	<b>Company Total</b>	<b>17,473</b>	<b>16,790</b>	<b>41.82</b>	<b>1,756.00</b>	<b>62,427</b>	<b>57,538</b>	<b>289.30</b>	<b>18,194.29</b>	<b>79,900</b>	<b>74,328</b>	<b>331.12</b>	<b>19,950.28</b>

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 March 2020

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	-	-	-	-	-	56	0	6	-	56	0	6
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	1	0	0	-	1	0	0
4	Bihar	-	-	-	-	-	9	0	0	-	9	0	0
5	Chattisgarh	-	-	-	-	-	22	0	3	-	22	0	3
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	305	1	36	-	305	1	36
8	Haryana	-	-	-	-	4	21,817	1	2,674	4	21,817	1	2,674
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	1	109	0	9	1	109	0	9
12	Karnataka	-	17,274	0	54	1	13,235	1	239	1	30,509	1	294
13	Kerala	-	45,700	1	148	-	11,169	0	37	-	56,869	2	185
14	Madhya Pradesh	-	-	-	-	-	207	0	14	-	207	0	14
15	Maharashtra	-	-	-	-	1	5,620	14	1,015	1	5,620	14	1,015
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	12	0	1	-	12	0	1
21	Punjab	-	-	-	-	-	13	0	3	-	13	0	3
22	Rajasthan	-	-	-	-	-	2,552	1	62	-	2,552	1	62
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	2	2,860	1	238	2	2,860	1	238
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	2	15,073	1	944	2	15,073	1	944
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	8	0	1	-	8	0	1
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	308	0	22	-	308	0	22
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	1	53,870	3	3,243	1	53,870	3	3,243
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	-	-	-	-	1	1,612	0	108	1	1,612	0	108
<b>Company Total</b>		-	<b>62,974</b>	<b>2</b>	<b>203</b>	<b>13</b>	<b>1,28,858</b>	<b>24.45</b>	<b>8,657</b>	<b>13</b>	<b>1,91,832</b>	<b>26.39</b>	<b>8,860</b>

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 Year Ended 31 March 2020

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	-	-	-	-	-	210	0	21	-	210	0	21
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	126	0	44	-	126	0	44
4	Bihar	-	-	-	-	-	9	0	0	-	9	0	0
5	Chattisgarh	-	-	-	-	-	22	0	3	-	22	0	3
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	1,099	2	140	-	1,099	2	140
8	Haryana	-	-	-	-	8	40,499	3	3,207	8	40,499	3	3,207
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	1	109	0	9	1	109	0	9
12	Karnataka	1	74,881	3	248	3	49,624	4	581	4	1,24,505	6	829
13	Kerala	1	50,006	2	162	-	13,598	0	47	1	63,604	2	209
14	Madhya Pradesh	-	-	-	-	1	1,105	1	87	1	1,105	1	87
15	Maharashtra	-	-	-	-	19	44,170	24	5,576	19	44,170	24	5,576
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	13	0	1	-	13	0	1
21	Punjab	-	-	-	-	-	48	0	10	-	48	0	10
22	Rajasthan	-	-	-	-	1	12,004	3	323	1	12,004	3	323
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	5	5,698	2	418	5	5,698	2	418
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	4	19,688	1	1,502	4	19,688	1	1,502
27	Uttarakhand	-	-	-	-	2	288	0	9	2	288	0	9
28	West Bengal	-	-	-	-	-	109	0	18	-	109	0	18
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	308	0	22	-	308	0	22
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	New Delhi	-	-	-	-	4	57,956	5	3,435	4	57,956	5	3,435
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	-	-	-	-	3	5,976	1	434	3	5,976	1	434
<b>Company Total</b>		<b>2</b>	<b>1,24,887</b>	<b>4</b>	<b>410</b>	<b>51</b>	<b>2,52,659</b>	<b>47.86</b>	<b>15,888</b>	<b>53</b>	<b>3,77,546</b>	<b>52.01</b>	<b>16,298</b>

Total Application as per Balance Sheet (A)		
PARTICULARS	SCH	Amount
Investments (Shareholders)	8	37,330
Investments (Policyholders)	8A	1,96,559
Investments (Linked Liabilities)	8B	74,168
Loans	9	983
Fixed Assets	10	10,786
Current Assets		
a. Cash & Bank Balance	11	9,046
b. Advances & Other Assets	12	29,558
Current Liabilities		
a. Current Liabilities	13	23,136
b. Provisions	14	185
c. Misc. Exp not Written Off	15	-
d. Debt Balance of F&L A/c		1,39,330
Application of Funds as per Balance Sheet (A)	TOTAL (A)	1,95,979
Less: Other Assets		
Loans (if any)	9	983
Fixed Assets (if any)	10	10,786
Cash & Bank Balance (if any)	11	9,046
Advances & Other Assets (if any)	12	29,558
Current Liabilities	13	23,136
Provisions	14	185
Misc. Exp not Written Off	15	-
Investments held outside India		-
Debt Balance of F&L A/c		1,39,330
**Provision for Demolition in Value of Investment		4,389
	TOTAL (B)	1,16,557
Funds Available for Investments	(A-B)	3,12,636

Reconciliation of Investment Assets		Total Investment Assets (as per Balance Sheet)
		3,12,636
Balance Sheet Value of:		
A. Life Fund (including Fund Beyond Solvency Margin)		2,16,237
B. Pension & Gen Annuity Fund		22,231
C. Unit Linked Funds		74,168
		3,12,636

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	
		BALANCE	FRSM+	UL-NON UNIT RESERVE	PAR						NON PAR
A. LIFE FUND		(a)	(b)	(c)	(d)	(e)	F=(b+c+d+e)				
1. Govt. Securities	Not Less than 25%	-	-	-	29,045	87,004	1,16,049	57.62%	-	1,16,049	1,26,974
2. Govt. Securities or Other Approved Securities	Not Less than 50%	-	-	-	31,537	90,145	1,21,682	60.42%	-	1,21,682	1,32,729
3. Investment Subject to Exposure Norms											
a. Housing & Infrastructure											
1. Approved Investment	Not Less than 15%	25	3,976	-	6,726	15,991	28,717	14.20%	(154)	28,563	29,964
2. Other Investment		2,440	6,397	-	-	3,200	12,017	4.76%	689	12,706	8,330
b. (i) Approved Investments	Not exceeding 35%	12,274	5,487	1,000	6,224	18,021	43,007	15.26%	(432)	42,575	42,383
(ii) Other Investments* not to exceed 15%		4	8,765	-	192	1,745	10,706	5.31%	(16)	10,690	10,572
TOTAL LIFE FUND	100%	14,743	26,625	1,000	46,679	1,29,102	2,14,149	100.00%	68	2,16,237	2,23,977

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%	4,952	10,927	15,789	70.61%	-	15,789	17,689
2. Government Securities or other approved securities (including (i) above)	Not Less than 40%	5,471	11,601	17,072	76.35%	-	17,072	18,966
3. Balance in approved investment	Not Exceeding 60%	1,481	3,807	5,288	23.65%	(128)	5,159	5,228
TOTAL PENSION / GROUP GRATUITY FUND	100%	6,952	15,408	22,860	100%	(128)	22,231	24,194

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%	-	67,136	67,136	90.60%
2. Other than Approved Investment	Not More than 25%	-	6,970	6,970	9.40%
TOTAL LINKED LIFE INSURANCE FUND	100%	-	74,168	74,168	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 : (i) 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 & 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 charge account forming part of Balance Sheet includes Rs. 7.54 crores of unrealized gain for Outstanding Interest Rate Future derivative contracts with notional face value aggregating to Rs. 670 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. HDCA/F&L/CR/INV/138/06/2014 dated 11 June 2014.  
 \*The provision amounting to Rs.15.83 Crore @ 75% on Face Value of Rs. 21.10 Crore on NCD's of DFHL & 35.00 Crore @50% 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 & B A). Out of which Rs. 6.93 Crore is against Investment Receivables of NCD's of DFHL. The net amount of Rs. 43.89 Crore is added in Application of Funds in above Table, for reconciliation purposes. As values in Schedule B, 8A and 8B is net of provision.

Description	ASSETS																Total
	Real Estate Investment Securities	Fixed Income Securities	Equity Securities Investment Securities	Commodity Investment Securities	Other Investment Securities	Monetary Assets	Receivables from Insurance Companies	Receivables from Other Companies	Receivables from Individuals	Receivables from Other Assets	Receivables from Other Assets	Receivables from Other Assets	Receivables from Other Assets	Receivables from Other Assets	Receivables from Other Assets	Receivables from Other Assets	
Real Estate Investment Securities	1,000,000																1,000,000
Fixed Income Securities		5,000,000															5,000,000
Equity Securities Investment Securities			10,000,000														10,000,000
Commodity Investment Securities				1,000,000													1,000,000
Other Investment Securities					500,000												500,000
Monetary Assets						2,000,000											2,000,000
Receivables from Insurance Companies							1,000,000										1,000,000
Receivables from Other Companies								500,000									500,000
Receivables from Individuals									1,000,000								1,000,000
Receivables from Other Assets										1,000,000							1,000,000
Receivables from Other Assets											1,000,000						1,000,000
Receivables from Other Assets												1,000,000					1,000,000
Receivables from Other Assets													1,000,000				1,000,000
Receivables from Other Assets														1,000,000			1,000,000
Receivables from Other Assets															1,000,000		1,000,000
Receivables from Other Assets																1,000,000	1,000,000

