

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number : 147 dated 10 May 2011

PUBLIC DISCLOSURES FOR THE QUARTER ENDED 30 JUNE 2020

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REVENUE ACCOUNT FOR THE QUARTER ENDED 30 JUNE 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	
Premium earned-net	L-4												
(a) Premium		16,37,026	2,55,974	7,076	6,44,712	11,885	5,161	60,781	-	6,34,007	14,165	3,265	
(b) Reinsurance ceded		(89,832)	(950)	-	(47,079)	-	(1,346)	(37,840)	-	(2,617)	-	-	
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	
Sub Total		15,47,194	2,55,024	7,076	5,97,633	11,885	3,815	22,941	-	6,31,390	14,165	3,265	
Income from Investments													
(a) Interest, Dividend & Rent (Net)		4,53,902	94,076	11,859	2,59,008	7,587	1,137	24,992	6,156	38,648	2,387	8,052	
(b) Profit on sale / redemption of investments		3,68,629	10,159	2,511	1,98,237	-	-	-	-	1,40,889	3,844	12,989	
(c) (Loss on sale / redemption of investments)		(2,69,082)	(19,890)	(4,927)	(2,782)	-	-	(437)	(1,748)	(2,13,873)	(12,588)	(12,836)	
(d) Transfer /Gain on revaluation / change in fair value*		11,02,767	-	-	-	-	-	-	-	10,18,312	36,366	48,089	
Sub Total		16,56,216	84,345	9,444	4,54,462	7,587	1,137	24,555	4,407	9,83,976	30,009	56,294	
Contribution from Shareholders' Account towards Excess EOM	L-5	-	-	-	-	-	-	-	-	-	-	-	
Contribution from Shareholders' Account		7,99,408	1,80,413	-	4,25,818	3,620	-	-	3,130	1,86,427	-	-	
Income on Unclaimed amount of Policyholders		259	-	-	259	-	-	-	-	-	-	-	
Other Income		3,312	639	-	2,621	2	-	-	-	50	-	-	
Sub Total		8,02,979	1,81,052	-	4,28,697	3,622	-	-	3,130	1,86,477	-	-	
Total (A)		40,06,390	5,20,421	16,519	14,80,793	23,093	4,952	47,496	7,537	18,01,843	44,174	59,559	
Commission Expenses		L-6	1,22,046	28,194	(311)	78,861	184	140	1,310	-	13,440	228	-
Operating Expenses related to Insurance Business \$			13,53,041	2,53,313	991	8,04,725	3,694	2,377	39,290	251	2,46,866	916	619
GST/Service Tax on Charges			15,645	-	-	-	-	-	-	64	14,910	263	408
Provision for Doubtful debts			2,965	-	-	2,965	-	-	-	-	-	-	-
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	-		-	-	-	-	-	-	-	-	-	-	
Total (B)	14,93,697		2,81,507	680	8,86,550	3,878	2,517	40,600	315	2,75,215	1,407	1,027	
Benefits Paid (Net)	L-7		1,88,233	22,196	252	16,526	4,049	317	42,189	28,779	59,337	54	14,534
Interim Bonuses Paid		39	39	-	-	-	-	-	-	-	-	-	
Change in valuation of liability in respect of life policies													
(a) Gross **		23,47,386	2,16,679	15,292	6,08,776	15,167	509	(40,385)	(21,557)	14,67,290	42,401	43,213	
(b) Amount ceded in Reinsurance		(28,522)	-	-	(31,060)	-	-	2,538	-	-	-	-	
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	
Total (C)		25,07,136	2,38,914	15,544	5,94,242	19,216	826	4,342	7,222	15,26,627	42,455	57,748	
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		5,557	-	295	-	-	1,609	2,555	-	-	313	785	
Appropriations													
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	
Balance being Funds for Future Appropriations (PAR)	295	-	295	-	-	-	-	-	-	-	-		
Revenue Surplus transferred to Balance Sheet (NON PAR)	5,262	-	-	-	-	1,609	2,555	-	-	313	785		
TOTAL (D)	5,557	-	295	-	-	1,609	2,555	-	-	313	785		
NOTES:													
* Represents the deemed realised gain as per norms specified by the Authority.													
**represents Mathematical Reserves after allocation of bonus [The bonus is ₹ Nil thousands for the current year (previous year ₹ Nil thousands)]													
\$ In current year the excess of EoM would be calculated on annual basis for deriving at "Contribution from Shareholders' Account toward Excess EoM" as need to be disclosed as "Income" under a separate line item in Policyholders' Account (Technical Account) per circular no.IRDA/F&A/C/R/MISC/184/10/2019 dated 04.10.2019. In previous year's comparative period, the excess of EOM was charged directly to Shareholders' Account (Non Technical).													
The total surplus is disclosed below:													
(a) Interim Bonuses Paid		39	39	-	-	-	-	-	-	-	-	-	
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	
(c) Surplus shown in the Revenue Account		5,557	-	295	-	-	1,609	2,555	-	-	313	785	
(d) Total Surplus ((a) + (b)+ (c)).		5,596	39	295	-	-	1,609	2,555	-	-	313	785	

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 QUARTER ENDED 30 JUNE 2019												
POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)												(₹ in '000)
Particulars	Schedule	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
			Individual Par	Individual Par Pension#	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Premium earned-net	L-4											
(a) Premium		16,46,094	2,33,712	13,561	5,20,151	1,340	5,643	3,01,276	6,787	5,46,140	16,482	1,000
(b) Reinsurance ceded		(1,05,390)	(728)	-	(37,088)	-	(1,007)	(64,831)	-	(1,736)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Sub Total		15,40,704	2,32,985	13,561	4,83,063	1,340	4,636	2,36,445	6,787	5,44,404	16,482	1,000
Income from Investments												
(a) Interest, Dividend & Rent (Net)		3,51,437	59,967	10,718	1,90,502	8,243	1,212	28,449	5,700	36,200	2,488	7,958
(b) Profit on sale / redemption of investments		3,33,477	18,105	3,147	2,26,101	119	410	444	79	73,773	2,187	9,113
(c) (Loss on sale / redemption of investments)		(78,661)	(7,471)	(1,501)	(32,125)	-	-	-	(207)	(36,353)	(390)	(613)
(d) Transfer /Gain on revaluation / change in fair value*		(23,693)	-	-	-	-	-	-	-	(23,921)	635	(407)
Sub Total		5,82,560	70,601	12,365	3,84,478	8,362	1,621	28,893	5,571	49,698	4,920	16,052
Contribution from Shareholders' Account towards Excess EOM		-	-	-	-	-	-	-	-	-	-	
Contribution from Shareholders' Account		1,45,333	11,366	-	-	-	4,888	24,685	1,066	1,03,326	-	-
Income on Unclaimed amount of Policyholders		368	-	-	-	-	-	-	-	368	-	-
Other Income		1,573	493	-	1,038	-	-	-	-	42	-	-
Sub Total		1,47,274	11,859	-	1,038	-	4,888	24,685	1,066	1,03,736	-	-
Total (A)		22,70,538	3,15,445	25,926	8,68,578	9,702	11,146	2,90,023	13,424	6,97,838	21,402	17,052
Commission Expenses	L-5	1,01,321	26,063	214	54,860	193	548	2,051	351	16,725	311	4
Operating Expenses related to Insurance Business\$	L-6	4,73,159	87,415	372	1,69,880	(108)	3,023	51,836	1,191	1,58,987	156	408
GST/Service Tax on Charges		14,235	-	-	-	-	-	-	59	13,546	284	346
Provision for Doubtful debts		1,628	-	-	1,628	-	-	-	-	-	-	-
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		37,682	182	-	37,500	-	-	-	-	-	-	-
Total (B)		6,28,025	1,13,660	586	2,63,867	86	3,570	53,887	1,601	1,89,258	751	757
Benefits Paid (Net)	L-7	1,51,421	26,245	812	18,826	4,015	3,114	55,729	2,063	28,907	653	11,058
Interim Bonuses Paid		70	70	0	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies												
(a) Gross **		13,49,768	1,75,473	23,000	4,55,008	2,123	4,462	1,77,220	9,760	4,79,672	18,643	4,408
(b) Amount ceded in Reinsurance		(21,715)	-	-	(24,903)	-	-	3,188	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
Total (C)		14,79,544	2,01,787	23,812	4,48,930	6,138	7,576	2,36,137	11,823	5,08,579	19,296	15,467
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		1,62,968	-	1,529	1,55,779	3,478	-	-	-	-	1,354	828
Appropriations												
Transfer to Shareholders' Account		1,61,439	-	-	1,55,779	3,478	-	-	-	-	1,354	828
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (PAR)		1,529	-	1,529	-	-	-	-	-	-	-	-
Revenue Surplus transferred to Balance Sheet (NON PAR)		-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)		1,62,968	-	1,529	1,55,779	3,478	-	-	-	-	1,354	828
NOTES:												
* Represents the deemed realised gain as per norms specified by the Authority.												
**represents Mathematical Reserves after allocation of bonus [The bonus is ₹ Nil thousands for the current year (previous year ₹ Nil thousands)]												
\$ In current year the excess of EoM would be calculated on annual basis for deriving at "Contribution from Shareholders' Account toward Excess EoM" as need to be disclosed as "Income" under a separate line item in Policyholders' Account (Technical Account) per circular no.IRDA/F&A/C/R/MISC/184/10/2019 dated 04.10.2019. In previous year's comparative period, the excess of EOM was charged directly to Shareholders' Account (Non Technical).												
The total surplus is disclosed below:												
(a) Interim Bonuses Paid		70	70	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		1,62,968	-	1,529	1,55,779	3,478	-	-	-	-	1,354	828
(d) Total Surplus [(a) + (b)+ (c)]:		1,63,038	70	1,529	1,55,779	3,478	-	-	-	-	1,354	828

PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED 30 JUNE 2020

SHAREHOLDERS' ACCOUNT (NON-TECHNICAL ACCOUNT)

(₹ in '000)

Particulars	SCHEDULE	For the Quarter Ended 30 June 2020	For the Quarter Ended 30 June 2019
Amounts transferred from the policyholders account (Technical Account)		-	1,61,439
Income from investments			
(a) Interest, Dividend & Rent (Net)		71,947	1,45,451
(b) Profit on sale / redemption of investments		10,352	55,885
(c) (Loss on sale / redemption of investments)		(17,647)	(18,008)
(d) Transfer /Gain/(Loss) on revaluation / change in fair value		-	-
Sub Total		64,652	1,83,327
Other income		-	-
Total (A)		64,652	3,44,766
Expenses other than those directly related to the insurance business	3A	933	7,40,249
Contribution towards the remuneration of MD/CEOs/WTDS		-	-
Bad debts written off		-	-
Provisions (Other than taxation)			
(a) For diminution in the value of investment (Net)		-	1,90,079
(b) Provision for doubtful debts		-	-
(c) Others		-	-
Contribution to the Policyholders' Account towards Excess EOM		-	-
Contribution to the Policyholders' Account		7,99,408	1,45,333
Total (B)		8,00,341	10,75,661
Profit / (Loss) before tax		(7,35,689)	(7,30,895)
Provision for taxation			
For Current Year		-	-
For earlier years		-	-
Profit / (Loss) after tax		(7,35,689)	(7,30,895)
APPROPRIATIONS			
(a) Balance at the beginning of the year		(1,39,32,983)	(1,10,81,431)
(b) Interim dividends paid during the year		-	-
(c) Proposed final dividend		-	-
(d) Dividend distribution tax		-	-
(e) Transfer to reserves / other accounts		-	-
Profit / (Loss) carried to the Balance Sheet		(1,46,68,672)	(1,18,12,326)
Earning per share of face value ₹ 10 - Basic/Diluted		(2.35)	(2.34)

BALANCE SHEET AS AT 30 JUNE 2020

(₹ in '000)

PARTICULARS	SCHEDULE	As at 30 June 2020	As at 30 June 2019	As at 31 March 2020
SOURCES OF FUNDS				
Shareholders' funds				
Share capital	L-8, L-9	31,26,209	31,26,209	31,26,209
Reserves and surplus	L-10	1,68,82,622	1,68,48,478	1,68,82,622
Credit/(debit) fair value change account		35,099	50,581	(30,102)
Sub-total		2,00,43,930	2,00,25,268	1,99,78,729
Borrowings				
Policyholders' Funds	L-11	-	-	-
Credit/(Debit) Fair Value Change Account		1,93,829	10,156	67,260
Policy liabilities		2,07,18,815	1,56,58,502	1,99,52,227
Insurance reserves		-	-	-
Provision for Linked Liabilities		76,49,518	57,63,597	76,22,632
Add: Credit/(Debit) Fair Value Change Account		(1,52,525)	3,26,716	(12,55,292)
Total Provision for Linked Liabilities		74,96,993	60,90,313	63,67,340
Sub-total		2,84,09,637	2,17,58,971	2,63,86,827
Funds for Discontinued Policies				
Discontinued on account of non-payment of premium-Linked		14,72,072	8,67,028	10,49,448
Others		-	-	-
Funds for Future Appropriations (PAR)		49,119	39,003	48,824
Surplus in Revenue account (Non PAR)		5,262	-	-
Total		4,99,80,020	4,26,90,270	4,74,63,828
APPLICATION OF FUNDS				
Investments				
Shareholders'	L-12	34,80,639	62,74,141	37,51,952
Policyholders'	L-13	2,10,33,858	1,61,18,993	1,96,55,903
Assets held to cover linked liabilities	L-14	89,69,063	69,57,342	74,16,789
Loans	L-15	1,02,026	62,653	98,338
Fixed assets	L-16	10,09,982	9,74,508	10,78,554
Current assets				
Cash and bank balances	L-17	3,28,062	3,06,793	9,04,592
Advances and other assets	L-18	25,97,690	18,44,995	29,55,815
Sub-total (A)		29,25,752	21,51,788	38,60,407
Current liabilities	L-19	21,82,195	16,41,094	23,12,629
Provisions	L-20	27,779	20,385	18,466
Sub-total (B)		22,09,975	16,61,479	23,31,095
Net Current Assets (C) = (A - B)		7,15,777	4,90,309	15,29,312
Miscellaneous expenditure (to the extent not written off or adjusted)	L-21	-	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		1,46,68,672	1,18,12,326	1,39,32,979
Debit Balance in Revenue Account (Policyholders' Account)		-	-	-
Total		4,99,80,020	4,26,90,270	4,74,63,828

Contingent Liabilities

PARTICULARS	As at 30 June 2020	As at 30 June 2019	As at 31 March 2020
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*	35,407*
Reinsurance obligations to the extent not provided for in accounts			
Others (Claims against policies under litigation)	3,934	8,864	3,832

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

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-4 Premium Schedule
PREMIUM

For the Quarter Ended 30 June 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	5,94,223	98,113	-	3,16,909	-	412	16,398	-	1,58,967	159	3,265
Renewal Premiums	10,07,195	1,57,861	7,076	3,23,054	-	4,749	26,749	-	4,73,900	13,806	-
Single Premiums	35,608	-	-	4,749	11,885	-	17,634	-	1,140	200	-
Total	16,37,028	2,55,974	7,076	6,44,712	11,885	5,161	60,781	-	6,34,007	14,165	3,265

For the Quarter Ended 30 June 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	4,94,725	1,02,210	(454)	2,25,581	-	3,027	10,501	6,787	1,44,576	1,498	1,000
Renewal Premiums	10,68,716	1,31,503	14,015	2,93,164	-	2,616	2,16,832	-	3,95,800	14,785	-
Single Premiums	82,653	-	-	1,406	1,340	-	73,943	-	5,764	200	-
Total	16,46,094	2,33,713	13,561	5,20,151	1,340	5,643	3,01,276	6,787	5,46,140	16,482	1,000

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-5- Commission Schedule

COMMISSION

For the Quarter Ended 30 June 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
Commission											
First year Premiums	89,484	20,433	-	63,679	-	69	658	-	4,635	10	-
Renewal Premiums	21,151	5,910	(311)	7,950	-	58	406	-	6,929	209	-
Single Premiums	538	-	-	101	184	-	245	-	4	3	-
Other Commissions	-	-	-	-	-	-	-	-	-	-	-
Total (A)	1,11,173	26,343	(311)	71,730	184	127	1,310	-	11,569	222	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
Net commission	1,11,173	26,343	(311)	71,730	184	127	1,310	-	11,569	222	-
Rewards and Remuneration to Agent, brokers and other intermediaries	10,873	1,851	-	7,131	-	13	-	-	1,871	6	-
TOTAL	1,22,046	28,194	(311)	78,861	184	140	1,310	-	13,440	228	-
Break-up of the commission expenses (gross)											
Incurred to procure business:											
Agents	81,381	17,645	(65)	54,800	36	129	-	-	8,624	212	-
Brokers	14,389	933	(0)	12,359	-	0	1,077	-	20	-	-
Corporate Agency	26,184	9,616	(246)	11,683	148	11	232	-	4,722	16	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others - Web Aggregators	92	-	-	18	-	-	-	-	74	-	-
Total	1,22,046	28,194	(311)	78,861	184	140	1,310	-	13,440	228	-

For the Quarter Ended 30 June 2019

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Commission											
First year Premiums	75,875	20,254	(34)	45,216	-	503	146	340	9,394	57	-
Renewal Premiums	20,833	5,006	244	8,071	-	17	1,429	-	5,817	249	-
Single Premiums	265	-	-	13	194	-	-	-	54	3	-
Other Commissions	-	-	-	-	-	-	-	-	-	-	-
Total (A)	96,973	25,260	210	53,299	194	520	1,575	340	15,264	309	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
Net commission	96,973	25,260	210	53,299	194	520	1,575	340	15,264	309	-
Rewards and Remuneration to Agent, brokers and other intermediaries	4,348	803	3	1,561	(1)	28	476	11	1,461	1	4
Net commission	1,01,321	26,063	214	54,860	193	548	2,051	351	16,725	311	4
Break-up of the commission expenses (gross)											
Incurred to procure business:											
Agents	73,941	20,005	118	43,841	177	521	476	11	8,505	282	4
Brokers	7,992	1,816	1	4,220	-	5	1,575	340	35	-	-
Corporate agency	19,388	4,242	95	6,799	16	22	-	-	8,184	29	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others - Web Aggregators	-	-	-	-	-	-	-	-	-	-	-
Total	1,01,321	26,063	214	54,860	193	548	2,051	351	16,725	311	4

L-6- Operating Expenses Schedule

(₹ in '000)

Particulars	For the Quarter Ended 30 June 2020	For the Quarter Ended 30 June 2019
Employees' remuneration & welfare benefits	7,88,044	7,37,663
Travel, conveyance and vehicle running expenses	13,015	31,443
Training expenses	5,409	19,567
Rent, rates & taxes	63,139	49,934
Repairs & Maintenance	23,154	35,431
Printing & stationery	3,758	4,992
Communication expenses	11,675	13,093
Legal & professional charges	22,368	21,270
Medical Fees	11,721	9,612
Auditors' Fees, expenses, etc.	-	-
(a) as auditor	700	487
(b) as adviser or in any other capacity, in respect of	-	-
(i) Taxation matters	-	-
(ii) Insurance matters	-	-
(iii) Management services	-	-
(c) in any other capacity	175	125
(d) Out of pocket expenses	50	38
Advertisement & publicity	1,10,451	54,383
Bank charges	6,466	4,961
Others:		
(a) Business Development, Marketing & Sales Promotion	96,406	47,691
(b) Stamp duty on policies	11,262	12,437
(c) Information Technology Cost	52,346	46,779
(d) Business Support Expenses	52,440	50,267
(e) (Profit)/Loss on sale of Fixed Assets	-	119
(f) General & Other Insurance Expenses	6,025	6,998
Depreciation	71,735	56,573
GST / Service Tax Expenses	2,702	736
Expense charged to Shareholder's Account towards EOM \$	-	(7,31,439)
Total	13,53,041	4,73,159

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

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

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

(₹ in '000)

Particulars	For the Quarter Ended 30 June 2020	For the Quarter Ended 30 June 2019
Employees' remuneration & welfare benefits	-	-
Rents, rates & taxes	545	7,660
Legal and Professional fee	-	-
Bank Charges	240	150
Directors Sitting fees	260	260
Others	(112)	740
Expense charged from Policyholder's Account towards EOM \$	-	7,31,439
Total	933	7,40,249

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

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-7- Benefits Paid Schedule [Net]

For the Quarter Ended 30 June 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
1. Insurance claims											
(a) Claims by Death,*	1,69,692	9,197	-	17,576	-	1,015	1,37,893	-	3,954	53	4
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	4,048	-	-	-	4,048	-	-	-	-	-	-
(d) Other benefits											
(i) Surrenders	70,402	4,418	250	10,452	0	-	-	-	55,282	-	-
(ii) Survival benefit	6,475	8,473	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health											
Withdrawals	45,893	-	-	72	-	-	2,506	28,779	7	-	14,530
Income on Unclaimed amount of Policyholders	593	224	1	251	1	2	19	-	94	1	-
2. (Amount ended in reinsurance)											
(a) Claims by Death	(1,10,117)	(75)	-	(11,815)	-	-	(98,228)	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(751)	(42)	-	(9)	-	(700)	-	-	-	-	-
3. Amount accepted in reinsurance											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
Total	1,88,233	22,196	252	16,526	4,049	317	42,189	28,779	59,337	54	14,534
Benefits paid to claimants:											
1) In India	1,88,233	22,196	252	16,526	4,049	317	42,189	28,779	59,337	54	14,534
2) Outside India	-	-	-	-	-	-	-	-	-	-	-
Total	1,88,233	22,196	252	16,526	4,049	317	42,189	28,779	59,337	54	14,534

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

For the Quarter Ended 30 June 2019

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
1. Insurance claims											
(a) Claims by Death,*	1,25,650	9,187	176	17,964	197	1,013	77,969	-	18,487	656	1
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	3,815	-	-	-	3,815	-	-	-	-	-	-
(d) Other benefits											
(i) Surrenders	39,035	9,938	631	11,526	-	-	14	-	16,907	-	-
(ii) Survival benefit	8,192	-	-	-	-	-	-	-	-	-	-
(iii) Bonus	-	-	-	-	-	-	-	-	-	-	-
(iv) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health	5,500	-	-	-	-	5,500	-	-	-	-	-
Withdrawals	20,008	(112)	-	(4)	-	-	6,908	2,063	(58)	-	11,211
Income on Unclaimed amount of Policyholders	(330)	(85)	5	32	3	1	13	-	(142)	(3)	(153)
2. (Amount ended in reinsurance)											
(a) Claims by Death	(46,966)	(812)	-	(10,692)	-	-	(29,176)	-	(6,286)	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(3,463)	(63)	-	-	-	(3,400)	-	-	-	-	-
3. Amount accepted in reinsurance											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
Total	1,51,421	26,245	812	18,826	4,015	3,114	55,729	2,063	28,907	653	11,058
Benefits paid to claimants:											
1) In India	1,51,421	26,245	812	18,826	4,015	3,114	55,729	2,063	28,907	653	11,058
2) Outside India	-	-	-	-	-	-	-	-	-	-	-
Total	1,51,421	26,245	812	18,826	4,015	3,114	55,729	2,063	28,907	653	11,058

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

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-8 - Share Capital Schedule

SHARE CAPITAL

(₹ in '000)

Particulars	As at 30 June 2020	As at 30 June 2019	As at 31 March 2020
Authorised Capital			
325,000,000 Equity Shares of ₹ 10 each (previous year 325,000,000)	32,50,000	32,50,000	32,50,000
Issued Capital			
312,620,882 Equity Shares of ₹ 10 each (previous year 312,620,882)	31,26,209	31,26,209	31,26,209
Subscribed Capital			
312,620,882 Equity Shares of ₹ 10 each (previous year 312,620,882)	31,26,209	31,26,209	31,26,209
Called-up Capital			
312,620,882 Equity Shares of ₹ 10 each (previous year 312,620,882)	31,26,209	31,26,209	31,26,209
Less : Calls unpaid	-	-	-
Add : Shares forfeited (Amount Originally paid up)	-	-	-
Less : Par value of equity shares bought back	-	-	-
Less : Preliminary expenses	-	-	-
Expenses including commission or brokerage on underwriting or subscription of shares	-	-	-
Total	31,26,209	31,26,209	31,26,209

Form L-9- Pattern of Shareholding Schedule

PATTERN OF SHAREHOLDING

Shareholder	As at 30 June 2020		As at 30 June 2019		As at 31 March 2019	
	Number of Shares	% of Holding	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters :						
• Indian-Edelweiss Financial Services Limited	15,94,36,650	51	15,94,36,650	51	15,94,36,650	51
• Foreign-Tokio Marine & Nichido Fire Insurance Co. Ltd.	15,31,84,232	49	15,31,84,232	49	15,31,84,232	49
Others	-	-	-	-	-	-
Total	31,26,20,882	100	31,26,20,882	100	31,26,20,882	100

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-10-Reserves and Surplus Schedule

RESERVES AND SURPLUS

(₹ in '000)

Particulars	As at 30 June 2020	As at 30 June 2019	As at 31 March 2020
Capital reserve	-	-	-
Capital redemption reserve	-	-	-
Share Premium			
Opening Balance	1,68,48,478	1,68,48,478	1,68,48,478
Add: Addition during the year	-	-	-
Closing Balance	1,68,48,478	1,68,48,478	1,68,48,478
Revaluation Reserve	34,144		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	-	-	-
Total	1,68,82,622	1,68,48,478	1,68,82,622

Form L-11 -Borrowings Schedule

BORROWINGS

(₹ in '000)

Particulars	As at 30 June 2020	As at 30 June 2019	As at 31 March 2020
Debentures / Bonds	-	-	-
Banks	-	-	-
Financial Institutions	-	-	-
Others	-	-	-
Total	-	-	-

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-12- Investments- Shareholders Schedule

INVESTMENTS - SHAREHOLDERS

(₹ in '000)

Particulars	As at 30 June 2020	As at 30 June 2019	As at 31 March 2020
LONG TERM INVESTMENTS			
Government securities and Government guaranteed bonds including Treasury			
Bills	0	7,00,450	0
Other Approved Securities	0	2,67,648	-
Other Investments			
(a) Shares			
(aa) Equity	-	-	-
(bb) Preference	29,159	40,917	24,577
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds*	51,601	2,93,826	51,581
(e) Other Securities- Bank Deposits	7,11,300	15,68,800	8,86,800
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	4,52,146	4,18,002	4,52,146
Investment in Infrastructure and Social Sector	4,86,866	5,88,606	5,95,494
Other than Approved Investments \$@	12,63,932	20,11,805	12,66,808
Sub-Total (A)	29,95,004	58,90,054	32,77,406
SHORT TERM INVESTMENTS			
Government securities and Government guaranteed bonds including Treasury			
Bills	-	1,576	-
Other Approved Securities	0	-	0
Other Investments			
(a) Shares			
(aa) Equity#	2,63,343	2,64,659	1,51,171
(bb) Preference	-	-	-
(b) Mutual Funds	0	0	0
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	0	24,120	8,006
(e) Other Securities- Bank Deposits/CBLO	1,88,515	34,002	2,04,400
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	10,851	24,852	8,984
Other than Approved Investments#	22,926	34,878	1,01,985
Sub-Total (B)	4,85,635	3,84,087	4,74,546
Total (A+B)	34,80,639	62,74,141	37,51,952
In India	34,80,639	62,74,141	37,51,952
Outside India	-	-	-
Total	34,80,639	62,74,141	37,51,952

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)	27,61,496	50,23,295	31,81,589
Market Value	24,43,714	48,84,750	28,25,602

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

Book Value (Historical cost)	10,39,542	13,96,343	9,55,231
Market Value	10,74,641	14,46,924	9,25,129

3 Includes Investment in

\$ of Rs.3,71,947 Thousands in Non Convertible Debentures (NCD) of Fellow subsidiaries (previous year Rs. 5,49,359 Thousands)

* of Rs. Nil in Non Convertible Debentures (NCD) of Fellow subsidiaries (previous year Rs. 2,00,000 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. NIL)

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

INVESTMENTS - POLICYHOLDERS

(₹ in '000)

Particulars	As at 30 June 2020	As at 30 June 2019	As at 31 March 2020
LONG TERM INVESTMENTS			
Government securities and Government guaranteed bonds			
including Treasury Bills	1,36,16,829	1,21,32,997	1,31,83,772
Other Approved Securities	6,42,147	3,61,089	6,91,646
Other Investments			
(a) Shares			
(aa) Equity	-	-	-
(bb) Preference	-	-	-
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	5,52,287	86,786	4,24,697
(e) Other Securities - Bank Deposits	18,44,700	7,85,000	15,67,500
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	21,97,017	12,80,216	21,04,754
Other than Approved Investments \$	5,05,517	2,55,804	4,75,020
Sub-Total (A)	1,93,58,497	1,49,01,892	1,84,47,389
SHORT TERM INVESTMENTS			
Government securities and Government guaranteed bonds			
including Treasury Bills	0	62,587	0
Other Approved Securities	-	-	-
Other Investments			
(a) Shares			
(aa) Equity *	6,58,716	6,91,950	2,84,763
(bb) Preference	-	-	-
(b) Mutual Funds	0	20,008	0
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	0	88,530	0
(e) Other Securities- Bank Deposit/CBLO	6,30,399	85,275	5,00,488
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	2,78,851	1,73,514	3,64,345
Other than Approved Investments#	1,07,395	95,237	58,918
Sub-Total (B)	16,75,361	12,17,101	12,08,514
Total (A+B)	2,10,33,858	1,61,18,993	1,96,55,903
In India	2,10,33,858	1,61,18,993	1,96,55,903
Outside India	-	-	-
Total	2,10,33,858	1,61,18,993	1,96,55,903

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)	1,93,88,787	1,48,96,879	1,85,71,142
Market Value	2,13,28,008	1,57,97,994	1,99,90,701

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

Book Value (Historical cost)	14,24,429	12,22,846	10,83,836
Market Value	15,90,609	12,38,325	10,75,648

3 Includes Investment

of Rs.42,732 Thousands in Non Convertible Debentures (NCD) of Fellow subsidiaries (previous year Rs. 50,000 Thousands)

* in equity shares amounting to Rs.164 Thousands through corporate action awaiting listing as on balance sheet date (previous year Rs. 5,395 Thousands)

\$ of Rs. 1,14,790 Thousands in unlisted Equity shares (previous year Rs. 1,14,790 Thousands)

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

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

ASSETS HELD TO COVER LINKED LIABILITIES

(₹ in '000)