No.	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date (Rs in Lacs)	NAV as per LB 2	NAV as on the above date	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
1	BOND FUND	ULIF00317/08/11BONDFUND147	28-Jul-11	NON PAR	5,828.62	20.84	20.8383	20.1293	19.6000	19.4835	19.3084	7.92%	7.31%	20.8383
2	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	01-Feb-12	NON PAR	9,748.65	17.37	17.3707	16.9220	16.7692	16.6755	16.3894	5.99%	6.03%	17.4279
3	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	25-Jan-13	NON PAR	1,752.85	18.28	18.2773	19.0207	18.5490	18.7974	18.3701	-0.51%	4.10%	19.3794
4	GROUP BOND FUND	ULGF00305/09/11GFBOND147	25-Jan-13	NON PAR	1,578.74	18.65	18.6489	18.0942	17.6678	17.7058	17.2305	8.23%	7.03%	18.7168
5	GROUP GROWTH FUND	ULGF00005/09/11GFGROWTH147	25-Jan-13	NON PAR	3,193.95	18.58	18.5805	20.7032	19.9863	20.2072	19.7414	-5.88%	2.86%	20.9835
6	MANAGED FUND	ULIF00618/03/11SETUPMANAGED147	03-Aug-11	NON PAR	2,541.49	21.61	21.6056	23.0776	22.3544	22.5327	22.0438	-1.99%	4.15%	23.5023
7	PENSION SECURE FUND	ULIF00931/03/11SETUPNSSCR147	04-Feb-16	NON PAR	654.00	14.08	14.0831	13.6238	13.3065	13.4139	13.0641	7.80%	7.15%	14.1018
8	EQUITY MIDCAP FUND	ULIF01107/10/11SETUPMIDCAP147	19-Jan-17	NON PAR	8,383.85	8.96	8.9599	11.6320	10.9774	11.3771	11.5974	-22.74%	-6.77%	13.6615
9	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	28-Jul-11	NON PAR	18,781.20	20.01	20.0111	27.8762	26.5249	27.1975	27.0106	-25.91%	-4.12%	28.3148
10	PE BASED FUND	ULIF00526/08/11PEBASED147	22-Jul-11	NON PAR	2,198.65	20.20	20.1965	23.5988	22.6939	23.1785	23.0649	-12.44%	0.50%	23.8363
11	PENSION GROWTH FUND	ULIF00831/03/11SETUPNSGRT147	04-Feb-16	NON PAR	1,265.97	10.21	10.2108	14.4024	13.6807	14.0858	13.9475	-26.79%	-4.94%	14.8459
12	EQUITY TOP 250	ULIF0027/07/11EQTOP250147	20-Jul-11	NON PAR	16,510.26	19.93	19.9339	27.2865	25.9468	26.2313	26.1329	-23.72%	-3.48%	28.0529
13	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	25-Aug-11	NON PAR	523.30	19.78	19.7750	19.1784	18.6504	18.7269	18.6612	5.97%	7.16%	19.7750
14	DISCONTINUED POLICY PENSION	ULIF01031/03/11SETUPNSDSC147	04-Feb-16	NON PAR	745.83	12.47	12.4725	12.1704	12.0313	11.8809	11.6943	6.65%	6.11%	12.4725
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	ULIF01226/11/11SETUPBLUECHIP147	31-May-19	NON PAR	390.97	7.60	7.6015	10.3355	9.8177	9.9536	NA	NA	NA	10.4910
17	GILT FUND	ULIF01326/11/11SETUPGILTFUND147	13-Jun-19	NON PAR	69.54	11.59	11.5935	11.1279	10.3457	10.1506	NA	NA	NA	11.6652

**Note:**

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

**CERTIFICATION**

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



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

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

Date: 31 March 2020

## Detail regarding Debt securities

(₹ ` in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/03/2020	As % of total for this class	As at 31/03/2019	As % of total for this class	As at 31/03/2020	As % of total for this class	As at 31/03/2019	As % of total for this class
<b>Break down by credit rating</b>								
Sovereign	1,30,605	62.04%	1,08,970	57.95%	1,19,716	59.13%	1,08,299	57.87%
AAA rated	54,879	26.07%	44,407	23.62%	53,628	26.49%	44,516	23.79%
AA or better	9,750	4.63%	14,017	7.45%	9,733	4.81%	13,812	7.38%
Rated below AA but above A	4,939	2.35%	5,253	2.79%	5,058	2.50%	5,161	2.76%
A rated	-	-	1,317.32	0.70%	-	-	1,200.00	0.64%
Rated below B	3,796	1.80%	7,000	3.72%	8,193	4.05%	7,000	3.74%
<b>Others</b>	-	-	-	-	-	-	-	-
MF/FD/OTHERS	6,540	3.11%	7,077	3.76%	6,136	3.03%	7,152	3.82%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
<b>Total</b>	<b>2,10,511</b>	<b>100.00%</b>	<b>1,88,041</b>	<b>100.00%</b>	<b>2,02,464</b>	<b>100.00%</b>	<b>1,87,141</b>	<b>100.00%</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	11,058	5.25%	12,397	6.59%	11,049	5.46%	12,439	6.65%
more than 1 year and up to 3years	6,251	2.97%	16,767	8.92%	9,752	4.82%	16,623	8.88%
More than 3 years and up to 7years	26,642	12.66%	27,175	14.45%	27,380	13.52%	26,912	14.38%
More than 7 years and up to 10 years	16,783	7.97%	16,812	8.94%	16,268	8.03%	16,349	8.74%
More than 10 years and up to 15 years	3,641	1.73%	4,064	2.16%	3,367	1.66%	4,198	2.24%
More than 15 years and up to 20 years	4,043	1.92%	1,995	1.06%	3,848	1.90%	1,919	1.03%
Above 20 years	1,42,094	67.50%	1,08,830	57.88%	1,30,801	64.60%	1,08,702	58.09%
<b>Total</b>	<b>2,10,511</b>	<b>100.00%</b>	<b>1,88,041</b>	<b>100.00%</b>	<b>2,02,464</b>	<b>100.00%</b>	<b>1,87,141</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	1,26,974	60.32%	1,08,900	57.91%	1,16,049	57.32%	1,08,228	57.83%
State Government	5,754	2.73%	4,787	2.55%	5,633	2.78%	4,593	2.45%
Corporate Securities	36,513	17.34%	33,989	18.08%	39,820	19.67%	33,428	17.86%
MF/REV REPO/TREP/FD/OTHERS	41,269	19.60%	33,058	17.58%	40,962	20.23%	33,134	17.71%
Others	-	-	7,307	3.89%	-	-	7,757	4.15%
<b>Total</b>	<b>2,10,511</b>	<b>100.00%</b>	<b>1,88,041</b>	<b>100.00%</b>	<b>2,02,464</b>	<b>100.00%</b>	<b>1,87,141</b>	<b>100.00%</b>

**Note :**

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

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

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

Date: **31 March 2020**

**Detail regarding Debt securities**

(₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/03/2020	As % of total for this class	As at 31/03/2019	As % of total for this class	As at 31/03/2020	As % of total for this class	As at 31/03/2019	As % of total for this class
<b>Break down by credit rating</b>								
Sovereign	18,855	79.73%	15,904	76.38%	16,969	78.30%	15,616	76.11%
AAA rated	3,827	16.18%	3,223	15.48%	3,738	17.24%	3,229	15.74%
AA or better	967	4.09%	1,596	7.66%	967	4.46%	1,578	7.69%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
<b>Others</b>	-	-	-	-	-	-	-	-
MF/FD/OTHERS	-	-	101	0.48%	-	-	94	0.46%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
<b>Total</b>	<b>23,649</b>	<b>100.00%</b>	<b>20,824</b>	<b>100.00%</b>	<b>21,674</b>	<b>100.00%</b>	<b>20,517</b>	<b>100.00%</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	496	2.10%	1,991	9.56%	495	2.28%	1,981	9.66%
more than 1 year and up to 3years	1,228	5.19%	1,742	8.36%	1,237	5.71%	1,724	8.40%
More than 3 years and up to 7years	1,605	6.79%	340	1.63%	1,551	7.15%	340	1.66%
More than 7 years and up to 10 years	714	3.02%	854	4.10%	703	3.25%	832	4.06%
More than 10 years and up to 15 years	-	-	51	0.25%	-	-	51	0.25%
More than 15 years and up to 20 years	85	0.36%	98	0.47%	83	0.38%	94	0.46%
Above 20 years	19,522	82.55%	15,748	75.63%	17,606	81.23%	15,495	75.52%
<b>Total</b>	<b>23,649</b>	<b>100.00%</b>	<b>20,824</b>	<b>100.00%</b>	<b>21,674</b>	<b>100.00%</b>	<b>20,517</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	17,689	74.80%	15,904	76.38%	15,789	72.85%	15,616	76.11%
State Government	1,278	5.40%	-	-	1,284	5.92%	-	-
Corporate Securities	3,842	16.24%	2,810	13.50%	3,773	17.41%	2,768	13.49%
MF/REV REPO/TREP/FD/OTHERS	841	3.56%	1,641	7.88%	829	3.82%	1,634	7.96%
Others	-	-	469	2.25%	-	-	499	2.43%
<b>Total</b>	<b>23,649</b>	<b>100.00%</b>	<b>20,824</b>	<b>100.00%</b>	<b>21,674</b>	<b>100.00%</b>	<b>20,517</b>	<b>100.00%</b>

**Note :**

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

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

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

Date: **31 March 2020**

**Detail regarding Debt securities**

(₹ ` in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/03/2020	As % of total for this class	As at 31/03/2019	As % of total for this class	As at 31/03/2020	As % of total for this class	As at 31/03/2019	As % of total for this class
<b>Break down by credit rating</b>								
Sovereign	13,874	50.34%	9,228	39.00%	13,751	46.51%	9,201	40.18%
AAA rated	8,839	32.07%	7,632	32.26%	8,590	29.05%	7,557	33.00%
AA or better	163	0.59%	708	2.99%	163	0.55%	704	3.07%
Rated below AA but above A	2	0.01%	687	2.90%	2	0.01%	685	2.99%
Rated below B	135	0.49%	-	-	547	1.85%	-	-
<b>Others</b>	-	-	-	-	-	-	-	-
MF/FD/OTHERS	4,549	16.50%	5,403	22.84%	6,516	22.04%	4,755	20.76%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
<b>Total</b>	<b>27,562</b>	<b>100.00%</b>	<b>23,658</b>	<b>100.00%</b>	<b>29,570</b>	<b>100.00%</b>	<b>22,902</b>	<b>100.00%</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	7,178	26.04%	14,098	59.59%	9,141	30.91%	13,455	58.75%
more than 1 year and up to 3years	5,043	18.30%	3,046	12.88%	4,977	16.83%	3,009	13.14%
More than 3 years and up to 7years	9,589	34.79%	1,837	7.76%	9,801	33.15%	1,808	7.90%
More than 7 years and up to 10 years	1,031	3.74%	3,388	14.32%	986	3.34%	3,353	14.64%
More than 10 years and up to 15 years	3,086	11.20%	1,095	4.63%	3,042	10.29%	1,086	4.74%
More than 15 years and up to 20 years	26	0.09%	6	0.03%	25	0.09%	6	0.03%
Above 20 years	1,609	5.84%	188	0.79%	1,596	5.40%	186	0.81%
<b>Total</b>	<b>27,562</b>	<b>100.00%</b>	<b>23,658</b>	<b>100.00%</b>	<b>29,570</b>	<b>100.00%</b>	<b>22,902</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	11,165	40.51%	7,961	33.65%	11,067	37.43%	7,943	34.68%
State Government	3,227	11.71%	2,035	8.60%	3,186	10.78%	2,000	8.73%
Corporate Securities	7,535	27.34%	4,472	18.90%	7,714	26.09%	4,417	19.29%
MF/REV REPO/TREP/FD/OTHERS	5,635	20.45%	9,190	38.85%	7,602	25.71%	8,542	37.30%
Others	-	-	-	-	-	-	-	-
<b>Total</b>	<b>27,562</b>	<b>100.00%</b>	<b>23,658</b>	<b>100.00%</b>	<b>29,570</b>	<b>100.00%</b>	<b>22,902</b>	<b>100.00%</b>

**Note :**

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

**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 31 March 2020	For the Year ending 31 March 2020	For the quarter ending 31 March 2019	For the Year ending 31 March 2019
1	Edelweiss Financial Service Limited	Holding Company	Reimbursement of Cost of premium towards Group Term Life	263.02	883.51	-	1,233.89
			Premium collected for group insurance policy	308.96	308.96	299.02	344.02
			Royaltee Fees	281.11	281.11	-	236.00
			ESOP Charges	68.81	223.05	35.98	35.98
			Advertisement and Promotions	21.57	21.57	-	-
			Information Technology Cost	8.98	8.98	-	-
			Professional expenses	103.46	103.46	-	-
			Training Expenses	24.83	24.83	-	-
2	Edelweiss Securities Limited	Fellow Subsidiary	Brokerage Paid	13.27	37.56	14.20	45.55
			Information Technology Cost	1.71	1.71	-	-
			Share of Gratuity for transferred employees	8.95	8.95	-	-
3	ECL Finance Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	0.05	0.21	1.72	1.87
			Purchase of Securities	998.25	2,756.47	452.70	4,774.62
			Sale of Securities	2,850.36	5,074.92	7,840.91	13,090.90
			Business centre Charges	-15.54	8.25	20.15	35.79
			Premium collected for group insurance policy	77.37	267.97	280.07	691.36
			Share of Gratuity for transferred employees	-	-	30.73	30.73
			Claims paid to Group Policyholders	5.89	32.39	-	-
4	Edelweiss Broking Limited	Fellow Subsidiary	Insurance Commission paid as Corporate Agent	103.21	369.19	205.28	393.14
			Brokerage Paid	5.36	20.59	3.10	13.31
5	Edelweiss Retail Finance Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	71.33	255.43	39.22	203.97
			Premium collected for group insurance policy	-0.01	3.89	-1.08	27.92
			Claims paid to Group Policyholders	2.20	20.57	65.16	126.06
6	Edelweiss Finance & Investments Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	-	120.52	40.68	165.00
			Purchase of Securities	-	-	-	861.86
			Sale of Securities	-	-	-	-
7	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	385.37	1,023.05	703.42	1,167.23
			Purchase of Securities	-	884.81	-	-
			Receipt of refund of Security Deposit	-	-	114.76	114.76
			Recovery of Information Technology Cost	2.13	2.13	-	-
			Sale of Securities	-	729.91	-	-
8	Edel Finance Company Limited	Fellow Subsidiary	Lease Rent for Office Equipment	-	-	-	3.88
9	Edelweiss Asset Reconstruction Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	79.52	322.50	77.38	329.14
10	Edelweiss Housing Finance Limited	Fellow Subsidiary	Premium collected for group insurance policy	188.45	573.87	1,444.12	4,047.45
			Claims paid to Group Policyholders	163.38	773.97	57.81	307.75
			Share of Gratuity for transferred employees	0.40	0.40	-	-
			Interest on Non-Convertible Debentures	6.42	15.43	-	-
11	Edelcap Securities Ltd.	Fellow Subsidiary	Purchase of Securities	-	-	510.50	510
12	Edelweiss General Insurance Company Limited	Fellow Subsidiary	Purchase of Securities	-	41.91	200.86	483.65
			Property Insurance	1.56	1.56	-	-
			Share of Gratuity for transferred employees	5.95	5.95	-	-
			Sale of Securities	960.31	2,055.12	617.03	646.27
13	Edelweiss Rural & Corporate Services Limited	Fellow Subsidiary	Purchase of Securities	-	308.07	-	-
			Sale of Securities	-	250.25	-	-
			Interest on Non-Convertible Debentures	46.00	185.37	45.62	185.00
			Edelweiss House Space & Facility Charges	2.60	2.60	-	14.02
			Share of Gratuity for transferred employees	1.02	1.02	-	-
			Advertisement and Promotions	39.54	39.54	-	-
			Information Technology Cost	262.42	262.42	-	-
			Professional expenses	148.02	148.02	-	-
			Training Expenses	94.19	94.19	-	-
			Other general expenses	16.71	16.71	-	-
14	Edel Land Limited	Fellow Subsidiary	Training Centre Cost	4.24	18.74	39.06	39.06
15	Edelweiss Business Services Limited	Fellow Subsidiary	Share of Gratuity for transferred employees	-	-	10.58	10.58
16	Mr. Sumit Rai	Key Managerial Personnel	Managerial Remuneration	127.93	465.14	56.21	314.57
			Insurance Premium	2.50	2.50	-	-
17	Mr. Deepak Mittal	Key Managerial Personnel	Managerial Remuneration	-	-	28.33	28.33
			Insurance Premium	-	-	39.50	39.50

**FORM - L-31****LNL - 6 : Board of Directors & Key Persons**Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED**Date : **31 MARCH 2020**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 (Equity)	<i>Appointed as Chief Investment Officer (Equity) w.e.f February 12, 2020</i>
9	Mr. Ashish Kela	Chief Investment Officer (Debt)	<i>Appointed as Chief Investment Officer (Debt) w.e.f February 12, 2020</i>
10	Mr. Kumar Saurav	Chief Risk Officer	-
11	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&amp;A/GDL/CG/100/05/2016)

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

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

Date : 31 March 2020

**AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.**

Form Code: KT3

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

Classification: Business within India

(₹ in 000)

Item	Description	Adjusted Value
01	Available Assets in Policyholders' Fund:	2,77,73,157
	Deduct:	
02	Mathematical Reserves	2,73,69,015
03	Other Liabilities	-
04	Excess in Policyholders' funds	4,04,142
05	Available Assets in Shareholders Fund:	26,38,795
	Deduct:	
06	Other Liabilities of shareholders' fund	-
07	Excess in Shareholders' funds	26,38,795
08	Total ASM (04)+(07)	30,42,937
09	Total RSM	13,11,835
10	Solvency Ratio (ASM/RSM)	232%

**Certification:**

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

Subhrajit Mukhopadhyay  
Appointed Actuary

Sumit Rai  
MD & C.E.O.

## FORM 7

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

Name of the fund: Life Fund

STATEMENT AS ON : 31 March 2020

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)	39,820	33,428	-	-	30,105	29,770	1,46,224	1,39,572	2,16,149	2,02,769
2	Gross NPA	1,186	-	-	-	-	-	-	-	1,186	-
3	% of Gross NPA on Investment assets (2/1)	2.98%	-	-	-	-	-	-	-	0.55%	-
4	Provision made on NPA	889	-	-	-	-	-	-	-	889	-
5	Provision as a % of NPA (4/2)	75.00%	-	-	-	-	-	-	-	75.00%	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	38,931	33,428	-	-	30,105	29,770	1,46,224	1,39,572	2,15,260	2,02,769
8	Net NPA (2-4)	296	-	-	-	-	-	-	-	296	-
9	% of Net NPA to Net Investments Assets (8/7)	0.76%	-	-	-	-	-	-	-	0.14%	-
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 75% amounting to Rs. 8.89 Crs which excludes provision made on matured security of Rs. 6.93 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.

## FORM 7

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

Name of Fund: Pension and General Annuity Fund

STATEMENT AS ON : 31 March 2020

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)	3,773	2,768	-	-	330	270	18,257	18,155	22,360	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)	3,773	2,768	-	-	330	270	18,257	18,155	22,360	21,193
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