Particulars	As at 30 June 2020	As at 30 June 2019	As at 31 March 2020
LONG TERM INVESTMENTS			
Government securities and Government guaranteed bonds including			
Treasury Bills	11,33,967	4,59,209	10,06,124
Other Approved Securities	3,64,970	2,72,169	3,21,666
Other Investments	-	-	-
(a) Shares	-	-	-
(aa) Equity	-	-	-
(bb) Preference	15,644	29,991	13,186
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	3,30,341	83,388	3,77,863
(e) Other Securities-Bank Deposits	6,000	13,400	6,000
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	5,61,321	2,78,722	3,08,663
Other than Approved Investments	13,492	52,475	13,494
Sub-Total (A)	24,25,735	11,89,354	20,46,996
SHORT TERM INVESTMENTS			
Government securities and Government guaranteed bonds including			
Treasury Bills	0	4,27,665	1,10,368
Other Approved Securities	1,045	1,967	1,021
Other Investments	-	-	-
(a) Shares	-	-	-
(aa) Equity #	46,29,739	37,37,816	36,16,770
(bb) Preference	-	-	-
(b) Mutual Funds	0	0	0
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	7,347	88,859	13,321
(e) Other Securities - Bank Deposits/CBLO	5,63,379	2,59,957	1,08,598
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	2,94,605	3,34,602	3,39,796
Other than Approved Investments *	9,61,812	8,96,143	6,83,481
Sub-Total (B)	64,57,927	57,47,009	48,73,355
CURRENT ASSETS			
Cash and Bank Balances	774	1,236	2,46,785
Advance and Other Assets	2,50,841	1,83,476	3,17,985
Sub-Total (C)	2,51,615	1,84,712	5,64,770
Current Liabilities	1,66,214	1,63,733	68,332
Provisions	-	-	-
Sub-Total (D)	1,66,214	1,63,733	68,332
Net Current Asset (E) = (C-D)	85,401	20,979	4,96,438
Total (A+B+E)	89,69,063	69,57,342	74,16,789
In India	89,69,063	69,57,342	74,16,789
Outside India	-	-	-
Total	89,69,063	69,57,342	74,16,789

Note :

1	Aggregate book value (Historical cost) and market value of Investments, other than Equity and Mutual fund:		
	Book Value (Historical cost)	29,98,019	19,81,554
	Market Value	30,18,741	19,89,350
2	Book Value (Historical cost) and market value of Equity and Mutual fund:		
	Book Value (Historical cost)	60,40,808	46,19,582
	Market Value	58,64,921	49,47,014
3	* in Non Convertible Debentures (NCD) of fellow subsidiary amounting to Rs.Nil (previous year Rs. 176 Thousands)		
4	# in equity shares amounting to Rs. 2,300 Thousands through corporate action awaiting listing as on balance sheet date (previous year Rs. NIL)		

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-15-Loans Schedule

LOANS

(₹ in '000)

Particulars	As at 30 June 2020	As at 30 June 2019	As at 31 March 2020
SECURITY- WISE CLASSIFICATION			
Secured			
(a) On mortgage of property			
(aa) In India	-	-	-
(bb) Outside India	-	-	-
(b) On Shares, Bonds, Govt Securities etc	-	-	-
(c) Loans against policies	99,335	58,081	95,119
(d) Others	3,853	4,572	4,381
Less: Provision For Outstanding Loans	(1,162)	-	(1,162)
Unsecured			
Total	1,02,026	62,653	98,338
BORROWER - WISE CLASSIFICATION			
(a) Central and State Governments	-	-	-
(b) Banks and Financial Institutions	-	-	-
(c) Subsidiaries	-	-	-
(d) Companies	-	-	-
(e) Loans against policies	99,335	58,081	95,119
(f) Others	3,853	4,572	4,381
Less: Provision For Outstanding Loans	(1,162)	-	(1,162)
Total	1,02,026	62,653	98,338
PERFORMANCE - WISE CLASSIFICATION			
(a) Loans classified as standard:			
(aa) In India	1,02,026	62,653	98,338
(bb) Outside India	-	-	-
(b) Non - standard loans less provisions:			
(aa) In India	-	-	-
(bb) Outside India	-	-	-
Total	1,02,026	62,653	98,338
MATURITY - WISE CLASSIFICATION			
(a) Short Term	-	-	-
(b) Long Term	-	-	-
Total	1,02,026	62,653	98,338

FIXED ASSETS

(₹ in '000)

Particulars	Cost/Gross Block				Depreciation				Net Block		
	As at 01 April 2020	Additions	Deductions / Adjustments	As at 31 March 2020	As at 01 April 2020	For the Year	On Sale/Adjustment	As at 31 March 2020	As at 30 June 2020	As at 30 June 2019	As at 31 March 2020
Intangible assets:											
Goodwill	-	-	-	-	-	-	-	-	-	-	-
Computer Software	10,16,836	8,607	-	10,25,443	4,60,632	51,730	-	5,12,362	5,13,081	4,95,392	5,56,204
Tangible assets:											
Land-Freehold	-	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	1,58,114	432	-	1,58,546	93,773	4,589	-	98,362	60,184	68,595	64,341
Furniture & Fittings	97,872	-	-	97,872	53,539	1,908	-	55,447	42,425	48,987	44,333
Information Technology Equipments (including servers)	3,25,516	15,866	-	3,41,382	2,49,591	10,511	-	2,60,102	81,281	76,804	75,925
Vehicles	10,540	-	-	10,540	8,666	152	-	8,817	1,722	2,333	1,874
Office Equipment	86,647	34	-	86,681	71,469	1,753	-	73,222	13,459	14,991	15,178
Buildings	2,76,696	-	-	2,76,696	25,017	1,092	-	26,109	2,50,587	2,54,125	2,51,680
Total	19,72,222	24,939	0	19,97,161	9,62,687	71,735	0	10,34,421	9,62,739	9,61,227	10,09,535
Capital Work-In-Progress	69,019	3,164	24,939	47,244	-	-	-	-	47,243	13,281	69,019
Grand Total	20,41,241	28,103	24,939	20,44,404	9,62,687	71,735	-	10,34,421	10,09,982	9,74,508	10,78,554

Form L-17-Cash and Bank Balances Schedule

CASH AND BANK BALANCES

(₹ in '000)

Particulars	As at 30 June 2020	As at 30 June 2019	As at 31 March 2020
Cash [including cheques, drafts and stamps]	35,753	10,305	61,345
Bank balances			
(a) Deposit accounts			
(aa) Short-term (due within 12 months of the date of Balance Sheet)	600	-	640
(bb) Others	98	657	58
(b) Current accounts	2,91,611	2,95,831	8,42,550
(c) Others	-	-	-
Money at call and short notice			
(a) With banks	-	-	-
(b) With other institutions	-	-	-
Others	-	-	-
Total	3,28,062	3,06,793	9,04,593
Balances with non-scheduled banks included in 2 above	-	-	-
Cash and bank balances			
In India	3,28,062	3,06,793	9,04,593
Outside India	-	-	-
Total	3,28,062	3,06,793	9,04,593

Form L-18-Advances and Other Assets Schedule

ADVANCES AND OTHER ASSETS

(₹ in '000)

Particulars	As at 30 June 2020	As at 30 June 2019	As at 31 March 2020
ADVANCES			
Reserve deposits with ceding companies	-	-	-
Application money for investments	-	1,99,981	-
Prepayments	31,550	26,171	41,788
Advances to Directors/Officers	-	-	-
Advance tax paid and taxes deducted at source (Net of provision for taxation)	3,942	10,489	13,314
Others			
a) Advance to Suppliers	40,324	3,514	43,899
b) Staff Loans and Advances	7,155	2,944	4,929
Total (A)	82,971	2,43,098	1,03,930
OTHER ASSETS			
Income accrued on Investments	14,03,058	11,08,483	15,28,100
Outstanding premiums	2,22,131	1,52,765	6,94,568
Agents' Balances			
Gross	14,466	12,410	13,605
Less : Provision for doubtful agents' balance	(9,340)	(7,485)	(8,479)
Net	5,126	4,925	5,126
Foreign Agencies Balances	-	-	-
Due from other entities carrying on insurance business (including reinsurers)	61,731	208	23,234
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	1,95,309	36,166	1,42,056
Rent & Others Security Deposit	96,415	95,635	96,452
Assets held for unclaimed amount of policyholders	32,871	22,491	29,029
Interest Accrued on unclaimed policyholders	6,088	4,833	5,829
Management Fees Receivable	10,328	8,277	9,172
Gross Receivable For Sale Of Investment	93,113	3,511	98,100
Less: Diminution on receivables @	(69,347)	-	(69,347)
Other Receivables	23,767	3,511	28,753
	4,57,896	1,64,602	2,89,567
Total (B)	25,14,719	16,01,896	28,51,885
Total (A + B)	25,97,690	18,44,995	29,55,815

@ Includes receivables for the year ended 31 March 2020 from NCD's of Dewan Housing Finance Ltd. which are net of provision for diminution in value of investments.

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
Form L-19-Current Liabilities Schedule
CURRENT LIABILITIES

(₹ in '000)

Particulars	As at 30 June 2020	As at 30 June 2019	As at 31 March 2020
Agents' Balances	1,22,213	92,051	1,07,025
Balances due to other insurance companies (including reinsurers)	37,711	1,11,698	8,245
Deposits held on reinsurance ceded	-	-	-
Premiums recieved in advance	19,919	33,640	11,981
Unallocated premium	1,47,084	64,395	2,03,546
Sundry creditors	1,20,708	14,758	1,21,465
Due to subsidiaries/holding company	96,403	30,223	72,387
Claims Outstanding	64,385	1,04,252	74,520
Annuities Due	-	-	-
Due to Officers/Directors	-	-	-
Others			
a) Tax Deducted to be remitted	27,361	22,588	25,628
b) GST/Service tax Liability	11,298	9,863	25,367
c) Unclaimed amount - policyholders	32,871	22,491	29,029
d) Expenses Payable	10,57,343	9,13,617	9,93,276
e) Security Deposit Received	25,903	25,973	25,913
f) Other- Payable	4,09,908	1,90,711	6,05,419
g) Interest Accrued on unclaimed policyholders	6,088	4,833	5,829
h) Capital Advance	3,000	-	3,000
Total	21,82,195	16,41,096	23,12,628

Form L-20- Provisions Schedule
PROVISIONS

(₹ in '000)

Particulars	As at 30 June 2020	As at 30 June 2019	As at 31 March 2020
For taxation	-	-	-
For proposed dividends	-	-	-
For dividend distribution tax	-	-	-
Others:			
Provision for Employee Benefits	27,779	20,385	18,466
Total	27,779	20,385	18,466

Form L-21-Miscellaneous Expenditure Schedule
MISCELLANEOUS EXPENDITURE
 (To the extent not written off or adjusted)

(₹ in '000)

Particulars	As at 30 June 2020	As at 30 June 2019	As at 31 March 2020
Discount allowed on issue of shares / debentures	-	-	-
Others	-	-	-
Total	-	-	-

Analytical Ratios

S. No.	Particulars	For the Quarter ended 30 June 2020	For the Quarter ended 30 June 2019	For the year ended 31 March 2020
1	New business premium income growth			
	Individual Participating Life	-4.0%	11.4%	10.8%
	Individual Participating Pension Life	-100.0%	-107.2%	-106.4%
	Individual Non Participating	41.7%	36.2%	4.4%
	Individual Non Participating Annuity	787.0%	-92.2%	-26.2%
	Individual Non Participating Fund – Health	-86.4%	205.5%	88.1%
	Group Non Participating Life	-59.7%	-53.3%	-51.1%
	Group Non Participating – Variable	-100.0%	578.7%	-70.1%
	Individual Linked Life	6.5%	-34.0%	-29.5%
	Individual Unit Linked – Pension	-78.9%	-57.8%	-63.3%
	Group Linked Life	226.5%	-83.9%	-24.6%
2	Net retention ratio	94.5%	93.6%	95.7%
3	Expense of Management to Gross Direct Premium Ratio	90.3%	79.4%	61.9%
4	Commission Ratio (Gross commission paid to Gross Premium)	6.8%	5.9%	7.5%
5	Ratio of Policyholders' liabilities to shareholders' funds	556.9%	276.0%	454.6%
6	Growth rate of Shareholders' funds	-11.1%	-7.8%	-32.1%
7	Ratio of surplus / (deficit) to Policyholders' liability	0.0%	0.7%	0.9%
8	Change in Net worth (₹ in 000)	(6,70,493)	(6,93,091)	(28,60,282)
9	Profit after tax / Total income	.. **	.. **	.. **
	** The company does not have any profit after tax and therefore this ratio cannot be calculated.			
10	(Total Real Estate+ Loans) / Cash and invested assets	2.3%	3.1%	2.5%
11	Total Investments / (Capital + Surplus)	622.9%	357.4%	509.9%
12	Total Affiliated Investments / (Capital + Surplus)	7.7%	11.1%	8.4%
13	Investment Yield (Annualized)			
	A. With Realized Gains			
	Shareholders' Funds	6.2%	-0.4%	3.3%
	Policyholders' Funds :			
	<u>Non Linked</u>			
	Par	6.8%	8.1%	8.3%
	Non Par	11.2%	13.1%	10.6%
	<u>Linked</u>			
	Par	NA	NA	NA
	Non Par	-1.49%	5.8%	5.2%
	B. With unrealized Gains			
	Shareholders' Funds	19.7%	1.8%	1.8%
	Policyholders' Funds :			
	<u>Non Linked</u>			
	Par	22.5%	26.8%	13.3%
	Non Par	20.4%	32.2%	19.1%
	<u>Linked</u>			
	Par	NA	NA	NA
	Non Par	55.9%	4.1%	-16.7%
14	Conservation Ratio			
	Individual Participating Life	67.5%	75.1%	80.0%
	Individual Participating Pension Life	52.2%	61.9%	77.5%
	Individual Non Participating	62.1%	78.9%	80.1%
	Individual Non Participating Annuity	N.A.	N.A.	N.A.
	Individual Non Participating Fund – Health	84.1%	87.6%	85.2%
	Group Non Participating	8.9%	180.2%	42.0%
	Group Non Participating – Variable	N.A.	N.A.	N.A.
	Individual Linked Life	86.8%	98.7%	77.8%
	Individual Unit Linked – Pension	83.8%	80.7%	72.2%
	Group Linked Life	N.A.	N.A.	N.A.
15	Persistency Ratio *			
	Persistency Rate (Premium)			
	For 13th month	72.2%	75.5%	77.6%
	For 25th month	64.8%	66.4%	67.5%
	For 37th month	58.0%	52.0%	58.0%
	For 49th Month	47.5%	51.6%	46.8%
	for 61st month	49.3%	46.2%	45.2%
	Renewal Rate (Premium)			
	For 13th month	72.1%	75.4%	77.5%
	For 25th month	78.1%	77.1%	79.5%
	For 37th month	78.4%	86.2%	81.9%
	For 49th Month	85.6%	87.3%	84.3%
	for 61st month	89.1%	90.1%	88.5%
16	NPA Ratio			
	Gross NPA Ratio - Policy holder	0.7%	-	0.9%
	Net NPA Ratio - Policy holder	0.3%	-	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 quarter ended 30 June 2020 have been calculated for the policies issued in April-June period of the relevant years and for the quarter ended 30 June 2019 the ratios have been calculated for the policies issued in April-June period of the relevant years.