**CERTIFICATION**

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



FORM 7

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

Name of Fund: Linked Fund

STATEMENT AS ON : 31 March 2020

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)	7,535	4,472	-	-	146	146	66,487	59,915	74,168	64,534
2	Gross NPA	540	-	-	-	-	-	137	-	676	-
3	% of Gross NPA on Investment assets (2/1)	7.16%	-	-	-	-	-	0.21%	-	0.91%	-
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)	7,130	4,472	-	-	146	146	66,384	59,915	73,661	64,534
8	Net NPA (2-4)	135	-	-	-	-	-	34	-	169	-
9	% of Net NPA to Net Investment Assets (8/7)	1.89%	-	-	-	-	-	0.05%	-	0.23%	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Note: 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														
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
<b>A CENTRAL GOVERNMENT SECURITIES</b>														
A1	Central Govt. Securities - Central Govt. Guaranteed Bonds	CGSB	1,19,707	2,995	2.50%	2.50%	1,14,280	10,702	9.36%	9.36%	82,979	6,481	7.81%	7.81%
A2	Deposits under section 7 of Insurance Act 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
A3	Treasury Bills	CTTB	497	6	1.17%	1.17%	588	35	5.93%	5.93%	924	62	6.74%	6.74%
<b>B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>														
B1	Other Approved Securities (including Infrastructure Investments)	SGDA	-	-	-	-	-	-	-	-	-	-	-	-
B2	State Government Bonds	SGGB	2,087	12	0.57%	0.57%	376	16	4.37%	4.37%	789	29	3.62%	3.62%
B3	Central Government Guaranteed Loans / Bonds	CSGL	1,870	41	2.20%	2.20%	3,582	627	17.50%	17.50%	5,095	91	1.78%	1.78%
<b>C HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>														
<b>TAKABLE BONDS OF</b>														
C1	Bonds / Debentures issued by NHB/Institution accredited by NHB	HTDN	9,488	233	2.46%	2.46%	10,508	1,074	10.22%	10.22%	15,385	1,164	7.57%	7.57%
C2	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	-	130	0	0.03%	0.03%	-	-	-	-
C3	Commercial Papers - NHB / Institution accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-
<b>TAX FREE BONDS</b>														
C4	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	-	-	-	-	-	-	-	-	-
<b>D INFRASTRUCTURE INVESTMENTS</b>														
D1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	188	(34)	-17.82%	-17.92%	273	-31	-11.34%	-11.34%	421	-45	-10.68%	-10.68%
D2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	163	26	15.48%	15.48%	148	39	26.10%	26.10%	170	31	17.99%	17.99%
<b>TAKABLE BONDS OF</b>														
D3	Infrastructure - PSU - Debentures / Bonds	IPFD	10,825	167	1.54%	1.54%	5,343	371	6.94%	6.94%	9,006	413	4.59%	4.59%
D4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	-	-	-	-	-	-	-	-	-	-	-	-
D5	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	-	-	1,000	98	9.79%	9.79%	2,642	162	6.09%	6.09%
D6	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	IDPG	-	-	-	-	-	-	-	-	-	-	-	-
D7	Infrastructure - Debentures / Bonds / CPs / Loans	IDDS	7,000	(74)	-1.06%	-1.06%	7,000	585	8.36%	8.36%	6,686	790	11.81%	11.81%
D8	Infrastructure - Equity (Promoter Group)	ICPE	-	-	-	-	-	-	-	-	-	-	-	-
D9	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
D10	Infrastructure - PSU - CPs	ICPP	-	-	-	-	-	-	-	-	-	-	-	-
D11	Infrastructure - Securitised Assets	ISA	-	-	-	-	-	-	-	-	-	-	-	-
D12	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	500	10	2.04%	2.04%	500	41	8.21%	8.21%	1,409	105	7.48%	7.48%
D13	INFRASTRUCTURE OTHER- EQUITY	IDQL	7	3	36.81%	36.81%	8	-1	-13.43%	-13.43%	34	-2	-5.27%	-5.27%
D14	Reclassified Approved Investments - Equity	IQRE	0	-	0.00%	0.00%	0	-	0.00%	0.00%	-	-	0.00%	0.00%
D15	Units of InvIT	EIT	4,262	129	3.02%	3.02%	4,323	518	11.98%	11.98%	4,038	35	0.88%	0.88%
D16	OTHER Investment Infrastructure - Securitised Debt	IOSA	3,848	0	0.00%	0.00%	4,021	0	0.00%	0.00%	2,711	-	0.00%	0.00%
<b>TAX FREE BONDS</b>														
	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-
<b>E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>														
E1	PSU - Equity shares - quoted	EAEQ	901	(30)	-29.66%	-29.66%	187	-5	-2.42%	-2.42%	304	-280	-92.07%	-92.07%
E2	Corporate Securities - Equity Shares (Ordinary)-quoted	EACE	5,830	(149)	-2.56%	-2.56%	6,903	370	5.36%	5.36%	8,538	-239	-2.80%	-2.80%
E3	Corporate Securities - Debentures	ECDS	2,634	54	2.04%	2.04%	2,420	270	11.14%	11.14%	907	545	60.08%	60.08%
E4	Corporate Securities - Debentures	EMPD	-	-	-	-	3,014	-948	-11.55%	-11.55%	5,033	554	11.01%	11.01%
E5	Corporate Securities - Preference Shares	EPNQ	405	-	-	-	424	-33	-7.69%	-7.69%	336	14	2.70%	2.70%
E6	Application Money	ECAM	-	-	-	-	169	0	0.25%	0.25%	571	-	0.00%	0.00%
E7	Deposits - Deposit with Scheduled Banks, P/s (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	25,851	839	3.25%	3.25%	24,712	3,098	12.54%	12.54%	27,791	3,332	11.99%	11.99%
E8	Deposits - CDs with Scheduled Banks	ECCD	-	-	-	-	-	-	-	-	-	-	-	-
E9	CCIL - CDD	ECCD	-	-	-	-	-	-	-	6,810	245	3.60%	3.60%	
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%	9,978	511	5.12%	5.12%
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)	EFBF	-	-	-	-	41	-6	-0.15%	-0.15%	-	-	-	-
E14	Commercial Papers	ECCP	-	-	-	-	-	-	-	4,72	0.06	1.29%	1.29%	
E15	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS	EAPB	-	-	-	-	-	-	-	-	-	-	-	-
E16	Investment Properties - Immovable	EBIP	4,180	100	2.40%	2.40%	4,180	369	8.82%	8.82%	4,180	347	8.30%	8.30%
E17	Passively Managed Equity ETF (Non Promoter group)	EETF	1,284	(104)	-0.08	-0.08	1,005	-109	-10.86%	-10.86%	1,467	79	5.38%	5.38%
E18	Deposits - Repo / Reverse Repo	ECMR	2,450	27	1.09%	1.09%	2,127	110	5.17%	5.17%	2,792	43	1.54%	1.54%
E19	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-
E20	Passively Managed Equity ETF (Promoter Group)	EETP	-	-	-	-	-	-	-	-	-	-	-	-
E21	Perpetual Debt Instruments of Tier I & II Capital issued by Non PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-
E22	Units of Real Estate Investment Trust (REITs)	ERIT	-	-	-	-	182	24	13.03%	13.03%	167	-	-	-
E23	Corporate Securities - Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-
<b>F OTHER INVESTMENTS</b>														
F1	Equity Shares (incl. Co-op Societies)	DESH	5,218	(3)	-0.07%	-0.07%	5,376	614	11.42%	11.42%	5,059	-36	-0.70%	-0.70%
F2	Equity Shares (PSUs & Unlisted)	DEPU	43	(10)	-22.77%	-22.77%	60	-11	-18.82%	-18.82%	41	-35	-84.19%	-84.19%
F3	Mutual Funds - Debt/ Income/ Serial Plans	DNMS	-	-	-	-	-	-	-	1,497	127	8.49%	8.49%	
F4	DEBENTURES	DLDB	-	-	-	-	-	-	-	5,000	19	0.38%	0.38%	
F5	Debentures / Bonds / CPs / Loans - (Promoter Group)	DOPG	8,014	226	2.82%	2.82%	5,985	1,259	21.03%	21.03%	3,017	323	10.69%	10.69%
F6	Mutual Funds (under Insurer/Promoter Group)	-	-	-	-	-	-	-	-	-	-	-	-	
F7	Passively Managed Equity ETF (Non Promoter group)	30	-	0.00%	0.00%	5	22	0.00%	0.00%	119	86	72.89%	72.89%	
F8	Derivative Instrument	-	911	0.00%	0.00%	-	2,505	0.00%	0.00%	-	630	0.00%	0.00%	
F9	Passively Managed Equity ETF (Promoter Group)	-	-	-	-	-	-	-	-	-	-	-	-	
F10	Securitised Assets	0	(0)	0.00%	0.00%	0	10	0.00%	0.00%	46	37	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	1,133	-	0.00%	0.00%	1,603	-107	-6.65%	-6.65%	2,145	13	0.60%	0.60%	
F17	Debt Capital Instruments (DCI Basel III)	-	-	-	-	777	18	2.31%	2.31%	1,200	17	1.38%	1.38%	
F18	Reclassified Approved Investments - Equity	451	(49)	-11.29%	-11.29%	486	5	1.00%	1.00%	-	-	-	-	
F19	Venture Fund	-	-	-	-	-	-	-	-	-	-	-	-	
F20	Alternate Investment Fund (Category II)	864	1	0.15%	0.15%	676	5	0.77%	0.77%	316	-	0.00%	0.00%	
F21	Reclassified Approved Investments - Debt	-	-	-	-	60	1	1.67%	1.67%	60	2	3.33%	3.33%	
<b>TOTAL</b>			<b>2,19,349</b>	<b>5,912</b>	<b>2.42%</b>	<b>2.42%</b>	<b>2,13,034</b>	<b>22,151</b>	<b>10.40%</b>	<b>10.40%</b>	<b>2,20,181</b>	<b>15,113</b>	<b>6.86%</b>	<b>6.86%</b>

Note:  
 1. Based on daily simple Average of Investments  
 2. Yield netted for Tax  
 3. In the previous year column, the figures of the corresponding year to date of the previous financial year are shown  
 4. FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 is prepared at Segregated Fund (SPFI) level and also at consolidated level.  
 5. Returns as presented in Gross and Net yield are absolute  
 6. Zero represents amount less than rupees one lac  
 7. Life fund includes Fund Beyond Solvency Margin for the purpose of this disclosure.

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

NAME OF THE FUND : PENSION AND GENERAL ANNUITY FUND

(₹ in Lakhs)

NO.	CATEGORY OF INVESTMENT	GDSPT CODE	Current Quarter				Year to Date (Current Year)				Year to Date (Previous Year)			
			Investment <sup>1</sup>	INCOME ON INVESTMENT (₹L)	GROSS YIELD	NET YIELD	Investment <sup>1</sup>	INCOME ON INVESTMENT (₹L)	GROSS YIELD	NET YIELD	Investment <sup>1</sup>	INCOME ON INVESTMENT (₹L)	GROSS YIELD	NET YIELD
<b>A CENTRAL GOVERNMENT SECURITIES</b>														
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	16,368	377	2.30%	2.30%	16,980	1,442	8.49%	8.49%	12,992	1,052	8.10%	8.10%
A2	Deposits under section 7 of Insurance Act 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
A3	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	-	-	-
<b>B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>														
B1	Other Approved Securities (including Infrastructure Investments)	SGOA	-	-	-	-	-	-	-	-	-	-	-	-
B2	State Government Bonds	SGGB	1,014.79	3.72	0.37%	0.37%	1,014.79	3.72	0.37%	0.37%	-	-	-	-
B3	Federal Government (Guaranteed) Loans / Bonds	CGGL	103	2	2.09%	2.09%	126	13	10.40%	10.40%	-	-	-	-
<b>C HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>														
<b>TAXABLE BONDS</b>														
C1	Bonds / Debentures issued by NHB/Institution accredited by NHB	HTON	1,302	32	2.29%	2.29%	1,466	149	10.19%	10.19%	862	73	8.49%	8.49%
C2	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	-	-	-	-	-	-	-	-	-
C3	Commercial Papers - NHB / Institution accredited by NHB	HTCN	-	-	-	-	-	-	-	-	-	-	-	-
<b>TAX FREE BONDS</b>														
C4	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	-	-	-	-	-	-	-	-	-
<b>D INFRASTRUCTURE INVESTMENTS</b>														
D1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	23	(3)	-14.22%	-14.22%	27	-3	-10.19%	-10.19%	28	1	1.85%	1.85%
D2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	19	2	8.70%	8.70%	15	3	20.22%	20.22%	7	1	10.84%	10.84%
<b>TAXABLE BONDS</b>														
D3	Infrastructure - PSU - Debentures / Bonds	IPTD	237	5	1.98%	1.98%	237	5	1.98%	1.98%	298	-0	-0.08%	-0.08%
D4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BOND	ICTD	414	9	2.06%	2.06%	301	26	8.57%	8.57%	-	-	-	-
D5	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	-	-	-	-	-	-	-	-	-	-
D6	Infrastructure - Debentures / Bonds / CP / Loans - (Promoter Group)	IDPG	-	-	-	-	-	-	-	-	-	-	-	-
D7	Infrastructure - Debentures / Bonds / CP / Loans	IDOS	-	-	-	-	-	-	-	-	-	-	-	-
D8	Infrastructure - Equity (Promoter Group)	IEPE	-	-	-	-	-	-	-	-	-	-	-	-
D9	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
D10	Infrastructure - PSU - CPs	IPCQ	-	-	-	-	-	-	-	-	-	-	-	-
D11	Infrastructure - Securitised Assets	IESA	-	-	-	-	-	-	-	-	-	-	-	-
D12	Infrastructure - Infrastructure Development Fund (IDF)	IDOF	-	-	-	-	-	-	-	-	-	-	-	-
D13	INFRASTRUCTURE OTHER EQUITY	IDRQ	-	-	-	-	-	-	-	-	-	-	-	-
D14	Reclassified Approved Investments - Equity	IDRE	-	-	-	-	-	-	-	-	-	-	-	-
D15	Units of Real Estate Investment Trust (REIT)	IRET	499	17	3.41%	3.41%	499	18	13.61%	13.61%	280	-4	-1.51%	-1.51%
D16	OTHER Investment Infrastructure - Securitised Debt	IOSA	-	-	-	-	-	-	-	-	-	-	-	-
<b>TAX FREE BONDS</b>														
	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-
<b>E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>														
E1	PSU - Equity shares - quoted	EAQI	13	(5)	-36.87%	-36.87%	19	1	5.58%	5.58%	18	-9	-49.34%	-49.34%
E2	Corporate Securities - Equity shares (Debtary-quoted)	EACE	736	(3)	-0.34%	-0.34%	701	42	5.94%	5.94%	526	23	4.41%	4.41%
E3	Corporate Securities - Debentures	ECDS	1,075	36	2.36%	2.16%	1,498	136	9.11%	9.11%	926	84	9.02%	9.02%
E4	Corporate Securities - Debentures	EDPS	-	-	-	-	-	-	-	-	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, Fin (Incl. Bank Balance inclusive Investment) - CPs	EDCB	324	9	2.87%	2.87%	302	34	11.29%	11.29%	243	26	10.76%	10.76%
E8	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
E9	CCF - CSD	ECSD	-	-	-	-	-	-	-	-	865	39	4.49%	4.49%
E10	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	ELPD	-	-	-	-	-	-	-	-	-	-	-	-
E11	Mutual Funds - (Eligible / Liquid Schemes)	ESMF	-	-	-	-	-	-	-	-	853	25	2.91%	2.91%
E12	Mutual Funds - Under Promoter Group	EMPG	-	-	-	-	-	-	-	-	-	-	-	-
E13	Corporate Securities - Bonds - (Tax Free)	EBPF	-	-	-	-	246	-0	-0.15%	-0.15%	-	-	-	-
E14	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>														
E15	Approved Investment - Immovable	EAPB	-	-	-	-	-	-	-	-	-	-	-	-
E16	Investment Properties - Immovable	ENPF	-	-	-	-	-	-	-	-	-	-	-	-
E17	Passively Managed Equity ETF (Non Promoter Group)	EETP	246	(24)	-9.77%	-9.77%	189	-20	-10.59%	-10.59%	42	0	0.31%	0.31%
E18	Deposits - Repo / Reverse Repo	ECMR	418	5	1.14%	1.14%	357	19	5.19%	5.19%	629	10	1.64%	1.64%
E19	Corporate Securities - Bonds - (Taxable)	EBPT	-	-	-	-	-	-	-	-	-	-	-	-
E20	Passively Managed Equity ETF (Promoter Group)	EETP	-	-	-	-	-	-	-	-	-	-	-	-
E21	Perpetual Debt Instruments of Tier I & II Capital issued by Non PSU Banks	EPND	-	-	-	-	-	-	-	-	-	-	-	-
E22	Units of Real Estate Investment Trust (REIT)	ERIT	-	-	-	-	-	-	-	-	-	-	-	-
E23	Corporate Securities - Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-
<b>F OTHER INVESTMENTS</b>														
F1	Equity Shares (incl. Corp Securities)	OESE	-	-	-	-	-	-	-	-	-	-	-	-
F2	Equity Shares (PSUs & Listed)	OEFL	-	-	-	-	-	-	-	-	-	-	-	-
F3	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
F4	DEBENTURES	OLDB	-	-	-	-	-	-	-	-	-	-	-	-
F5	Debentures / Bonds / CPs / Loans - (Promoter Group)	ODPG	-	-	-	-	-	-	-	-	-	-	-	-
F6	Mutual Funds Under Promoter Group	OMSG	-	-	-	-	-	-	-	-	-	-	-	-
F7	Passively Managed Equity ETF (Non Promoter Group)	OEFP	-	-	-	-	-	-	-	-	-	-	-	-
F8	Derivative Instrument	OCDS	-	-	-	-	-	-	-	-	-	-	-	-
F9	Passively Managed Equity ETF (Promoter Group)	OEFP	-	-	-	-	-	-	-	-	-	-	-	-
F10	Securitised Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
F11	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	IODP	-	-	-	-	-	-	-	-	-	-	-	-
F12	Term Loans (without Charge)	OTWL	-	-	-	-	-	-	-	-	-	-	-	-
F13	Debentures / Bonds / CPs / Loans	HOOS	-	-	-	-	-	-	-	-	-	-	-	-
F14	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG	-	-	-	-	-	-	-	-	-	-	-	-
F15	Alternate Investment Funds (Category I)	GMAA	-	-	-	-	-	-	-	-	-	-	-	-
F16	Reclassified Approved Investments - Debt	HOHD	-	-	-	-	-	-	-	-	-	-	-	-
F17	Debt Capital Instruments (DCI) Basel III	ODCI	-	-	-	-	-	-	-	-	-	-	-	-
F18	Reclassified Approved Investments - Equity	ORAE	-	-	-	-	-	-	-	-	-	-	-	-
F19	Venture Fund	OYNF	-	-	-	-	-	-	-	-	-	-	-	-
F20	Alternate Investment Fund (Category II)	GMAA	-	-	-	-	-	-	-	-	-	-	-	-
F21	Reclassified Approved Investments - Debt	ORAD	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>			<b>23,203</b>	<b>444</b>	<b>1.90%</b>	<b>1.96%</b>	<b>23,998</b>	<b>1,019</b>	<b>7.99%</b>	<b>7.99%</b>	<b>14,991</b>	<b>1,228</b>	<b>6.09%</b>	<b>6.99%</b>

Notes:  
 1. Based on daily simple Average of Investments  
 2. Yield method for Tax  
 3. In the previous year columns, the figures of the corresponding year to date of the previous financial year are shown  
 4. FORM-1 shall be prepared in respect of each fund, in case of ULIP FORM 1 is prepared at Segregated Fund (SFNF) level and also at consolidated level.  
 5. Returns as presented in Gross and Net yield are absolute  
 6. Zero represents amount less than rupees one lac