Equity Holding Pattern for Life Insurers

S. No.	Particulars	For the Quarter ended 30 June 2020	For the Quarter ended 30 June 2019	For the year ended 31 March 2020
1	No. of shares	31,26,20,882	31,26,20,882	31,26,20,882
2	Percentage of shareholding (Indian / Foreign)	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)	(2.35)	(6.40)	(8.66)
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(2.35)	(6.40)	(8.66)
6	Book value per share (Rs)	17.19	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 QUARTER ENDED 30 JUNE 2020

(₹ '000)

Particulars		For the quarter ended 30 June 2020	For the quarter ended 30 June 2019
A	Cash Flows from operating activities:		
1	Premium received from policyholders, including advance receipts	20,60,938	16,50,022
2	Other receipts (Other Income)	1,072	(104)
3	Payments to the re-insurance premium, net of commission and claims	12,005	(908)
4	Payments of claims / benefits	(3,09,274)	(1,88,286)
5	Payments of commission and brokerage	(1,06,858)	(1,67,563)
6	Payments of other operating expenses	(11,44,209)	(14,30,662)
7	Preliminary and pre-operative expenses	-	-
8	Deposits, advances	(1,02,839)	(1,89,481)
9	Income taxes (Paid) / Refund	9,371	(630)
10	Service tax / GST paid	(45,943)	(52,650)
11	Other payments	-	-
12	Cash flows before extraordinary items	3,74,264	(3,80,262)
13	Cash flow from extraordinary operations	-	-
	Net cash flow from operating activities	3,74,264	(3,80,262)
B	Cash flows from investing activities:		
1	Purchase of fixed assets	(37,719)	(66,776)
2	Proceeds from sale of fixed assets	-	185
3	Purchases of investments	(78,32,747)	(1,17,15,954)
4	Loans disbursed	-	-
5	Loans against policies and Employee loan	(1,862)	(8,444)
6	Sales of investments	67,82,016	1,00,27,339
7	Repayments received	-	-
8	Rents/Interests/ Dividends received	6,54,874	8,16,265
9	Investments in money market instruments and in liquid mutual funds (Net)	(7,61,367)	6,47,100
	Net cash flow from investing activities	(11,96,805)	(3,00,285)
C	Cash flows from financing activities:		
1	Proceeds from issuance of share capital (including share premium)	-	-
2	Proceeds from borrowing	-	-
3	Repayments of borrowing	-	-
4	Interest/dividends paid	-	-
	Net cash flow from financing activities	-	-
	Effect of foreign exchange rates on cash and cash equivalents, net	-	-
	Net increase in cash and cash equivalents	(8,22,541)	(6,80,547)
	Cash and cash equivalents at the beginning of the period	11,50,679	9,87,918
	Cash and cash equivalents at the end of the period	3,28,138	3,07,372

FORM L-24 Valuation of net Liabilities

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

Date: 30 June 2020

Valuation on Net Liabilities*(₹ in Lakhs)*

S.No.	Particulars	As at 30 June 2020	As at 30 June 2019	As at 31 March 2020
1	Linked			
	a) Life	88,728	68,746	73,623
	b) General Annuity	-	-	-
	c) Pension	3,143	2,713	2,719
	d) Health	-	-	-
2	Non-Linked			
	a) Life	1,92,896	1,44,881	1,85,546
	b) General Annuity	3,810	3,152	3,658
	c) Pension	7,811	6,219	7,658
	d) Health	492	447	487

Geographical Distribution of New Business For The Quarter Ended 30 June 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	7	7	0	0	40	39	0	5	47	46	0	5
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	20	20	0	1	32	32	0	1	52	52	0	1
4	Bihar	28	28	0	1	28	28	0	1	56	56	0	3
5	Chattisgarh	25	25	0	1	74	72	0	13	99	97	0	14
6	Goa	12	12	0	1	21	21	0	4	33	33	0	5
7	Gujarat	36	36	0	5	193	185	1	61	229	221	2	66
8	Haryana	24	23	0	1	76	70	0	23	100	93	0	24
9	Himachal Pradesh	6	6	0	1	(1)	(1)	(0)	(0)	5	5	0	1
10	Jammu & Kashmir	11	11	0	1	11	10	0	1	22	21	0	1
11	Jharkhand	54	53	0	3	91	89	0	9	145	142	1	12
12	Karnataka	-	-	0	(1)	46	40	0	14	46	40	0	13
13	Kerala	195	194	1	18	559	546	4	47	754	740	5	65
14	Madhya Pradesh	6	6	0	0	19	19	0	17	25	25	0	17
15	Maharashtra	3,029	2,927	7	354	12,466	11,920	38	3,998	15,495	14,847	45	4,353
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	180	179	0	4	143	139	0	10	323	318	1	14
21	Punjab	26	26	0	5	70	67	0	16	96	93	0	22
22	Rajasthan	8	8	0	1	11	11	0	2	19	19	0	3
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	9	9	0	0	66	66	1	13	75	75	1	13
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	21	21	0	2	123	118	1	24	144	139	1	26
27	Uttarakhand	1	1	0	0	5	5	0	1	6	6	0	1
28	West Bengal	34	33	0	1	91	82	1	14	125	115	1	15
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	5	5	0	1	11	11	0	2	16	16	0	3
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	5	5	0	1	67	59	1	21	72	64	1	22
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	4	4	0	0	19	19	0	12	23	23	0	12
Company Total		3,746	3,639	9.75	403.29	14261	13,647	49.51	4,309.55	18,007	17,286	59.25	4,712.85

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 30 June 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	-	-	-	-	-	1	0	8	-	1	0	8
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	3	0	23	-	35	0	272	-	38	0	295
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	9	0	65	-	56	0	559	-	65	0	624
8	Haryana	-	3	0	19	-	12	0	92	-	15	0	111
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	4	0	41	-	2	0	36	-	6	0	78
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	5	0	50	-	58	0	457	-	63	0	507
15	Maharashtra	-	9,720	0	3,513	8	17,661	3	2,06,690	8	27,381	3	2,10,203
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	17	0	109	-	93	0	626	-	110	0	735
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	2	0	30	-	-	0	21	-	2	0	51
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	2	0	10	-	9	0	50	-	11	0	60
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	3	0	40	-	3	0	31	-	6	0	70
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	6	0	35	-	81	0	1,136	-	87	0	1,171
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	-	-	-	-	-	2	(0)	(18)	-	2	(0)	(18)
Company Total		-	9,774	0	3,933	8	18,013	3.31	2,09,962	8	27,787	3.73	2,13,895

Total Application as per Balance Sheet (A)		
PARTICULARS	SCH	Amount
Investments (Shareholders)	8	34606
Investments (Policyholders)	8A	210339
Investments (Linked liabilities)	8B	89691
Loans	9	1020
Fixed Assets	10	10100
Current Assets		
a. Cash & Bank Balance	11	3281
b. Advances & Other Assets	12	25977
Current Liabilities		
a. Current Liabilities	13	21822
b. Provisions	14	278
c. Misc. Exp not Written Off	15	-
d. Debt Balance of P&L A/c		146687
Application of Funds as per Balance Sheet (A)	TOTAL (A)	206427
Less: Other Assets	SCH	Amount
Loans (If any)	9	1020
Fixed Assets (If any)	10	10100
Cash & Bank Balance (If any)	11	3281
Advances & Other Assets (If any)	12	25977
Current Liabilities	13	21822
Provisions	14	278
Misc. Exp not Written Off	15	-
Investments held outside India		-
Debt Balance of P&L A/c		146687
**Provision for Diminution In Value of Investment		4389
	TOTAL (B)	-132756
Funds Available for Investments	(A-B)	339225

Reconciliation of Investment Assets	
Total Investment Assets (as per Balance Sheet)	3,39,225
Balance Sheet Value of :	
A. Life Fund (including Fund Beyond Solvency Margin)	2,25,552
B. Pension & Gen Annuity Fund	23,983
C. Unit Linked Funds	89,691
	3,39,225

NON - LINKED BUSINESS											
INVESTMENT ASSETS		SH		PH		BOOK VALUE (SH + PH)		Actual %		TOTAL FUND (Balance Sheet Value)	
A. LIFE FUND	PERCENTAGE AS PER REG.	BALANCE	FRSM+	UK, NON UNIT RESERVE	PAR	NON PAR	FI(B+C+D+E)		PVC AMOUNT		MARKET VALUE
		(a)	(b)	(c)	(d)	(e)					
1. Govt. Securities	Not Less than 25%	-	-	-	20592	80267	110859	56.10%	-	119859	116599
2. Govt. Securities or Other Approved Securities	Not Less than 50%	-	-	-	33083	92407	125490	58.74%	-	125490	139617
3. Investment Subject to Exposure Norms											
a. Housing & Infrastructure											
1. Approved Investment	Not Less than 15%	22	4678	-	6836	15496	27033	12.64%	493	27526	30050
2. Other Investment		2440	6439	-	102	3119	12099	4.52%	1002	13101	8704
b. (i) Approved Investments		7219	9121	79	6868	23025	48511	19.34%	617	49148	49068
(ii) Other Investments* not to exceed 15%	Not exceeding 35%	4	7880	-	534	1747	10166	4.76%	120	10286	10349
TOTAL : LIFE FUND	100%	9685	28318	79	47443	137794	223320	100.00%	2232	225552	237788

B. PENSION / GROUP GRATUITY FUND								
PERCENTAGE AS PER REG.		PAR	NON PAR	TOTAL BOOK VALUE	Actual %	PVC AMOUNT	TOTAL FUND (Balance Sheet Value)	MARKET VALUE
1	Government Securities	Not Less than 20%	5380	10929	16309	68.35%	-	16309
2	Government Securities or other approved securities (including (i) above)	Not Less than 40%	5496	11603	17100	71.66%	-	17100
3	Balance in approved investment	Not Exceeding 60%	1889	4872	6761	28.34%	1	6883
TOTAL : PENSION / GROUP GRATUITY FUND		100%	7365	16475	23860	100%	-	33383

LINKED BUSINESS				
C. LINKED LIFE INSURANCE FUND		PAR	NON PAR	Actual %
1. Approved Investments	Not Less than 75%	-	79938	85.13%
2. Other than Approved Investment	Not More than 25%	-	9753	10.87%
TOTAL : LINKED LIFE INSURANCE FUND	100%	-	89691	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 is applicable to both Shareholders funds representing solvency margin and policyholders funds.
 Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
 Fair value change account forming part of Balance Sheet includes Rs. 2.76 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. IRDA-P&G CIR/IN/138-06-2014 dated 12 June 2014.
 **The provision amounting to Rs. 15.83 Crore @ 75% on Face Value of Rs. 21.10 Crore on NCD's of DHFL & 35.00 Crore @50% on Face Value of Rs. 70 Crore on NCD's of RELINFRA under Non Linked Funds has been created as part of prudent mechanism and reduced from Investment in NCD (Sch 8 & 8A). Out of which Rs. 6.93 Crore is against Investment Receivables of NCD's of DHFL. The net amount of Rs. 43.89 Crore is added in Application of Funds in above Table, for reconciliation purposes. As values in Schedule 8, 8A and 8B is net of provision.

PARTICULARS	NAME OF THE FUND																		TOTAL	
	BOND FUND (ULF00317/08/11/08/01/147)	DISCONTINUANCE FUND (ULF00701/01/12/01/01/147)	GROUP BALANCE FUND (ULF000205/09/11/01/01/147)	GROUP BOND FUND (ULF000310/09/11/01/01/147)	GROUP GROWTH FUND (ULF000310/09/11/01/01/147)	MANAGED FUND (ULF000310/09/11/01/01/147)	PENSION SECURE FUND (ULF000310/09/11/01/01/147)	EQUITY MIDCAP (ULF000310/09/11/01/01/147)	EQUITY LARGE CAP FUND (ULF000310/09/11/01/01/147)	PE BASED FUND (ULF000310/09/11/01/01/147)	PENSION GROWTH FUND (ULF000310/09/11/01/01/147)	EQUITY TOP 250 (ULF000310/09/11/01/01/147)	MONEY MARKET FUND (ULF000310/09/11/01/01/147)	DISCONTINUED POLICY (ULF000310/09/11/01/01/147)	GROUP MONEY MARKET (ULF000310/09/11/01/01/147)	EQUITY BLUE CHIP FUND (ULF000310/09/11/01/01/147)	GILT FUND (ULF000310/09/11/01/01/147)			
	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.			
Opening Balance(Market Value)	5829	9749	1753	1579	3194	2541	654	8384	18781	2199	1266	16510	523	746	-	391	70	74168		
Add : Inflow during the Quarter	1404	6186	334	300	610	389	102	1873	3359	116	207	3280	152	229	-	262	55	18898		
Increase / (Decrease) Value of Inv(Incl)	253	233	135	77	325	227	28	1820	3602	263	242	3075	14	19	-	88	4	10406		
Less : Outflow during the Quarter	1212	2408	344	334	677	347	140	1901	3085	201	230	2566	184	33	-	84	33	13781		
TOTAL INVESTIBLE FUNDS (MMT VALUE)	6273	13760	1877	1622	3451	2810	643	10176	22659	2376	1485	20299	505	961	-	658	135	89691		
INVESTMENT OF UNIT FUND																			TOTAL	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual		
Approved Investments (=75%)	827	13.18%	7518	54.64%	324	17.28%	391	24.13%	351	10.18%	492	17.51%	146	22.76%	-	-	304	1.94%	11,340	
Central Govt Securities	292	4.65%	181	1.30%	-	-	11	0.67%	-	-	-	-	-	-	-	-	-	-	535	
State Government Securities	393	6.26%	2116	15.37%	86	4.57%	54	3.31%	204	5.91%	139	4.96%	54	8.34%	-	-	-	-	3,125	
Other Approved Securities	2592	41.11%	-	-	407	21.88%	630	38.96%	998	17.32%	632	22.47%	247	38.41%	-	-	870	15.58%	6,305	
Infrastructure Bonds	56	0.89%	-	-	324	17.28%	391	24.13%	351	10.18%	492	17.51%	146	22.76%	-	-	304	1.94%	4,115	
Money Market Investments	18	0.29%	-	-	119	6.32%	15	0.96%	105	3.03%	19	0.68%	3	0.46%	-	-	287	2.61%	5,060	
Mutual Funds	61	0.97%	13888	100.93%	26	1.39%	25	1.54%	15	0.53%	15	0.53%	7	1.09%	-	-	134	0.15%	-	
Deposit With Banks	5901	94.06%	-	-	1758	93.74%	1527	94.12%	3273	94.83%	2637	93.85%	599	93.04%	8930	87.75%	18814	83.03%	79,084	
Sub Total (A)	5901	94.06%	13888	100.93%	1758	93.74%	1527	94.12%	3273	94.83%	2637	93.85%	599	93.04%	8930	87.75%	18814	83.03%	79,084	
Current Assets:	399	3.18%	102	0.74%	49	2.60%	55	3.38%	34	0.99%	56	1.77%	15	2.37%	-	-	3	0.01%	562	
Accrued Interest	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Dividend Receivable	1	0.01%	1	0.01%	1	0.01%	1	0.01%	1	0.01%	1	0.01%	1	0.01%	-	-	0	0.00%	54	
Bank Balance	17	0.27%	-	-	-	-	-	-	15	0.42%	1	0.02%	446	4.38%	-	-	701	3.09%	1,272	
Receivable for Sale Of Investments	66	1.05%	-	-	-	-	-	-	30	1.07%	20	3.09%	5	0.21%	-	-	21	3.12%	338	
Other Current Assets (For Investments)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less: Current Liabilities	8	0.13%	225	1.64%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	-	-	1	0.01%	103	
Payable For Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Fund Maint. Charges Payable	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other Current Liabilities (For Invest)	273	4.36%	-128	-0.93%	47	2.53%	53	3.28%	47	1.35%	78	2.79%	35	5.41%	85	0.64%	114	0.50%	854	
Sub Total (B)	273	4.36%	-128	-0.93%	47	2.53%	53	3.28%	47	1.35%	78	2.79%	35	5.41%	85	0.64%	114	0.50%	854	
Other Investments (=75%)	35	0.55%	-	-	20	1.06%	18	1.08%	15	0.33%	21	0.73%	10	1.55%	-	-	-	-	135	
Corporate Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other Equity	65	1.04%	-	-	23	1.23%	25	1.52%	33	0.95%	17	0.60%	-	-	-	-	62	0.61%	4,619	
Venture Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Sub Total (C)	100	1.59%	-	-	70	3.72%	42	2.60%	132	3.82%	95	3.36%	10	1.55%	1181	11.61%	3730	16.46%	9,753	
Total (A) + (B) + (C)	6273	100.00%	13760	100.00%	1877	100.00%	1622	100.00%	3451	100.00%	2810	100.00%	643	100.00%	10176	100.00%	22659	100.00%	89,691	