**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.

NO.	CATEGORY OF INVESTMENT	GROSS YIELD CODE	NAME OF THE FUND : LINKED FUND				Year to Date (Current Year)				Year to Date (Previous Year)					
			Investment <sup>1</sup>	Current Quarter		Investment <sup>1</sup>	Year to Date (Current Year)		Investment <sup>1</sup>	Year to Date (Previous Year)						
				INCOME ON INVESTMENT (Rs.)	GROSS YIELD		NET YIELD	INCOME ON INVESTMENT (Rs.)		GROSS YIELD	NET YIELD	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD		
<b>A CENTRAL GOVERNMENT SECURITIES</b>																
A1	Central Govt. Securities - Central Govt. Guaranteed Bonds	CGSB	9,351	360	3.84%	3.84%	5,986	785	11.24%	11.24%	2,443	240	8.21%	9.81%		
A2	Deposits under section 7 of Insurance Act 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	0.00%		
A3	Treasury Bills	CTRB	500	0	0.02%	0.02%	1,891	95	5.03%	5.03%	4,100	268	6.54%	6.54%		
<b>B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>																
B1	Other Approved Securities (including Infrastructure Investments)	SGOA	1,931.18	70.80	3.67%	3.67%	1,439.63	158.27	11.06%	11.06%	309.23	7.20	2.33%	2.33%		
B2	State Government Bonds	SGGB	886	25	2.88%	2.88%	1,208	149	12.29%	12.29%	570	15	2.70%	2.70%		
B3	Federal Government (Guaranteed) Loans / Bonds	CGSL	528	24	4.61%	4.61%	711	96	13.50%	13.50%	623	31	4.98%	4.98%		
<b>C HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>																
<b>TAXABLE BONDS</b>																
C1	Bonds / Debentures issued by NHB/Institution accredited by NHB	HTON	1,962	42	2.13%	2.13%	1,909	228	11.95%	11.95%	1,190	115	9.69%	9.69%		
C2	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	-	370	0	0.02%	0.02%	-	-	-	-		
C3	Commercial Papers - NHB / Institution accredited by NHB	HTCN	-	-	-	-	-	-	-	-	-	-	-	-		
<b>TAX FREE BONDS</b>																
C4	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	-	-	-	-	-	-	-	-	-		
<b>D INFRASTRUCTURE INVESTMENTS</b>																
D1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	1,930	(468)	-24.27%	-24.27%	1,873	-468	-24.44%	-24.44%	1,227	46	3.73%	3.73%		
D2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	1,711	(241)	-14.05%	-14.05%	1,147	-60	-5.25%	-5.25%	584	84	7.48%	7.48%		
<b>TAXABLE BONDS</b>																
D3	Infrastructure - PSU - Debentures / Bonds	IPTD	1,525	67	4.41%	4.41%	1,028	115	11.17%	11.17%	1,084	84	7.78%	7.78%		
D4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/SHARES	ICTD	1,327	(14)	-1.08%	-1.08%	1,129	86	7.66%	7.66%	512	65	12.74%	12.74%		
D5	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	-	-	-	-	-	-	-	-	-	-		
D6	Infrastructure - Debentures / Bonds / CP / Loans - (Promoter Group)	IEPG	-	-	-	-	-	-	-	-	-	-	-	-		
D7	Infrastructure - Debentures / Bonds / CP / Loans	IKDS	-	-	-	-	-	-	-	-	-	-	-	-		
D8	Infrastructure - Equity (Promoter Group)	IKPE	-	-	-	-	-	-	-	-	-	-	-	-		
D9	Infrastructure - Other Corporate Securities - CPs	IKCP	-	-	-	-	-	-	-	-	-	-	-	-		
D10	Infrastructure - PSU - CPs	IKCP	-	-	-	-	-	-	-	-	-	-	-	-		
D11	Infrastructure - Securitised Assets	ISEA	-	-	-	-	-	-	-	-	-	-	-	-		
D12	Infrastructure - Infrastructure Development Fund (IDF)	IKDF	-	-	-	-	-	-	-	203.86	11.04	5.42%	5.42%			
D13	INFRASTRUCTURE OTHER EQUITY	IKRQ	-	-	-	-	-	-	-	26	-19	-70.66%	-70.66%			
D14	Reclassified Approved Investments - Equity	IKRE	42	1	2.38%	2.38%	41.79	0.95	2.28%	2.28%	-	-	0.00%	0.00%		
D15	Units of Real Estate Investment Trust (REIT)	IKRE	-	-	-	-	-	-	-	-	-	-	-	-		
D16	OTHER investment Infrastructure - Securitised Debt	IKSA	-	-	-	-	-	-	-	-	-	-	-	-		
<b>TAX FREE BONDS</b>																
D17	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-		
<b>E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>																
E1	PSU - Equity shares - quoted	EAEL	1,204	(460)	-38.17%	-38.17%	1,378	-546	-39.64%	-39.64%	1,141	-135	-11.84%	-11.84%		
E2	Corporate Securities - Equity shares (Debt-equity-quoted)	EACE	42,076	(11,369)	-27.02%	-27.02%	38,504	-9,226	-23.96%	-23.96%	24,447	1,479	6.05%	6.05%		
E3	Corporate Securities - Debentures	ECDS	2,748	167	6.09%	6.09%	2,070	351	16.95%	16.95%	797	66	8.23%	8.23%		
E4	Corporate Securities - Debentures	EDPS	-	-	-	-	2	0	3.95%	3.95%	43	4	8.20%	8.20%		
E5	Corporate Securities - Preference Shares	EPNQ	210	89	4.23%	4.23%	279	-19	-6.84%	-6.84%	282	24	8.35%	8.35%		
E6	Application Money	ECAM	-	1	0.00%	0.00%	658	3	0.45%	0.45%	452	1	0.27%	0.27%		
E7	Deposits - Deposit with Scheduled Banks, Fin (incl. Bank Balance inclusive investment) - CTS	EDCB	146	6	4.31%	4.31%	146	25	16.79%	16.79%	176	26	14.88%	14.88%		
E8	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-		
E9	CCS - CSD	ECSD	-	-	-	-	-	-	-	1,051	69	3.57%	3.57%			
E10	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	ELPD	-	-	-	-	-	-	-	-	-	-	-	-		
E11	Mutual Funds - EIT / G Sec / Liquid Schemes	ESMF	-	-	-	-	-	-	-	-	-	-	-	-		
E12	Mutual Funds - Under Promoter Group	EMPG	-	-	-	-	-	-	-	-	-	-	-	-		
E13	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	37	0	0.01%	0.01%	25	2	7.30%	7.30%		
E14	Commercial Papers	ECCP	-	-	-	-	-	-	-	198.57	0.82	0.41%	0.41%			
<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>																
E15	Investment Properties - Immovable	ENPF	-	-	-	-	-	-	-	-	-	-	-	-		
E17	Passively Managed Equity ETF (Non Promoter group)	ETPF	230	(3)	-1.45%	-1.45%	156	-8	-5.19%	-5.19%	327	25	7.65%	7.65%		
E18	Deposits - Repo / Reverse Repo	ECMR	3,476	37	1.07%	1.07%	2,667	131	4.92%	4.92%	1,573	24	1.52%	1.52%		
E19	Corporate Securities - Bonds - (Taxable)	EPET	-	-	-	-	-	-	-	-	-	-	-	-		
E20	Passively Managed Equity ETF (Promoter Group)	ETEP	-	-	-	-	-	-	-	-	-	-	-	-		
E21	Perpetual Debt Instruments of Tier I & II Capital issued by Non PSU Banks	EPFD	-	-	-	-	-	-	-	-	-	-	-	-		
E22	Units of Real Estate Investment Trust (REIT)	ERIT	-	-	-	-	-	-	-	-	-	-	-	-		
E23	Corporate Securities - Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-		
<b>F OTHER INVESTMENTS</b>																
F1	Equity Shares (incl. Corp Securities)	OESE	2,997	(507)	-16.91%	-16.91%	1,545	-150	-9.71%	-9.71%	1,079	48	-4.21%	-4.21%		
F2	Equity Shares (PSU & Unlisted)	OEPU	244	(77)	-31.51%	-31.51%	154	-121	-78.18%	-78.18%	101	-54	-53.84%	-53.84%		
F3	Mutual Funds - Debt/ Income/ Serial Plans	OMSS	127	2	1.70%	1.70%	123	6	4.95%	4.95%	983	69	7.07%	7.07%		
F4	DEBENTURES	OLDB	-	-	-	-	-	-	-	-	-	-	-	-		
F5	Debentures / Bonds / CPs / Loans - (Promoter Group)	ODPG	2	0	2.31%	2.31%	2	0	5.35%	5.35%	-	-	-	-		
F6	Mutual Funds Under Income Promoter Group	OMSG	-	-	-	-	-	-	-	-	-	-	-	-		
F7	Passively Managed Equity ETF (Non Promoter group)	OEFP	6,075	(2,818)	-46.38%	-46.38%	5,368	-2,643	-49.23%	-49.23%	3,574	294	22.23%	22.23%		
F8	Derivative Instrument	OCDS	-	-	-	-	-	-	-	-	-	-	-	-		
F9	Passively Managed Equity ETF Promoter Group	OEPF	-	-	-	-	-	-	-	-	-	-	-	-		
F10	Securitised Assets	OSPA	-	-	-	-	-	-	-	-	-	-	-	-		
F11	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	IKPD	-	-	-	-	-	-	-	-	-	-	-	-		
F12	Term Loans (without Charge)	OTWL	-	-	-	-	-	-	-	-	-	-	-	-		
F13	Debentures / Bonds / CPs / Loans	HDOS	-	-	-	-	-	-2.65	0.00%	0.00%	-	-	-	-		
F14	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	-	-	-	-	-	-	-	-	-	-	-	-		
F15	Alternate Investment Funds (Category I)	GMAA	-	-	-	-	-	-	-	-	-	-	-	-		
F16	Reclassified Approved Investments - Debt	HOHD	135	-	0.00%	0.00%	322	-448	-139.24%	-139.24%	699	7	0.97%	0.97%		
F17	Debt Capital Instruments (DCI) Basel III	ODCI	-	-	-	-	-	-	-	-	-	-	-	-		
F18	Reclassified Approved Investments - Equity	ORAE	1,114	(606)	-54.42%	-54.42%	1,088	-482	-44.36%	-44.36%	28	5	19.42%	19.42%		
F19	Venture Fund	OYNF	-	-	-	-	-	-	-	-	-	-	-	-		
F20	Alternate Investment Fund (Category II)	GMBF	-	-	-	-	-	-	-	-	-	-	-	-		
F21	Reclassified Approved Investments - Debt	ORAD	-	-	-	-	-	-	-	-	-	-	-	-		
<b>TOTAL</b>			<b>81,273</b>	<b>(11,649)</b>	<b>-14.32%</b>	<b>-14.32%</b>	<b>76,713</b>	<b>(12,204)</b>	<b>-15.77%</b>	<b>-15.77%</b>	<b>12,628</b>	<b>2,230</b>	<b>6.30%</b>	<b>6.30%</b>		

Notes:  
 1. Based on daily simple Average of Investments  
 2. Yield Netted for Tax  
 3. In the previous year columns, the figures of the corresponding year to date of the previous financial year are shown  
 4. FORM-1 shall be prepared in respect of each fund, in case of ULIP FORM 1 is prepared at Segregated Fund (DFN) level and also at consolidated level.  
 5. Returns as presented in Gross and Net yield are absolute  
 6. Zero represents amount less than rupees one lac

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement as on : 31 March 2020

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
<b>A. DURING THE QUARTER</b>									
	7.46% PNB HOUSING FINANCE LTD NCD 30-04-2020	HTDN	499.75	15/03/2018	FITCH	AAA	AA	09/03/2020	
	7.50% PNB HOUSING FINANCE LTD NCD 15-09-2020	HTDN	2,484.82	27/09/2018	FITCH	AAA	AA	09/03/2020	
<b>B. AS ON DATE</b>									
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	499.75	15/03/2018	FITCH	AAA	AA	09/03/2020	
3	7.50% PNB HOUSING FINANCE LTD NCD 15-09-2020	HTDN	2,484.82	27/09/2018	FITCH	AAA	AA	09/03/2020	
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	1,481.65	09/05/2019	ICRA	LAA	LAA-	26/06/2019	
6	9.25% EDELWEISS RURAL & CORPORATE SERVICES LIMITED NCD 22-12-2027	ODPG	2,000.00	27/12/2017	ICRA	AA	AA-	10/12/2019	
7	ZEE ENTERTAINMENT ENTERPRISES LTD - PREF SHRS	EPNQ	241.60	20/03/2014	BWR	AAA	AA	18/12/2019	

Note:

- 1 Provides details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter (if any) are deleted from the Cumulative listing.
- 3 FORM-2 is prepared in respect of each fund. In case of ULIP FORM 2 is prepared at Segregated Fund (SFIN) level and also at consolidated level.
- 4 Category of Investmet (COI) are as per Guidelines issued by the Authority
- 5 Life fund includes Fund Beyond Solvency Margin for the purpose of this disclosure.

**CERTIFICATION:**

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement as on : 31 March 2020

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.	<b><u>DURING THE QUARTER</u></b>								
	7.46% PNB HOUSING FINANCE LTD NCD 30-04-2020	HTDN	469.76	16/03/2018	FITCH	AAA	AA	09/03/2020	
B.	<b><u>AS ON DATE</u></b>								
	7.46% PNB HOUSING FINANCE LTD NCD 30-04-2020	HTDN	469.76	16/03/2018	FITCH	AAA	AA	09/03/2020	

Note:

- 1 Provides details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter (if any) are deleted from the Cumulative listing.
- 3 FORM-2 is prepared in respect of each fund. In case of ULIP FORM 2 is prepared at Segregated Fund (SFIN) level and also at consolidated level.
- 4 Category of Investmet (COI) are as as per Guidelines issued by the Authority

**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 &amp; CODE : EDELWEISS TOKIO LIFE INSURANCE CO. LTD (147)

Statement as on : 31 March 2020

## 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
<b>A. <u>DURING THE QUARTER</u></b>									
1	7.46% PNB HOUSING FINANCE LTD NCD 30-04-2020	HTDN	30.03	20/11/2018	FITCH	AAA	AA	09/03/2020	
<b>B. <u>AS ON DATE</u></b>									
1	8.64% IDFC FIRST BANK LTD NCD 15-04-2020	ECOS	20.01	17/02/2017	ICRA	AAA	AA	22/05/2019	
2	0.00% IDFC FIRST BANK LTD ZCB 12-11-2020	ECOS	27.85	13/05/2016	ICRA	AAA	AA	22/05/2019	
3	7.46% PNB HOUSING FINANCE LTD NCD 30-04-2020	HTDN	30.03	20/11/2018	FITCH	AAA	AA	09/03/2020	
4	9.25% DEWANHOUS NCD 09-09-2023	HORD	134.92	12/04/2017	CARE	AAA	D	06/06/2019	
5	12.00% ECL FINANCE NCD 26-04-2020 II	ODPG	1.52	19/11/2015	CARE	AA	AA-	08/07/2019	
6	ZEE ENTERTAINMENT ENTERPRISES LTD - PREF SHRS	EPNQ	131.86	20/03/2014	BWR	AAA	AA	18/12/2019	

Note:

- 1 Provides details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter (if any) are deleted from the Cumulative listing.
- 3 FORM-2 is prepared in respect of each fund. In case of ULIP FORM 2 is prepared at Segregated Fund (SFIN) level and also at consolidated level.
- 4 Category of Investmet (COI) are as as per Guidelines issued by the Authority

**CERTIFICATION:**

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

Sr. No	Particulars	For the Quarter Ended 31 March 2020				For the Year Ended 31 March 2020				For the Quarter Ended 31 March 2020				For the Year Ended 31 March 2020			
		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
		(₹ In Crores)															
<b>1</b>	<b>First year Premium</b>																
	i) Individual Single Premium (ISP)																
	From 0-10,000	0.0	2,202.0	2,202.0	1.2	0.06	4,225	4,225	2.17	0	3,690	3,690	2	0	5,735	5,735	3
	From 10,000-25,000	0.0	1.0	1.0	0.3	0	1	1	0	0	1	1	0	0	1	1	0
	From 25,001-50,000	0.0	6.0	5.0	0.5	0.09	20	19	1.46	0	7	6	0	0	18	14	0
	From 50,001-75,000	0.0	5.0	5.0	0.4	0.10	14	11	0.81	0	9	12	0	0	40	36	4
	From 75,000-100,000	0.1	13.0	11.0	0.5	0.57	58	44	2.14	0	36	37	1	1	108	89	4
	From 1,00,001-1,25,000	0.0	2.0	2.0	0.1	0.03	3	3	0.17	0	4	5	0	0	13	12	1
	Above Rs. 1,25,000	0.9	26.0	23.0	1.8	3.45	90	67	10.49	1	46	46	10	6	167	132	24
	ii) Individual Single Premium-Annuity (ISPA)																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	0.01	1	1	0.01	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001-2,00,000	0.2	8.0	7.0	0.2	0.34	17	15	0.34	0	2	2	0	0	21	20	0
	From 2,00,001-250,000	0.1	3.0	2.0	0.1	0.15	6	5	0.15	0	3	3	0	0	4	4	0
	From 2,50,001-3,00,000	0.1	4.0	4.0	0.1	0.23	8	8	0.23	-	-	-	-	0	4	4	0
	Above Rs. 3,00,000	1.6	11.0	11.0	1.6	4.12	43	41	4.12	3	17	13	3	6	48	44	6
	iii) Group Single Premium (GSP)																
	From 0-10,000	3.6	1.0	86,442.0	392.5	8.64	4	1,87,735	917.60	1	-	2,380	165	3	-	5,588	396
	From 10,000-25,000	1.7	-	1,050.0	105.5	4.92	-	3,089	340.57	4	1	2,372	276	8	1	6,681	547
	From 25,001-50,000	1.6	-	478.0	62.6	4.81	-	1,407	199.18	6	-	1,763	263	15	-	4,127	643
	From 50,001-75,000	0.7	-	114.0	19.1	2.17	-	366	69.31	4	-	583	114	9	-	1,442	318
	From 75,000-100,000	0.2	-	27.0	6.1	0.71	-	85	19.92	2	-	204	59	5	-	606	212
	From 1,00,001-1,25,000	0.1	-	10.0	2.5	0.27	-	25	10.86	1	-	60	23	2	-	188	78
	Above Rs. 1,25,000	0.1	-	7.0	1.9	0.57	-	26	21.88	3	-	147	123	10	-	420	491
	iv) Group Single Premium- Annuity (GSPA)																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v) Individual non Single Premium (INSP)																
	From 0-10,000	1.5	2,222.0	2,041.0	692.7	6.15	10,082	9,246	3,249.5	2	3,604	3,465	1,606	7	9,510	8,692	3,259
	From 10,000-25,000	13.3	8,841.0	8,196.0	2,386.2	42.67	27,803	26,086	9,419.2	16	10,306	10,010	3,307	44	28,051	26,261	6,763
	From 25,001-50,000	21.0	5,942.0	5,468.0	936.4	68.73	18,634	18,634	3,479.9	26	7,513	7,251	1,140	67	18,734	17,465	2,520
	From 50,001-75,000	11.4	2,076.0	1,886.0	278.1	38.07	6,750	6,248	989.3	15	2,720	2,603	341	42	7,180	6,623	833
	From 75,000-100,000	14.3	1,554.0	1,376.0	211.2	42.90	4,605	4,167	730.1	19	1,993	1,830	315	46	4,839	4,341	737
	From 1,00,001-1,25,000	7.5	782.0	690.0	121.3	24.49	2,390	2,158	439.0	9	916	837	157	24	2,350	2,046	392
	Above Rs. 1,25,000	34.5	1,319.0	1,100.0	571.2	98.94	3,843	3,499	1,620.9	50	2,014	1,773	801	110	3,408	3,592	1,912
	vi) Individual non Single Premium- Annuity (INSPA)																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	vii) Group Non Single Premium (GNSP)																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	0.0	-	3.0	20.9	0.03	-	6	21.00	0	1	47	1	0	2	111	3
	From 25,001-50,000	(0.1)	-	(659.0)	(61.4)	0.11	3	3,629	99.09	0	-	19	3	0	1	280	23
	From 50,001-75,000	0.0	-	7.0	0.7	0.01	2	290	133.98	0	-	124	11	0	1	814	64
	From 75,000-100,000	0.2	1.0	5,770.0	49.8	0.29	3	6,681	133.88	0	6	49	2	0	2	550	40
	From 1,00,001-1,25,000	0.0	1.0	11.0	0.7	0.18	2	11,074	75.09	0	-	3,582	9	0	-	8,826	25
	Above Rs. 1,25,000	18.2	10.0	98,564.0	8,259.1	29.30	39	1,63,133	14,375.78	23	7	10,585	1,926	51	36	87,411	12,227
	viii) Group Non Single Premium- Annuity (GNSPA)																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>2</b>	<b>Renewal Premium :</b>																
	i) Individual																
	From 0-10,000	6.6	8,833.0	7,505.0	3,352.6	14.53	19,537	17,069	6,386.05	5	5,315	4,480	1,394	13	16,636	14,191	4,440
	From 10,000-25,000	39.1	22,740.0	20,170.0	4,884.3	96.24	53,740	49,266	12,010.08	34	13,920	12,482	2,499	79	42,747	37,856	7,365
	From 25,001-50,000	59.3	15,573.0	13,751.0	1,874.1	133.62	34,030	30,925	4,942.31	47	9,559	8,438	1,213	97	24,901	22,011	3,340
	From 50,001-75,000	30.1	5,683.0	4,966.0	755.4	75.48	13,174	11,892	1,840.02	23	3,265	2,858	470	48	8,917	7,854	1,351
	From 75,000-100,000	43.6	4,587.0	3,891.0	793.4	88.04	8,824	7,756	1,453.33	33	2,931	2,539	457	62	6,279	5,501	1,059
	From 1,00,001-1,25,000	12.9	1,459.0	1,234.0	304.5	38.24	3,822	3,367	726.38	10	753	642	167	22	2,216	1,939	475
	Above Rs. 1,25,000	81.2	2,961.0	2,331.0	1,688.5	183.97	6,685	5,658	3,478.45	65	1,962	1,635	1,058	126	4,505	3,770	2,688
	ii) Individual Annuity																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii) Group																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	(0.0)	-	(2.0)	(0.1)	0.00	-	55	1.65	0	1	70	2	0	1	70	2
	From 25,001-50,000	0.0	2.0	179.0	7.6	0.05	6	610	55.37	0	1	49	4	0	5	313	32
	From 50,001-75,000	0.0	4.0	508.0	48.7												



**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 MARCH 2020

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

(₹ in Crores)