Note:
1. The aggregate of all the above Segregated Unit-Funds reconciles with Item C of FORM 3A (Part A)
2. Details of Item 12 of FORM L-27 which forms part of IRDAI (Annual Report) Regulation, 2000 reconciles with FORM 3A (Part B).
3. Other Investments* are as permitted under Sec 27(2A)
4. Zero represents amount less than rupees one lac

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	6273	21.72	21.7212	20.8383	20.1293	19.6000	19.4835	11.49%	8.11%	21.7212
2	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	01-Jan-12	NON PAR	13760	17.76	17.7590	17.3707	16.9220	16.7692	16.6755	6.50%	6.30%	17.7590
3	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	25-Jan-13	NON PAR	1877	19.69	19.6947	18.2773	19.0207	18.5490	18.7974	4.77%	5.55%	19.7104
4	GROUP BOND FUND	ULGF00305/09/11GFBOND147	25-Jan-13	NON PAR	1622	19.56	19.5639	18.6489	18.0942	17.6678	17.7058	10.49%	7.70%	19.5639
5	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	25-Jan-13	NON PAR	3451	20.50	20.4963	18.5805	20.7032	19.9863	20.2072	1.43%	4.91%	20.9835
6	MANAGED FUND	ULIF00618/08/11MANAGED147	03-Aug-11	NON PAR	2810	23.52	23.5163	21.6056	23.0776	22.3544	22.5327	4.37%	5.97%	23.6195
7	PENSION SECURE FUND	ULIF00831/03/15ETLPNSSCR147	04-Feb-16	NON PAR	643	14.70	14.6965	14.0831	13.6288	13.3065	13.4139	9.56%	7.73%	14.6965
8	EQUITY MIDCAP FUND	ULIF01107/10/16ETUMIDCAP147	19-Jan-17	NON PAR	10176	10.88	10.8763	8.9599	11.6320	10.9774	11.3771	-4.40%	-2.66%	13.6615
9	EQUITY LARGE CAP FUND	ULIF01118/08/11EQLARGECAP147	28-Jul-11	NON PAR	22659	23.77	23.7670	20.0121	27.8702	26.5249	27.1973	-12.61%	-0.12%	28.3148
10	PE BASED FUND	ULIF00526/08/11PEBASED147	22-Jul-11	NON PAR	2376	22.62	22.6247	20.1965	23.5988	22.6939	23.1785	-2.39%	3.13%	23.8363
11	PENSION GROWTH FUND	ULIF00831/03/15ETLPNGRT147	04-Feb-16	NON PAR	1485	12.10	12.1034	10.2108	14.4024	13.6807	14.0858	-14.07%	-1.02%	14.8459
12	EQUITY TOP 250	ULIF0027/07/11EQTOP250147	20-Jul-11	NON PAR	20299	23.56	23.5603	19.9339	27.2865	25.9468	26.2313	-10.18%	0.08%	28.0529
13	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	25-Aug-11	NON PAR	505	20.33	20.3268	19.7750	19.1784	18.6504	18.7269	8.54%	7.59%	20.3268
14	DISCONTINUED POLICY PENSION FUND	ULIF01031/03/15ETLPNSDSC147	04-Feb-16	NON PAR	961	12.79	12.7854	12.4725	12.1704	12.0313	11.8809	7.61%	6.51%	12.7854
15	GROUP MONEY MARKET FUND	ULGF00405/09/11GFMONEYMARKET147	25-Jan-13	NON PAR	-	10.00	10.0000	10.0000	10.0000	10.0000	10.0000	NA	NA	10.0000
16	EQUITY BLUE CHIP FUND	ULIF01226/11/18ETLBUCHIP147	31-May-19	NON PAR	658	9.08	9.0799	7.6015	10.3355	9.8177	9.9536	-8.78%	NA	10.4910
17	GILT FUND	ULIF01326/11/18ETLGILTFND147	13-Jun-19	NON PAR	135	12.12	12.1214	11.5935	11.1279	10.3457	10.1506	19.42%	NA	12.1214

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: 30th June 2020

Detail regarding Debt securities

(₹ in Lacs)

	MARKET VALUE				BOOK VALUE			
	As at 30/06/2020	As % of total for this class	As at 30/06/2019	As % of total for this class	As at 30/06/2020	As % of total for this class	As at 30/06/2019	As % of total for this class
Break down by credit rating								
Sovereign	137426	62.66%	126023	65.71%	123526	59.93%	118556	64.33%
AAA rated	57837	26.37%	17015	8.87%	54680	26.53%	17014	9.23%
AA or better	9469	4.32%	5349	2.79%	9461	4.59%	5357	2.91%
Rated below AA but above A	4210	1.92%	6210	3.24%	4147	2.01%	5994	3.25%
A rated	-	-	0	0.00%	-	-	0	0.00%
Rated below B	3796	1.73%	9028	4.71%	8193	3.98%	9119	4.95%
Others								
MF/FD/OTHERS	6567	2.99%	28164	14.68%	6106	2.96%	28245	15.33%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
Total	219305	100.00%	191789	100.00%	206114	100.00%	184285	100.00%
Breakdown by residual maturity								
Up to 1 year	9876	4.50%	3765	1.96%	9868	4.79%	3775	2.05%
more than 1 year and up to 3years	6322	2.88%	16744	8.73%	9802	4.76%	16641	9.03%
More than 3 years and up to 7years	27805	12.68%	27164	14.16%	28364	13.76%	27064	14.69%
More than 7 years and up to 10 years	16136	7.36%	19007	9.91%	15006	7.28%	18530	10.06%
More than 10 years and up to 15 years	5083	2.32%	3276	1.71%	4682	2.27%	3288	1.78%
More than 15 years and up to 20 years	4236	1.93%	2561	1.34%	3946	1.91%	2379	1.29%
Above 20 years	149847	68.33%	119272	62.19%	134444	65.23%	112609	61.11%
Total	219305	100.00%	191789	100.00%	206114	100.00%	184285	100.00%
Breakdown by type of the issuer								
Central Government	133599	60.92%	119694	62.41%	119859	58.15%	112423	61.01%
State Government	6018	2.74%	6329	3.30%	5631	2.73%	6133	3.33%
Corporate Securities	36394	16.60%	32457	16.92%	38284	18.57%	32070	17.40%
MF/REV REPO/TREP/FD/OTHERS	43294	19.74%	24776	12.92%	42340	20.54%	24857	13.49%
Others	-	-	8533	4.45%	-	-	8802	4.78%
Total	219305	100.00%	191789	100.00%	206114	100.00%	184285	100.00%

Note :

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

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

 Name of the Insurer: **EDELWEISS TOKIO LIFE INSURANCE CO. LTD**
Detail regarding Debt securities

(₹ in Lacs)

	MARKET VALUE				BOOK VALUE			
	As at 30/06/2020	As % of total for this class	As at 30/06/2019	As % of total for this class	As at 30/06/2020	As % of total for this class	As at 30/06/2019	As % of total for this class
Break down by credit rating								
Sovereign	19356	76.91%	18,092	80.67%	16997	75.57%	16,707	79.55%
AAA rated	5811	23.09%	2,456	10.95%	5493	24.43%	2,429	11.57%
AA or better	-	-	1,595	7.11%	-	-	1,581	7.53%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Others								
MF/FD/OTHERS	-	-	285	1.27%	-	-	285	1.36%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
Total	25168	100.00%	22428	100.00%	22490	100.00%	21002	100.00%
Breakdown by residual maturity								
Up to 1 year	834	3.31%	1,737	7.74%	834	3.71%	1,730	8.24%
more than 1 year and up to 3years	763	3.03%	735	3.28%	740	3.29%	721	3.44%
More than 3 years and up to 7years	3264	12.97%	584	2.60%	3098	13.77%	576	2.74%
More than 7 years and up to 10 years	115	0.46%	1,014	4.52%	103	0.46%	985	4.69%
More than 10 years and up to 15 years	-	-	-	0.00%	-	-	-	0.00%
More than 15 years and up to 20 years	86	0.34%	103	0.46%	83	0.37%	94	0.45%
Above 20 years	20105	79.88%	18,256	81.40%	17633	78.40%	16,894	80.44%
Total	25168	100.00%	22428	100.00%	22490	100.00%	21002	100.00%
Breakdown by type of the issuer								
Central Government	18634	74.04%	17,932	79.95%	16309	72.52%	16,553	78.82%
State Government	837	3.33%	160	0.01	790	3.51%	155	0.01
Corporate Securities	3964	15.75%	3,162	14.10%	3738	16.62%	3,113	14.82%
MF/REV REPO/TREP/FD/OTHERS	1732	6.88%	683	3.04%	1653	7.35%	683	3.25%
Others	-	-	492	2.19%	-	-	499	2.38%
Total	25168	100.00%	22428	100.00%	22490	100.00%	21002	100.00%

Note :

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

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

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

Detail regarding Debt securities

(₹ in Lacs)

	MARKET VALUE				BOOK VALUE			
	As at 30/06/2020	As % of total for this class	As at 30/06/2019	As % of total for this class	As at 30/06/2020	As % of total for this class	As at 30/06/2019	As % of total for this class
Break down by credit rating								
Sovereign	14463	41.11%	11610	45.02%	14298	39.51%	11529	45.77%
AAA rated	15456	43.93%	6896	26.74%	14979	41.40%	6811	27.04%
AA or better	73	0.21%	734	2.85%	73	0.20%	731	2.90%
Rated below AA but above A	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Rated below B	135	0.38%	507	-	547	1.51%	683	-
Others								
MF/FD/OTHERS	5059	14.38%	6042	23.43%	6289	17.38%	5436	21.58%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
Total	35186	100.00%	25790	98.03%	36185	100.00%	25190	97.29%
Breakdown by residual maturity								
Up to 1 year	11017	31.31%	14196	55.05%	12247	33.84%	13625	54.09%
more than 1 year and up to 3years	7835	22.27%	3970	15.39%	7724	21.35%	3935	15.62%
More than 3 years and up to 7years	11480	32.63%	2668	10.34%	11547	31.91%	2780	11.04%
More than 7 years and up to 10 years	962	2.73%	3427	13.29%	886	2.45%	3361	13.34%
More than 10 years and up to 15 years	1,565.99	4.45%	787	3.05%	1510	4.17%	758	3.01%
More than 15 years and up to 20 years	27	0.08%	516	2.00%	26	0.07%	516	2.05%
Above 20 years	2299	6.53%	226	0.88%	2244	6.20%	216	0.86%
Total	35186	100.00%	25,790	100.00%	36185	100.00%	25190	100.00%
Breakdown by type of the issuer								
Central Government	11340	32.23%	8869	34.39%	11230	31.03%	8802	34.94%
State Government	3660	10.40%	2741	10.63%	3570	9.87%	2727	10.83%
Corporate Securities	9493	26.98%	5550	21.52%	9463	26.15%	5638	22.38%
MF/REV REPO/TREP/FD/OTHERS	10693	30.39%	8630	33.46%	11922	32.95%	8023	31.85%
Others	-	-	-	-	-	-	-	-
Total	35186	100.00%	25790	100.00%	36185	100.00%	25190	100.00%

Note :

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

FORM L-30 : Related Party Transactions

 Name of the Insurer: **Edelweiss Tokio Life Insurance Company Limited**

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

(₹' in Lacs)

Sr. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the quarter ending 31 June 2020	For the quarter ending 31 June 2019
1	Edelweiss Financial Service Limited	Holding Company	Reimbursement of Cost of premium towards Group Term Life	-242.75	181.06
			Premium collected for group insurance policy	-	-
			Royalty Fees	-60.00	50.00
			ESOP Charges	-71.06	-
			Advertisement and Promotions	-	-
			Information Technology Cost	-3.04	-
			Professional expenses	-18.59	-
			Staff Welfare	-0.29	-
			Training Expenses	-	-
2	Edelweiss Securities Limited	Fellow Subsidiary	Brokerage Paid	-6.10	-9.52
			Information Technology Cost	-0.16	-
			Staff Welfare	-0.18	-
			Share of Gratuity for transferred employees	-	-
3	ECL Finance Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	-	0.05
			Purchase of Securities	-985.61	1,000.58
			Sale of Securities	1,141.68	71.60
			Business centre Charges	-	10.97
			Premium collected for group insurance policy	3.53	128.09
			Share of Gratuity for transferred employees	-	-
			Information Technology Cost	-	-
			Redemption of Securities	1.52	-
			Claims paid to Group Policyholders	-	3.69
4	Edelweiss Broking Limited	Fellow Subsidiary	Insurance Commission paid as Corporate Agent	-88.26	88.02
			Brokerage Paid	-5.58	4.89
5	Edelweiss Retail Finance Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	74.24	54.18
			Premium collected for group insurance policy	-	0.44
			Claims paid to Group Policyholders	-	10.74
6	Edelweiss Finance & Investments Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	-	41.14
			Purchase of Securities	-	-
			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	-239.39	195.44
			Purchase of Securities	-	-
			Receipt of refund of Security Deposit	-	-
			Recovery of Information Technology Cost	-	-
			Sale of Securities	-	-
8	Edel Finance Company Limited	Fellow Subsidiary	Lease Rent for Office Equipment	-	-
9	Edelweiss Asset Reconstruction Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	-	80.40
10	Edelweiss Housing Finance Limited	Fellow Subsidiary	Premium collected for group insurance policy	2.01	396.32
			Claims paid to Group Policyholders	-44.46	173.88
			Share of Gratuity for transferred employees	-	-
			Interest on Non-Convertible Debentures	6.42	-
11	Edelcap Securities Ltd.	Fellow Subsidiary	Purchase of Securities	-	-
12	Edelweiss General Insurance Company Limited	Fellow Subsidiary	Purchase of Securities	-	41.91
			Property Insurance	-	-
			Share of Gratuity for transferred employees	-	-
			Sale of Securities	-	-
13	Edelweiss Rural & Corporate Services Limited	Fellow Subsidiary	Purchase of Securities	-	-
			Sale of Securities	-	-
			Interest on Non-Convertible Debentures	46.00	46.12
			Edelweiss House Space & Facility Charges	-82.71	-
			Share of Gratuity for transferred employees	-	-
			Redemption of Securities	919.27	-
			Advertisement and Promotions	-	-
			Information Technology Cost	-14.43	-
			Professional expenses	-	-
			Training Expenses	-	-
			Other general expenses	-	-
14	Edel Land Limited	Fellow Subsidiary	Training Centre Cost	-	7.98
15	Edelweiss Business Services Limited	Fellow Subsidiary	Share of Gratuity for transferred employees	-	-
16	Mr. Sumit Rai	Key Managerial Personnel	Managerial Remuneration	43.99	43.99
			Insurance Premium	-	-

FORM - L-31**LNL - 6 : Board of Directors & Key Persons**Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED**Date : **30 JUNE 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 Brimcome	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)	-
9	Mr. Ashish Kela	Chief Investment Officer (Debt)	-
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&A/GDL/CG/100/05/2016)

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

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

Date : 30 June 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:	3,00,39,284
	Deduct:	
02	Mathematical Reserves	2,96,87,879
03	Other Liabilities	-
04	Excess in Policyholders' funds	3,51,405
05	Available Assets in Shareholders Fund:	28,86,096
	Deduct:	
06	Other Liabilities of shareholders' fund	-
07	Excess in Shareholders' funds	28,86,096
08	Total ASM (04)+(07)	32,37,501
09	Total RSM	13,52,332
10	Solvency Ratio (ASM/RSM)	239%

Certification:

I, Nirmal Anil Nogaja, 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.