Sr.No.	Channels	For the quarter ended 31 March 20			For the year ended 31 March 20			For the quarter ended 31 March 19			For the year ended 31 March 19		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	-	(1)	(0.00)	-	-1	0.34	-	2714	2.07	1	601	2.16
2	Corporate Agents-Banks	-	84,464	2.59	2	182641	6.11	-	0	-	-	0	-
3	Corporate Agents-Others	-	-	-	-	-	-	-	0	-	-	0	-
4	Brokers	7	77,317	4.38	36	121592	9.52	6	8709	3.71	29	52944	7.94
5	Micro Agents	-	-	-	-	-	-	-	0	-	-	0	-
6	Direct Business	6	30,052	19.43	15	73314	36.04	3	10492	38.00	13	61499	91.94
	<b>Total(A)</b>	<b>13</b>	<b>191832</b>	<b>26.39</b>	<b>53</b>	<b>377546</b>	<b>52.01</b>	<b>9</b>	<b>21915</b>	<b>43.78</b>	<b>43</b>	<b>115044</b>	<b>102.04</b>
1	Referral (B)												
	<b>Grand Total (A+B)</b>	<b>13</b>	<b>191832</b>	<b>26.39</b>	<b>53</b>	<b>377546</b>	<b>52.01</b>	<b>9</b>	<b>21915</b>	<b>43.78</b>	<b>43</b>	<b>115044</b>	<b>102.04</b>

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

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

Date: 31 MARCH 2020

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

(₹ in Crores)

Sr.No.	Channels	For the Quarter ended 31 March 2020		For the Year ended 31 March 2020		For the Quarter ended 31 March 2019		For the Year ended 31 March 2019	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	11,941	57.40	41,147	182.13	17,804	83.71	46,727	204.66
2	Corporate Agents-Banks	2,693	14.07	7,258	36.52	2,996	16.54	6,602	38.35
3	Corporate Agents -Others	724	5.05	2,783	25.87	2,607	11.93	6,163	28.64
4	Brokers	936	6.18	2,396	16.40	710	4.22	1,947	11.22
5	Micro Agents	142	0.00	788	0.01	149	0.00	429	0.01
6	Direct Business	7,880	22.84	23,945	68.39	8,615	25.32	19,163	70.96
7	Web Aggregators	701	1.00	1,583	1.79	-	-	-	-
	<b>Total (A)</b>	<b>25,017</b>	<b>106.55</b>	<b>79,900</b>	<b>331.12</b>	<b>32,881</b>	<b>141.71</b>	<b>81,031</b>	<b>353.84</b>
1	Referral (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>25,017</b>	<b>106.55</b>	<b>79,900</b>	<b>331.12</b>	<b>32,881</b>	<b>141.71</b>	<b>81,031</b>	<b>353.84</b>

## FORM L-39-Data on Settlement of Claims

Name of the Insurer : EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Date: 31 MARCH 2020

## 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	268	89	-	-	-	357	1.18	
3	for Annuities / Pension	369	110	-	-	-	479	0.50	
4	For Surrender	2,417	-	-	-	-	2,417	22.37	
5	Other benefits*	566	7	-	-	-	573	3.76	
1	Group Death Claims	-	161	-	-	-	161	8.68	
2	Individual Death Claims	-	80	-	-	-	80	80.00	

\* 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 MARCH 2020**

Quarterly claims data for Life For the Quarter ended 31 March 20

**Individual**

(No. of claims only)

S. No.	Claims Experience	For Death	For Maturity	For Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	21	-	307	268	439	6
2	Claims reported during the period	93	-	605	645	2,562	8
3	Claims Settled during the period	80	-	357	479	2,417	7
4	T & C Rejected	-	-	-	-	-	3
5	Claims Repudiated during the period	34	-	-	-	-	3
	a) Less than 2years from the date of acceptance of risk	33	-	-	-	-	3
	b) Grater than 2 year from the date of acceptance of risk	1	-	-	-	-	-
6	Claims Written Back	-	-	-	-	-	-
7	Claims O/S at End of the period	-	-	555	434	584	1
	Less than 3months	-	-	248	166	145	1
	3 months to 6 months	-	-	91	108	101	-
	6months to 1 year	-	-	92	105	120	-
	1year and above	-	-	124	55	218	-

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

**Group**

(No. of claims only)

S. No.	Claims Experience	For Death	For Maturity	For Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	15	-	-	-	-	-
2	Claims reported during the period	160	-	-	-	-	566
3	Claims Settled during the period	161	-	-	-	-	566
4	T & C Rejected	-	-	-	-	-	-
5	Claims Repudiated during the period	14	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	14	-	-	-	-	-
	b) Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
6	Claims Written Back	-	-	-	-	-	-
7	Claims O/S at End of the period	-	-	-	-	-	-
	Less than 3months	-	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

**FORM L-40 : Quarterly claims data for Life**Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED**Date: **31 MARCH 2020**

Claims data for Life For the Year ended 31 March 2020

**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	326	-	1,870	2,301	5,098	59
3	Claims Settled during the period	272	-	1,566	2,064	4,763	48
4	T & C Rejected	-	-	-	-	-	7
5	Claims Repudiated during the period	54	-	-	-	-	3
	a) Less than 2years from the date of acceptance of risk	53	-	-	-	-	-
	b) Grater than 2 year from the date of acceptance of risk	1	-	-	-	-	-
6	Claims Written Back	-	-	-	-	-	-
7	Claims O/S at End of the period	-	-	555	434	584	1
	Less than 3months	-	-	248	166	145	1
	3 months to 6 months	-	-	91	108	101	-
	6months to 1 year	-	-	92	105	120	-
	1year and above	-	-	124	55	218	-

\* 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	445	-	-	-	-	2,445
3	Claims Settled during the period	419	-	-	-	-	2,445
4	T & C Rejected	-	-	-	-	-	-
5	Claims Repudiated during the period	26	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	26	-	-	-	-	-
	b) Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
6	Claims Written Back	-	-	-	-	-	-
7	Claims O/S at End of the period	-	-	-	-	-	-
	Less than 3months	-	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

GRIEVANCE DISPOSAL

Sl.No.	Particulars	Opening Balance As on beginning of the quarter	Additions during the quarter	Complaints Resolved / Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered up to the quarter during the financial year
				Fully Accepted	Partially Accepted	Rejected		
1	Complaints made by the customers							
(a)	Death Claims	0	0	0	0	0	0	2
(b)	Policy Servicing	0	5	1	0	4	0	17
(c)	Proposal Processing	0	16	1	0	15	0	29
(d)	Survival Claims	0	2	1	0	1	0	7
(e)	LUIP Related	0	2	0	0	2	0	2
(f)	Unfair Business Practices	0	150	14	0	136	0	502
(g)	Others	0	9	5	0	4	0	26
	<b>Total Number of complaints:</b>	0	184	22	0	162	0	585

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	79,953
5	Total No. of claims during current year	771
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	73.54
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :	26

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
	<b>Total No. of complaints</b>	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 and GPAS (policy administration system) and for One Year Renewable Group Term, Traditional Fund based Group and Individual Micro insurance, the data is received from the Operations team. 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
<b>i. Individual Business</b>		
1. Life - Participating Policies	7.75% (Without MAD*)	7.75% (Without MAD)
2. Pension - Participating Policies	7.75% (Without MAD)	7.75% (Without MAD)
3. Life - Non-participating Policies	7.00% (Without MAD)	7.50% (Without MAD)
4. Annuities - Participating policies		NA
5. Annuities - Non-participating policies	7.50% (Without MAD)	7.50% (Without MAD)
6. Annuities - Individual Pension Plan		NA
7. Unit Linked - Life (Non-Unit Fund)	7.00% (Without MAD)	7.00% (Without MAD)
8. Unit Linked - Pension (Non-Unit Fund)	7.00% (Without MAD)	7.00% (Without MAD)
9. Health Insurance	7.00% (Without MAD)	7.00% (Without MAD)
<b>ii. Group Business</b>		
1. Non-Participating (excluding OYRGTA)	7.00% (Without MAD)	7.00% (Without MAD)
2. Unit Linked (Non-Unit Fund)	7.00% (Without MAD)	7.00% (Without MAD)
3. Variable Insurance Plan (General Fund Reserve)	7.00% (Without MAD)	7.00% (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
<b>i. Individual Business</b>		
1. Life- Participating policies	80.0% (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	20% (Without MAD)	215.0% (Without MAD)
- Non Term Plans	79.0% (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	89.0% (Without MAD)	89.0% (Without MAD)
<b>ii. Group Business</b>		
1. Non-Participating (excluding OYRGTA)	74.0% (Without MAD)	187.3% (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
<b>i. Individual Business</b>		
1. Life - Participating Policies	444 (INFL @5%) (without MAD)	886 (INFL @ 5%) (without MAD)
2. Pension - Participating Policies	536 (INFL @5%) (without MAD)	670 (INFL @5%) (without MAD)
3. Life - Non - participating Policies		
	275 (INFL @ 5%) (without MAD)	886 (INFL @ 5%) (without MAD)
	17 (INFL @ 5%) (without MAD) for micro Insurance plan	17 (INFL @ 5%) (without MAD) for micro Insurance plan
4. Annuities - Participating policies		NA
5. Annuities - Non-participating policies	268 (INFL @ 5%) (without MAD)	536 (INFL @ 5%) (without MAD)
6. Annuities - Individual Pension Plan		NA
7. Unit Linked - Life	400 (INFL @ 5%) (without MAD)	886 (INFL @ 5%) (without MAD)
8. Unit Linked - Pension	304 (INFL @ 5%) (without MAD)	608 (INFL @ 5%) (without MAD)
9. Health Insurance	315 (INFL @5%) (without MAD)	511 (INFL @5%) (without MAD)
<b>ii. Group Business</b>		
1. Non-Participating (excluding OYRGTA)	per member - 263 (INFL @ 5%) (without MAD)	per member - 282 (INFL @ 5%) (without MAD)
	per member - 11 (INFL @ 5%) (without MAD) for micro Insurance plan	per member - 11 (INFL @ 5%) (without MAD) for micro Insurance plan
2. Unit Linked (Non-Unit Fund)		per scheme - 8865 (INFL @5%) (without MAD)
3. Variable Insurance Plan (General Fund Reserve)		per scheme - 6077 (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: \*\*\***

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

**MAD\*** Interest: 75 - 550 bps  
Mortality: 10%; additional 5% MAD to cater COVID related pandemic risk  
Expenses: 10%

\* Margin for Adverse Deviation (MAD) is over and above the base rate mentioned above  
\*\* Mortality improvement of 1% per annum till attained age of 64 and 0.5% per annum thereafter has been assumed from the current rates.  
\*\*\* The details provided are for the valuation bases after MAD