Nirmal Anil Nogaja
Appointed Actuary

Sumit Rai
MD & C.E.O.

L-33

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

Name of the fund: Life Fund

STATEMENT AS ON : 30 June, 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)	38284	39820	-	-	31024	30105	154012	146224	223320	216149
2	Gross NPA	8186	1186	-	-	-	-	-	-	8186	1186
3	% of Gross NPA on Investment assets (2/1)	21.38%	2.98%	-	-	-	-	-	-	3.67%	0.55%
4	Provision made on NPA	4389	889	-	-	-	-	-	-	4389	889
5	Provision as a % of NPA (4/2)	53.62%	75.00%	-	-	-	-	-	-	53.62%	75.00%
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	33895	38931	-	-	31024	30105	154012	146224	218930	215260
8	Net NPA (2-4)	3796	296	-	-	-	-	0	0	3796	296
9	% of Net NPA to Net Investment Assets (8/7)	11.20%	0.76%	-	-	-	-	-	-	1.73%	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 and Rel Infra Rs. 70 Crs. Provision of DHFL is 75% amounting to Rs. 8.89 Crs which excludes provision made on matured security of Rs. 6.93 Crs. and Provision of Rel Infra is 50% amounting to Rs. 35 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.

Note:

1. The above statement, in the case of 'Life' Insurers is prepared 'fund-wise' Viz. Life Fund, Pension & General Annuity and Group Business and ULIP Fund
2. Investment Assets reconciles with figures shown in Schedule 8, 8A, 8B & 9 of the Balance Sheet
3. Gross NPA is investments classified as NPA, before any provisions
4. Provision made on the 'Standard Assets' is as per Circular: 32/2/F&A/Circulars/ 169/Jan/2006-07 as amended from time to time.
5. Net Investment assets is net of 'provisions'
6. Net NPA is gross NPAs less provisions
7. Write off (if any) as approved by the Board
8. Security Receipts in ARC (Asset Reconstruction Companies) governed under the SARFEASI Act are included in Other Debt instruments

L-33

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

STATEMENT AS ON : 30 June, 2020

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

Name of Fund: Pension and General Annuity Fund

(₹ 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)	3738	3773	-	-	345	330	19778	18257	23860	22360
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)	3738	3773	-	-	345	330	19778	18257	23860	22360
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment 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.

Note:

1. The above statement, in the case of 'Life' Insurers is prepared 'fund-wise' Viz. Life Fund, Pension & General Annuity and Group Business and ULIP Fund
2. Investment Assets reconciles with figures shown in Schedule 8, 8A, 8B & 9 of the Balance Sheet
3. Gross NPA is investments classified as NPA, before any provisions
4. Provision made on the 'Standard Assets' is as per Circular: 32/2/F&A/Circulars/ 169/Jan/2006-07 as amended from time to time.
5. Net Investment assets is net of 'provisions'
6. Net NPA is gross NPAs less provisions
7. Write off (if any) as approved by the Board
8. Security Receipts in ARC(Asset Reconstrution Companies) governed under the SARFEASI Act are included in Other Debt instruments

L-33

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

Name of Fund: Linked Fund

STATEMENT AS ON : 30 June, 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)	9494	7535	-	-	134	146	80063	66487	89691	74168
2	Gross NPA	540	540	-	-	-	-	137	137	676	676
3	% of Gross NPA on Investment assets (2/1)	5.68%	7.16%	-	-	-	-	0.17%	0.21%	0.75%	0.91%
4	Provision made on NPA	405	405	-	-	-	-	102	102	507	507
5	Provision as a % of NPA (4/2)	75.00%	75.00%	-	-	-	-	75.00%	75.00%	75.00%	75.00%
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	9089	7130	-	-	134	146	79960	66384	89183	73661
8	Net NPA (2-4)	135	135	-	-	-	-	34	34	169	169
9	% of Net NPA to Net Investment Assets (8/7)	1.48%	1.89%	-	-	-	-	0.04%	0.05%	0.19%	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.

Note:

1. The above statement, in the case of 'Life' Insurers is prepared 'fund-wise' Viz. Life Fund, Pension & General Annuity and Group Business and ULIP Fund
2. Investment Assets reconciles with figures shown in Schedule 8, 8A, 8B & 9 of the Balance Sheet
3. Gross NPA is investments classified as NPA, before any provisions
4. Provision made on the 'Standard Assets' is as per Circular: 32/2/F&A/Circulars/ 169/Jan/2006-07 as amended from time to time.
5. Net Investment assets is net of 'provisions'
6. Net NPA is gross NPAs less provisions
7. Write off (if any) as approved by the Board
8. Security Receipts in ARC (Asset Reconstruction Companies) governed under the SARFEASI Act are included in Other Debt instruments

FORM L-34 YIELD ON INVESTMENTS

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

Periodicity of Submission: Quarterly

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

Statement as on: 30th June, 2020

NAME OF THE FUND : LIFE FUND

(* In Lakhs)

													(₹ in Lakhs)	
NO.	CATEGORY OF INVESTMENT	GROUP CODE	Investment*	Current Quarter			Year to Date (Current Year)			Year to Date (Previous Year)				
				INCOME ON INVESTMENT (₹L)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (₹L)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (₹L)	GROSS YIELD	NET YIELD
A	CENTRAL GOVERNMENT SECURITIES													
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	117604	2441	2.08%	2.08%	117604	2441	2.08%	2.08%	108321	2628	2.43%	2.43%
A2	Deposits under section 7 of Insurance Act 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
A3	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	866	14	1.62%	1.62%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
B1	Other Approved Securities (excluding Infrastructure Investments)	SGQA	-	-	-	-	-	-	-	-	-	-	-	-
B2	State Government Bonds	SGGB	3667	65	1.78%	1.78%	3667	65	1.78%	1.78%	117	2	1.80%	1.80%
B3	Central Government Guaranteed Loans / Bonds	CGSL	1965	41	2.06%	2.06%	1965	41	2.06%	2.06%	5914	262	4.43%	4.43%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS OF													
C1	Bonds / Debentures issued by NHB/Institution accredited by NHB	HTDN	8300	178	2.14%	2.14%	8300	178	2.14%	2.14%	9902	285	2.88%	2.88%
C2	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	-	-	-	-	-	130	0	0.03%	0.03%
C3	Commercial Papers - NHB / Institution accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-
	TAX FREE BONDS													
C4	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	-	-	-	-	-	-	-	-	-
D	INFRASTRUCTURE INVESTMENTS													
D1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	122	-10	-8.12%	-8.12%	122	-10	-8.12%	-8.12%	362	7	1.84%	1.84%
D2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	48	-3	-5.96%	-5.96%	48	-3	-5.96%	-5.96%	163	0	0.19%	0.19%
	TAXABLE BONDS OF													
D3	Infrastructure - PSU - Debentures / Bonds	IPFD	13793	269	1.95%	1.95%	13793	269	1.95%	1.95%	2649	50	1.88%	1.88%
D4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	-	-	-	-	-	-	-	-	1274	26	2.07%	2.07%
D5	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	-	-	-	-	-	-	-	-	-	-
D6	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	-	-	-	-	-	-	-	-	-	-
D7	Infrastructure - Debentures / Bonds / CPs / loans	IDDS	7000	-	-	-	7000	-	-	-	7000	218	3.11%	3.11%
D8	Infrastructure - Equity (Promoter Group)	IOPE	-	-	-	-	-	-	-	-	-	-	-	-
D9	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
D10	Infrastructure - PSU - CPs	ICPP	-	-	-	-	-	-	-	-	-	-	-	-
D11	Infrastructure - Securitised Assets	IESA	-	-	-	-	-	-	-	-	-	-	-	-
D12	Infrastructure - Infrastructure Development Fund (IDF)	IDOF	500	10	2.04%	2.04%	500	10	2.04%	2.04%	500	10	2.04%	2.04%
D13	INFRASTRUCTURE OTHER- EQUITY	IOEQ	-	-	-	-	-	-	-	-	9	-4	-39.01%	-39.01%
D14	Reclassified Approved Investments - Equity	IORE	137	7	5.08%	5.08%	137	7	5.08%	5.08%	-	-	-	-
D15	Units of Invtt	EIT	4632	152	3.29%	3.29%	4632	152	3.29%	3.29%	4155	101	2.42%	2.42%
D16	OTHER Investment Infrastructure - Securitised Debt	IOSA	3821	0	-	-	3821	-	-	-	4266	-	-	-
	TAX FREE BONDS													
	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
E1	PSU - Equity shares - quoted	EAEQ	103	-14	-13.23%	-13.23%	103	-14	-13.23%	-13.23%	271	5	1.67%	1.67%
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	5416	-95	-1.76%	-1.76%	5416	-95	-1.76%	-1.76%	8065	180	2.23%	2.23%
E3	Corporate Securities - Debentures	ECOS	3587	73	2.03%	2.03%	3587	73	2.03%	2.03%	1403	31	2.18%	2.18%
E4	Corporate Securities - Debentures	EDPG	-	-	-	-	-	-	-	-	4831	136	2.82%	2.82%
E5	Corporate Securities - Preference Shares	EPNQ	242	-	-	-	242	-	-	-	415	-	-	-
E6	Application Money	ECAM	49	0	0.07%	0.07%	49	0	0.07%	0.07%	4	0	0.35%	0.35%
E7	Deposits - Deposit with Scheduled Banks, Fd (Incl. Bank Balance	ECDB	26850	798	2.97%	2.97%	26850	798	2.97%	2.97%	24313	743	3.06%	3.06%
E8	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
E9	CCIL - CBLO	ECBO	-	-	-	-	-	-	-	-	-	-	-	-
E10	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-
E11	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	1000	1	0.12%	0.12%
E12	Mutual Funds - Under Promoter Group	EMPG	-	-	-	-	-	-	-	-	200	-	-	-
E13	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	41	-0	-0.15%	-0.15%
E14	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
E15	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS	EAPB	-	-	-	-	-	-	-	-	-	-	-	-
E16	Investment Properties - Immovable	EINP	4180	100	2.38%	2.38%	4180	100	2.38%	2.38%	4180	87	2.09%	2.09%
E17	Passively Managed Equity ETF (Non Promoter group)	EETF	-	-	-	-	-	-	-	-	98	12	12.60%	12.60%
E18	Deposits - Repo / Reverse Repo	ECMR	8942	62	0.70%	0.70%	8942	62	0.70%	0.70%	2898	41	1.43%	1.43%
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	EPFD	-	-	-	-	-	-	-	-	-	-	-	-
E22	Units of Real Estate Investment Trust (REITs)	ERIT	-	-	-	-	-	-	-	-	182	24	13.03%	13.03%
E23	Corporate Securities - Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-
F	OTHER INVESTMENTS													
F1	Equity Shares (Incl. Co-op Societies)	OESH	4537	-3	-0.06%	-0.06%	4537	-3	-0.06%	-0.06%	5491	16	0.30%	0.30%
F2	Equity Shares (PSUs & Unlisted)	DEPU	-	-	-	-	-	-	-	-	90	-0	-0.45%	-0.45%
F3	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
F4	DEBENTURES	OLDB	-	-	-	-	-	-	-	-	-	-	-	-
F5	Debentures / Bonds / CPs / Loans - (Promoter Group)	ODPG	4499	135	2.99%	2.99%	4499	135	2.99%	2.99%	3164	86	2.71%	2.71%
F6	Mutual Funds (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-
F7	Passively Managed Equity ETF (Non Promoter group)	OETF	12	-11	-95.38%	-95.38%	12	-11	-	-	-	22	-	-
F8	Derivative Instrument	OCDI	-	1954	-	-	-	1954	-	-	-	1453	-	-
F9	Passively Managed Equity ETF Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-
F10	Securitised Assets	OPSA	-	-	-	-	-	-	-	-	0	5	-	-
F11	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	HOPO	-	-	-	-	-	-	-	-	-	-	-	-
F12	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-
F13	Debentures / Bonds / CPs / Loans	HOOS	-	-	-	-	-	-	-	-	-	-	-	-
F14	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG	-	-	-	-	-	-	-	-	-	-	-	-
F15	Alternate Investment Funds (Category I)	OAFI	-	-	-	-	-	-	-	-	-	-	-	-
F16	Reclassified Approved Investments - Debt	HORD	1193	-	-	-	1,193	-	-	-	2120	47	2.21%	2.21%
F17	Debt Capital Instruments (DCI Basel III)	ODOI	-	-	-	-	-	-	-	-	777	18	2.31%	2.31%
F18	Reclassified Approved Investments - Equity	ORAE	342	-31	-8.95%	-8.95%	342	-31	-8.95%	-8.95%	413	13	3.17%	3.17%
F19	Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	-
F20	Alternate Investment Fund (Category II)	OAFB	926	-	-	-	926	-	-	-	609	3	0.50%	0.50%
F21	Reclassified Approved Investments - Debt	ORAD	-	-	-	-	-	-	-	-	40	1	1.80%	1.80%
TOTAL			222465	6119	2.75%	2.75%	222465	6119	2.75%	2.75%	206235	6523	3.16%	3.16%

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 (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

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.

FORM 134-YIELD ON INVESTMENTS

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

Periodicity of Submission: Quarterly

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

Statement as on: 30th June, 2020

NAME OF THE FUND : PENSION AND GENERAL ANNUITY FUND

(₹ in Lakhs)

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Investment*	Current Quarter			Investment*	Year to Date (Current Year)			Investment*	Year to Date (Previous Year)		
				INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD		INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD		INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD
A CENTRAL GOVERNMENT SECURITIES														
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	16077	311	1.94%	1.94%	16077	311	1.94%	1.94%	16388	322	1.96%	1.96%
A2	Deposits under section 7 of Insurance Act 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
A3	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	-	-	-
B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES														
B1	Other Approved Securities (excluding Infrastructure Investments)	SGDA	-	-	-	-	-	-	-	-	-	-	-	-
B2	State Government Bonds	SGGB	910	23	2.52%	2.52%	910	23	2.52%	2.52%	-	-	-	-
B3	Central Government Guaranteed Loans / Bonds	CGSL	103	2	2.10%	2.10%	103	2	2.10%	2.10%	155	3	1.85%	1.85%
C HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT														
TAXABLE BONDS OF														
C1	Bonds / Debentures issued by NHB/Institution accredited by NHB	HTDN	729	15	2.07%	2.07%	729	15	2.07%	2.07%	1368	32	2.34%	2.34%
C2	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	-	-	-	-	-	-	-	-	-
C3	Commercial Papers - NHB / Institution accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-
TAX FREE BONDS														
C4	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	-	-	-	-	-	-	-	-	-
D INFRASTRUCTURE INVESTMENTS														
D1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	28	-1	-3.11%	-3.11%	28	-1	-3.11%	-3.11%	28	1	2.81%	2.81%
D2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	6	-1	-18.64%	-18.64%	6	-1	-18.64%	-18.64%	16	0	1.44%	1.44%
TAXABLE BONDS OF														
D3	Infrastructure - PSU - Debentures / Bonds	IPTD	598	11	1.83%	1.83%	598	11	1.83%	1.83%	-	-	-	-
D4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	-	-	-	-	-	-	-	-	264	6	2.13%	2.13%
D5	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	-	-	-	-	-	-	-	-	-	-
D6	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	-	-	-	-	-	-	-	-	-	-
D7	Infrastructure - Debentures / Bonds / CPs / loans	IDDS	-	-	-	-	-	-	-	-	-	-	-	-
D8	Infrastructure - Equity (Promoter Group)	IOPE	-	-	-	-	-	-	-	-	-	-	-	-
D9	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
D10	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-
D11	Infrastructure - Securitised Assets	IESA	-	-	-	-	-	-	-	-	-	-	-	-
D12	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	-	-	-	-	-	-	-	-	-	-	-	-
D13	INFRASTRUCTURE OTHER- EQUITY	IOEQ	-	-	-	-	-	-	-	-	-	-	-	-
D14	Reclassified Approved Investments - Equity	IORE	-	-	-	-	-	-	-	-	-	-	-	-
D15	Units of InvIT	EIT	499	17	3.44%	3.44%	499	17	3.44%	3.44%	499	17	3.43%	3.43%
D16	OTHER Investment Infrastructure - Securitised Debt	IOSA	-	-	-	-	-	-	-	-	-	-	-	-
TAX FREE BONDS														
	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-
E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
E1	PSU - Equity shares - quoted	EAEQ	30	(2)	-6.11%	-6.11%	30	-2	-6.11%	-6.11%	27	0	1.58%	1.58%
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	967	(26)	-2.67%	-2.67%	967	-26	-2.67%	-2.67%	738	16	2.11%	2.11%
E3	Corporate Securities - Debentures	ECDS	2400	26	1.09%	1.09%	2400	26	1.09%	1.09%	1527	34	2.21%	2.21%
E4	Corporate Securities - Debentures	EDPG	-	-	-	-	-	-	-	-	-	-	-	-
E5	Corporate Securities - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-
E6	Application Money	ECAM	4	0	0.07%	0.07%	4	0	0.07%	0.07%	-	0	-	-
E7	Deposits - Deposit with Scheduled Banks, FIs (Incl. Bank Balance available Investment), CCL, RBI	ECDB	339	10	2.89%	2.89%	339	10	2.89%	2.89%	279	8	2.77%	2.77%
E8	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
E9	CCL - CBLO	ECBO	-	-	-	-	-	-	-	-	-	-	-	-
E10	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-
E11	Mutual Funds - Gift / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	-	-	-	-
E12	Mutual Funds - Under Promoter Group	EMPG	-	-	-	-	-	-	-	-	-	-	-	-
E13	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	266	-0	-0.15%	-0.15%
E14	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
E15	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS	EAPB	-	-	-	-	-	-	-	-	-	-	-	-
E16	Investment Properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-
E17	Passively Managed Equity ETF (Non Promoter group)	EETF	-	-	-	-	-	-	-	-	82	6	7.24%	7.24%
E18	Deposits - Repo / Reverse Repo	ECMR	615	4	0.69%	0.69%	615	4	0.69%	0.69%	417	6	1.43%	1.43%
E19	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-
E20	Passively Managed Equity ETF (Promoter Group)	EETP	-	-	-	-	-	-	-	-	-	-	-	-
E21	Perpetual Debt Instruments of Tier I & II Capital issued by Non PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-
E22	Units of Real Estate Investment Trust (REITs)	ERIT	-	-	-	-	-	-	-	-	-	-	-	-
E23	Corporate Securities - Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-
F OTHER INVESTMENTS														
F1	Equity Shares (Incl. Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	-	-	-
F2	Equity Shares (PSUs & Unlisted)	OEUPL	-	-	-	-	-	-	-	-	-	-	-	-
F3	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
F4	DEBENTURES	OLDB	-	-	-	-	-	-	-	-	-	-	-	-
F5	Debentures / Bonds / CPs / Loans - (Promoter Group)	ODPG	-	-	-	-	-	-	-	-	-	-	-	-
F6	Mutual Funds (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-
F7	Passively Managed Equity ETF (Non Promoter group)	OETF	-	-	-	-	-	-	-	-	-	-	-	-
F8	Derivative Instrument	OXDI	-	-	-	-	-	-	-	-	-	-	-	-
F9	Passively Managed Equity ETF Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-
F10	Securitised Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
F11	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IOPD	-	-	-	-	-	-	-	-	-	-	-	-
F12	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-
F13	Debentures / Bonds / CPs / Loans	HODS	-	-	-	-	-	-	-	-	-	-	-	-
F14	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG	-	-	-	-	-	-	-	-	-	-	-	-
F15	Alternate Investment Funds (Category I)	OAFI	-	-	-	-	-	-	-	-	-	-	-	-
F16	Reclassified Approved Investments - Debt	HORD	-	-	-	-	-	-	-	-	-	-	-	-
F17	Debt Capital Instruments (DCI Basel III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-
F18	Reclassified Approved Investments - Equity	ORAE	-	-	-	-	-	-	-	-	-	-	-	-
F19	Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	-
F20	Alternate Investment Fund (Category II)	OAFB	-	-	-	-	-	-	-	-	-	-	-	-
F21	Reclassified Approved Investments - Debt	ORAD	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL			23304	390	1.67%	1.67%	23304	390	1.67%	1.67%	22055	450	2.04%	2.04%

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 (SFN) 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 34-YIELD ON INVESTMENTS

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

Periodicity of Submission: Quarterly

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

Statement as on: 30th June, 2020

NAME OF THE FUND : LINKED FUND

₹ (in Lakhs)

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Investment*	Current Quarter			Investment*	Year to Date (Current Year)			Investment*	Year to Date (Previous Year)		
				INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD		INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD		INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD
A	CENTRAL GOVERNMENT SECURITIES													
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	10288	367	3.57%	3.57%	10288	367	3.57%	3.57%	4814	217	4.50%	4.50%
A2	Deposits under section 7 of Insurance Act 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
A3	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	3137	53	1.68%	1.68%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
B1	Other Approved Securities (excluding Infrastructure Investments)	SGDA	2145	94	4.40%	4.40%	2145	94	4.40%	4.40%	411	14	3.35%	3.35%
B2	State Government Bonds	SGGB	605	34	5.60%	5.60%	605	34	5.60%	5.60%	1162	52	4.49%	4.49%
B3	Central Government Guaranteed Loans / Bonds	CGSL	522	28	5.46%	5.46%	522	28	5.46%	5.46%	766	26	3.33%	3.33%
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
TAXABLE BONDS OF														
C1	Bonds / Debentures issued by NHB/Institution accredited by NHB	HTDN	2129	90	4.21%	4.21%	2,129	90	4.21%	4.21%	1551	57	3.65%	3.65%
C2	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	-	-	-	-	-	370	0	0.02%	0.02%
C3	Commercial Papers - NHB / Institution accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-
TAX FREE BONDS														
C4	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	-	-	-	-	-	-	-	-	-
D	INFRASTRUCTURE INVESTMENTS													
D1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	1746	310	17.78%	17.78%	1746	310	17.78%	17.78%	1752	26	1.47%	1.47%
D2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	774	146	18.83%	18.83%	774	146	18.83%	18.83%	721	48	6.70%	6.70%
TAXABLE BONDS OF														
D3	Infrastructure - PSU - Debentures / Bonds	IPDT	3276	179	5.47%	5.47%	3276	179	5.47%	5.47%	632	13	2.12%	2.12%
D4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	-	-	-	-	-	-	-	-	1000	25	2.49%	2.49%
D5	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	-	-	-	-	-	-	-	-	-	-
D6	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	-	-	-	-	-	-	-	-	-	-
D7	Infrastructure - Debentures / Bonds / CPs / loans	IDDS	-	-	-	-	-	-	-	-	-	-	-	-
D8	Infrastructure - Equity (Promoter Group)	IOPE	-	-	-	-	-	-	-	-	-	-	-	-
D9	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
D10	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-
D11	Infrastructure - Securitised Assets	IESA	-	-	-	-	-	-	-	-	-	-	-	-
D12	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	-	-	-	-	-	-	-	-	-	-	-	-
D13	INFRASTRUCTURE OTHER- EQUITY	IOEQ	-	-	-	-	-	-	-	-	-	-	-	-
D14	Reclassified Approved Investments - Equity	IORE	1043	209	20.07%	20.07%	1043	209	20.07%	20.07%	-	-	-	-
D15	Units of InvIT	EIIT	-	-	-	-	-	-	-	-	-	-	-	-
D16	OTHER Investment Infrastructure - Securitised Debt	IOAS	-	-	-	-	-	-	-	-	-	-	-	-
TAX FREE BONDS														
	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
E1	PSU - Equity shares - quoted	EAEQ	1013	122	12.08%	12.08%	1013	122	12.08%	12.08%	1526	41	2.66%	2.66%
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	40625	7853	19.33%	19.33%	40625	7853	19.33%	19.33%	35393	195	0.55%	0.55%
E3	Corporate Securities - Debentures	ECOS	3789	139	3.67%	3.67%	3789	139	3.67%	3.67%	1547	55	3.55%	3.55%
E4	Corporate Securities - Debentures	EDPG	-	-	-	-	-	-	-	-	2	0	0.32%	0.32%
E5	Corporate Securities - Preference Shares	EPNQ	147	25	16.75%	16.75%	147	25	16.75%	16.75%	383	-16	-4.12%	-4.12%
E6	Application Money	ECAM	230	0	0.07%	0.07%	230	0	0.07%	0.07%	541	0	0.07%	0.07%
E7	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance available Investment - CCL, RBI)	ECDB	136	6	4.42%	4.42%	136	6	4.42%	4.42%	146	6	4.05%	4.05%
E8	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
E9	CCIL - CBL	ECBL	-	-	-	-	-	-	-	-	-	-	-	-
E10	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-
E11	Mutual Funds - Gift / G Sec / Liquid Schemes	EGMF	502	4	0.77%	0.77%	502	4	0.77%	0.77%	-	-	-	-
E12	Mutual Funds - Under Promoter Group	EMPG	-	-	-	-	-	-	-	-	-	-	-	-
E13	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	37	0	0.01%	0.01%
E14	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
E15	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS	EAPB	-	-	-	-	-	-	-	-	-	-	-	-
E16	Investment Properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-
E17	Passively Managed Equity ETF (Non Promoter group)	EETF	-	-	-	-	-	-	-	-	138	-1	-0.91%	-0.91%
E18	Deposits - Repo / Reverse Repo	ECMR	4643	33	0.71%	0.71%	4643	33	0.71%	0.71%	1814	26	1.44%	1.44%
E19	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-
E20	Passively Managed Equity ETF (Promoter Group)	EETP	-	-	-	-	-	-	-	-	-	-	-	-
E21	Perpetual Debt Instruments of Tier I & II Capital issued by Non PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-
E22	Units of Real Estate Investment Trust (REITs)	ERIT	-	-	-	-	-	-	-	-	-	-	-	-
E23	Corporate Securities - Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-
F	OTHER INVESTMENTS													
F1	Equity Shares (incl. Co-op Societies)	OESH	1336	197	14.75%	14.75%	1336	197	14.75%	14.75%	1647	-208	-12.64%	-12.64%
F2	Equity Shares (PSUs & Unlisted)	OEPU	28	12	43.54%	43.54%	28	12	43.54%	43.54%	118	-8	-6.58%	-6.58%
F3	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	129	2	1.51%	1.51%	129	2	1.51%	1.51%	121	-2	-1.53%	-1.53%
F4	DEBENTURES	OLDB	-	-	-	-	-	-	-	-	-	-	-	-
F5	Debentures / Bonds / CPs / loans - (Promoter Group)	ODPG	2	(0)	-0.02%	-0.02%	2	-0	-0.02%	-0.02%	0	0	15.60%	15.60%
F6	Mutual Funds (under Insurer's Promoter Group)	OMPG	0	-	-	-	-	-	-	-	-	-	-	-
F7	Passively Managed Equity ETF (Non Promoter group)	OETP	4578	497	10.86%	10.86%	4578	497	-	-	5652	49	0.86%	0.86%
F8	Derivative Instrument	OCDI	-	-	-	-	-	-	-	-	-	-	-	-
F9	Passively Managed Equity ETF Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-
F10	Securitised Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
F11	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IOPD	-	-	-	-	-	-	-	-	-	-	-	-
F12	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-
F13	Debentures / Bonds / CPs / Loans	HODS	-	-	-	-	-	-	-	-	-	-3	-	-
F14	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG	-	-	-	-	-	-	-	-	-	-	-	-
F15	Alternate Investment Funds (Category I)	OAFI	-	-	-	-	-	-	-	-	-	-	-	-
F16	Reclassified Approved Investments - Debt	HORD	135	-	-	-	135	-	-	-	599	-162	-27.00%	-27.00%
F17	Debt Capital Instruments (DCI Basel III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-
F18	Reclassified Approved Investments - Equity	ORAE	1822	351	19.26%	19.26%	1822	351	19.26%	19.26%	1100	184	16.72%	16.72%
F19	Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	-
F20	Alternate Investment Fund (Category II)	OAFB	-	-	-	-	-	-	-	-	-	-	-	-
F21	Reclassified Approved Investments - Debt	ORAD	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL			81642	10699	13.11%	13.11%	81642	10699	13.11%	13.11%	67082	687	1.02%	1.02%

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 L shall be prepared in respect of each fund. In case of ULIP FORM L is prepared at Segregated Fund (SFN) 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 : 30th June, 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
A.	<u>DURING THE QUARTER</u>								
1	11.50% EDELWEISS RETAIL FINANCE LTD NCD 26-05-2025	ODPG	1,478	09-05-2019	ICRA	AA	A+	06-05-2020	
2	9.25% EDELWEISS RURAL & CORPORATE SERVICES LIMITED NCD 22-12-2027	ODPG	2,000	27-12-2017	ICRA	AA	A+	06-05-2020	
3	8.75% EDELWEISS RETAIL FINANCE LTD NCD 22-03-2021	ODPG	427	23-12-2019	ICRA	AA-	A+	06-05-2020	
4	10.00% EDELWEISS HOUSING FINANCE LIMITED NCD 19-07-2026	ODPG	242	24-12-2019	ICRA	AA-	A+	06-05-2020	
B.	<u>AS ON DATE</u>								
1	12.50% RELIANCE INFRASTRUCTURE LTD NCD 15-12-2021	IODS	7000	02-07-2018	FITCH	BBB+	C	07-08-2018	
2	7.50% PNB HOUSING FINANCE LTD NCD 15-09-2020	HTDN	2493	27-09-2018	FITCH	AAA	AA	09-03-2020	
3	9.25% DEWANHOUS NCD 09-09-2023	HORD	1193	12-02-2019	CARE	AAA	D	06-06-2019	
4	11.50% EDELWEISS RETAIL FINANCE LTD NCD 26-05-2025	ODPG	1478	09-05-2019	ICRA	AA	A+	06-05-2020	
5	9.25% EDELWEISS RURAL & CORPORATE SERVICES LIMITED NCD 22-12-2027	ODPG	2000	27-12-2017	ICRA	AA	A+	06-05-2020	
6	8.75% EDELWEISS RETAIL FINANCE LTD NCD 22-03-2021	ODPG	427	23-12-2019	ICRA	AA-	A+	06-05-2020	
7	10.00% EDELWEISS HOUSING FINANCE LIMITED NCD 19-07-2026	ODPG	242	24-12-2019	ICRA	AA-	A+	06-05-2020	
8	ZEE ENTERTAINMENT ENTERPRISES LTD - PREF SHRS	EPNQ	242	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 Investment (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 : 30th June, 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.	<u>DURING THE QUARTER</u>								
				NIL					
B.	<u>AS ON DATE</u>								
				NIL					

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 Investment (COI) are 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 & CODE : EDELWEISS TOKIO LIFE INSURANCE CO. LTD (147)

Statement as on : 30th June, 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
A.	<u>DURING THE QUARTER</u>								
			NIL						
B.	<u>AS ON DATE</u>								
1	0.00% IDFC FIRST BANK LTD ZCB 12-11-2020	ECOS	28	13-05-2016	ICRA	AAA	AA	22-05-2019	
2	9.25% DEWANHOUS NCD 09-09-2023	HORD	135	12-04-2017	CARE	AAA	D	06-06-2019	
3	ZEE ENTERTAINMENT ENTERPRISES LTD - PREF SHRS	EPNQ	156	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 30 June 2020				For the Period Ended 30 June 2020				For the Quarter Ended 30 June 2019				For the Period Ended 30 June 2019			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First year Premium																
	i) Individual Single Premium (ISP)																
	From 0-10,000	-	-	-	-	-	-	-	-	0.01	877	877	0.44	0.01	877	877	0.44
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	0.0	2.0	2.0	0.2	0.0	2	2	0.16	0.03	5	5	0.05	0.03	5	5	0.05
	From 50,001-75,000	-	-	-	-	-	-	-	-	0.00	-	-	(0.07)	0.00	-	-	(0.07)
	From 75,000-100,000	0.1	6.0	6.0	0.1	0.1	6	6	0.10	0.15	15	12	0.53	0.15	15	12	0.53
	From 1,00,001-1,25,000	0.0	-	-	-	0.0	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	0.5	8.0	7.0	0.6	0.5	8	7	0.57	0.55	20	11	1.74	0.55	20	11	1.74
	ii) Individual Single Premium-Annuity (ISPA)																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	0.02	1	1	0.02	0.02	1	1	0.02
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	0.03	1	1	0.03	0.03	1	1	0.03
	From 2,50,001-3,00,000	0.1	2.0	2.0	0.1	0.1	2	2	0.06	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	1.1	14.0	12.0	1.1	1.1	14	12	1.13	0.09	2	2	0.09	0.09	2	2	0.09
	iii) Group Single Premium (GSP)																
	From 0-10,000	0.8	-	13,869.0	81.2	0.8	-	13,869	81.24	0.74	-	1,433	88.05	0.74	-	1,433	88.05
	From 10,000-25,000	0.6	-	359.0	30.3	0.6	-	359	30.34	2.05	-	1,262	143.23	2.05	-	1,262	143.23
	From 25,001-50,000	0.3	-	83.0	9.6	0.3	-	83	9.60	2.36	-	681	102.13	2.36	-	681	102.13
	From 50,001-75,000	0.1	-	14.0	1.9	0.1	-	14	1.90	1.22	-	209	40.86	1.22	-	209	40.86
	From 75,000-100,000	0.0	-	5.0	0.8	0.0	-	5	0.84	0.40	-	49	11.18	0.40	-	49	11.18
	From 1,00,001-1,25,000	0.0	-	1.0	0.2	0.0	-	1	0.19	0.19	-	17	8.30	0.19	-	17	8.30
	Above Rs. 1,25,000	(0.0)	-	(1.0)	(0.5)	(0.0)	-	(1)	(0.50)	0.43	-	19	18.49	0.43	-	19	18.49
	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	2.1	2,929.0	2,838.0	718.8	2.1	2,929	2,838	718.8	1.63	2,401	2,197	1,096.21	1.63	2,401	2,197	1,096.21
	From 10,000-25,000	12.7	8,866.0	8,587.0	2,392.0	12.7	8,866	8,587	2,392.0	8.04	5,249	5,068	2,341.48	8.04	5,249	5,068	2,341.48
	From 25,001-50,000	13.4	3,800.0	3,620.0	884.3	13.4	3,800	3,620	884.3	12.40	3,230	3,124	696.49	12.40	3,230	3,124	696.49
	From 50,001-75,000	7.0	1,083.0	1,019.0	222.4	7.0	1,083	1,019	222.4	7.15	927	872	174.08	7.15	927	872	174.08
	From 75,000-100,000	5.2	556.0	521.0	137.0	5.2	556	523	137.0	6.01	568	538	109.28	6.01	568	538	109.28
	From 1,00,001-1,25,000	3.5	291.0	268.0	85.5	3.5	291	268	85.5	3.64	233	221	72.28	3.64	233	221	72.28
	Above Rs. 1,25,000	13.4	450.0	412.0	270.9	13.4	450	412	270.9	8.77	302	279	200.32	8.77	302	279	200.32
	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	-	-	-	-	-	-	-	-	0.00	-	2	0.06	0.00	-	2	0.06
	From 25,001-50,000	0.0	-	77.0	6.1	0.0	-	77	6.13	0.01	3	405	12.52	0.01	3	405	12.52
	From 50,001-75,000	0.0	-	18.0	0.5	0.0	-	18	0.47	0.01	1	223	25.15	0.01	1	223	25.15
	From 75,000-100,000	0.0	-	315.0	3.4	0.0	-	315	3.43	0.02	1	221	15.45	0.02	1	221	15.45
	From 1,00,001-1,25,000	0.0	-	8.0	0.5	0.0	-	8	0.48	0.01	-	2,043	5.17	0.01	-	2,043	5.17
	Above Rs. 1,25,000	2.0	8.0	13,039.0	2,004.8	2.0	8	13,039	2,004.80	1.78	9	11,790	1,291.32	1.78	9	11,790	1,291.32
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Renewal Premium :																
	i) Individual																
	From 0-10,000	2.3	5,116.0	4,907.0	1,918.7	2.3	5,116	4,907	1,918.69	2.05	2,485	2,271	824.80	2.05	2,485	2,271	824.80
	From 10,000-25,000	13.7	16,197.0	15,830.0	5,014.0	13.7	16,197	15,830	5,014.00	13.76	5,804	5,480	1,470.70	13.76	5,804	5,480	1,470.70
	From 25,001-50,000	21.0	12,923.0	12,751.0	2,095.1	21.0	12,923	12,751	2,095.12	18.64	3,545	3,335	592.74	18.64	3,545	3,335	592.74
	From 50,001-75,000	14.4	6,776.0	6,691.0	864.2	14.4	6,776	6,691	864.19	11.48	1,558	1,464	256.20	11.48	1,558	1,464	256.20
	From 75,000-100,000	11.3	2,686.0	2,655.0	443.4	11.3	2,686	2,655	443.44	11.32	838	782	170.07	11.32	838	782	170.07
	From 1,00,001-1,25,000	8.2	2,273.0	2,242.0	346.0	8.2	2,273	2,242	346.01	4.47	395	375	91.34	4.47	395	375	91.34
	Above Rs. 1,25,000	27.2	3,359.0	3,323.0	1,414.0	27.2	3,359	3,323	1,413.97	23.46	594	532	396.56	23.46	594	532	396.56
	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	0.00	1.00	63.00	0.96	0.0	1.00	63.00	0.96	0.00	1.00	57.00	1.71	0.00	1	57	1.71
	From 25,001-50,000	0.03	3.00	441.00	35.67	0.0	3.00	441.00	35.67	0.02	2.00	291.00	30.35	0.02	2	291	30.35
	From 50,001-75,000	0.00	1.00	124.00	3.65	0.0	1.00	124.00	3.65	(0.00)	-	(8.00)	(0.40)	(0.00)	-	(8)	(0.40)
	From 75,000-100,000	(0.00)	-	(10.00)	(2.64)	(0.0)	-	(10.00)	(2.64)	(0.00)	-	(27.00)	(0.77)	(0.00)	-	(27)	(0.77)
	From 1,00,001-1,25,000	0.02	2.00	418.00	25.16	0.0	2.00	418.00	25.16	0.05	4.00	630.00	50.78	0.05	4	630	50.78

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: 30 JUNE 2020

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

Sr.No.	Channels	For the quarter ended 30 June 20			For the quarter ended 30 June 19		
		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	-	93	0.01	-	-	-
2	Corporate Agents-Banks	-	13,277	0.47	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-
4	Brokers	8	11,360	1.40	11	7245	1.17
5	Micro Agents	-	-	-	-	-	-
6	Direct Business	-	3,057	1.86	3	11109	8.05
	Total(A)	8	27787	3.73	14	18354	9.22
1	Referral (B)						
	Grand Total (A+B)	8	27787	3.73	14	18354	9.22

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

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

Date: 30 JUNE 2020

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

Sr.No.	Channels	For the quarter ended 30 June 2020		For the quarter ended 30 June 2019	
		No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	9,565	29.15	7,234	26.16
2	Corporate Agents-Banks	1,939	6.51	1,182	3.89
3	Corporate Agents -Others	1,074	3.66	883	7.78
4	Brokers	636	3.28	250	1.78
5	Micro Agents	5	0.00	273	0.00
6	Direct Business	4,247	15.46	4,009	8.91
7	Web Aggregators	541	1.18	-	-
	Total (A)	18,007	59.25	13,831	48.51
1	Referral (B)	-	-	-	-
	Grand Total (A+B)	18,007	59.25	13,831	48.51

FORM L-39-Data on Settlement of Claims

Name of the Insurer : EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Date: 30 JUNE 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	216	49	57	-	-	-	322	0.98
3	for Annuities / Pension	247	157	176	-	-	2	582	0.43
4	For Surrender	356	-	-	-	-	-	356	4.67
5	Other benefits*	154**	5	-	-	-	-	159	4.72
1	Group Death Claims	-	66	-	-	-	-	66	12.35
2	Individual Death Claims	-	22	-	-	-	-	22	1.77

* 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: 30 JUNE 2020

Quarterly claims data for Life For the Quarter ended 30 June 20

<i>Individual</i>							
<i>(No. of claims only)</i>							
S. No.	Claims Experience	For Death	For Maturity	For Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	-	-	555	434	584	1
2	Claims reported during the period	31	-	376	647	501	9
3	Claims Settled during the period	22	-	322	582	356	5
4	T & C Rejected	-	-	-	-	-	-
5	Claims Repudiated during the period	-	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	-	-	-	-	-	-
	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	9	-	609	499	729	5
	Less than 3months	9	-	126	246	-	4
	3 months to 6 months	-	-	212	89	-	1
	6months to 1 year	-	-	128	90	-	-
	1year and above	-	-	143	74	729	-

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

<i>Group</i>							
<i>(No. of claims only)</i>							
S. No.	Claims Experience	For Death	For Maturity	For Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	-	-	-	-	-	-
2	Claims reported during the period	76	-	-	-	-	154
3	Claims Settled during the period	66	-	-	-	-	154
4	T & C Rejected	-	-	-	-	-	-
5	Claims Repudiated during the period	-	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	-	-	-	-	-	-
	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	10	-	-	-	-	-
	Less than 3months	10	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

FORM L-40 : Quarterly claims data for LifeName of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED**Date: **30 JUNE 2020**

Claims data for Life For the Period ended 30 June 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	-	-	555	434	584	1
2	Claims reported during the period	31	-	376	647	501	9
3	Claims Settled during the period	22	-	322	582	356	5
4	T & C Rejected	-	-	-	-	-	-
5	Claims Repudiated during the period	-	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	-	-	-	-	-	-
	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	9	-	609	499	729	5
	Less than 3months	9	-	126	246	-	4
	3 months to 6 months	-	-	212	89	-	1
	6months to 1 year	-	-	128	90	-	-
	1year and above	-	-	143	74	729	-

* 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	76	-	-	-	-	154
3	Claims Settled during the period	66	-	-	-	-	154
4	T & C Rejected	-	-	-	-	-	-
5	Claims Repudiated during the period	-	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	-	-	-	-	-	-
	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	10	-	-	-	-	-
	Less than 3months	10	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

FORM L-41 - GRIEVANCE DISPOSAL

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

Date: 30 JUNE 2020

GRIEVANCE DISPOSAL

Sl.No.	Particulars	Opening Balance As on beginning of the quarter	Additions during the quarter	Complaints Resolved / Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered up to the quarter during the financial year
				Fully Accepted	Partially Accepted	Rejected		
1	Complaints made by the customers							
(a)	Death Claims	0	2	1	0	1	0	2
(b)	Policy Servicing	0	7	0	0	7	0	7
(c)	Proposal Processing	0	25	9	0	16	0	25
(d)	Survival Claims	0	2	0	0	1	0	2
(e)	ULIP Related	0	4	3	0	1	0	4
(f)	Unfair Business Practices	0	92	11	0	77	0	92
(g)	Others	0	10	5	0	10	0	10
	Total Number of complaints:	0	142	29	0	113	0	142

2	Total No. of policies during previous year:	79,953
3	Total No. of claims during previous year	771
4	Total No. of policies during current year	18,015
5	Total No. of claims during current year	107
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	79
7	Total No. of Claim Complaints (current year) per 10,000 claims registered	187

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

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

L-42- Valuation Basis (Life Insurance)

a. How the policy data needed for valuation is accessed.	The policy data is extracted from the Ingenium 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
i. Individual Business		
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)
ii. Group Business		
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
i. Individual Business		
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 Annuityants - LIC (a) (1996-98) Ultimate Rates	80% (Without MAD) of Modified Mortality for Annuityants - 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)
ii. Group Business		
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
i. Individual Business		
1. Life - Participating Policies	449 (INFL @ 5%) (without MAD)	897 (INFL @ 5%) (without MAD)
2. Pension - Participating Policies	543 (INFL @ 5%) (without MAD)	678 (INFL @ 5%) (without MAD)
3. Life - Non - participating Policies	278 (INFL @ 5%) (without MAD) 17 (INFL @ 5%) (without MAD) for micro Insurance plan	897 (INFL @ 5%) (without MAD) 17 (INFL @ 5%) (without MAD) for micro Insurance plan
4. Annuities - Participating policies	NA	
5. Annuities - Non-participating policies	271 (INFL @ 5%) (without MAD)	543 (INFL @ 5%) (without MAD)
6. Annuities - Individual Pension Plan	NA	
7. Unit Linked - Life	405 (INFL @ 5%) (without MAD)	897 (INFL @ 5%) (without MAD)
8. Unit Linked - Pension	308 (INFL @ 5%) (without MAD)	615 (INFL @ 5%) (without MAD)
9. Health Insurance	319 (INFL @ 5%) (without MAD)	517 (INFL @ 5%) (without MAD)
ii. Group Business		
1. Non-Participating (excluding OYRGTA)	per member - 266 (INFL @ 5%) (without MAD) per member - 11 (INFL @ 5%) (without MAD) for micro Insurance plan	per member - 285 (INFL @ 5%) (without MAD) per member - 11 (INFL @ 5%) (without MAD) for micro Insurance plan
2. Unit Linked (Non-Unit Fund)	per scheme - 8974 (INFL @ 5%) (without MAD)	
3. Variable Insurance Plan (General Fund Reserve)	per scheme - 6152 (INFL @ 5%) (without MAD)	

4) Bonus Rates :

The provisions for future bonuses are consistent with assumed valuation rate of interest.

5) Policyholders Reasonable Expectations

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

6) Taxation and Shareholder Transfers

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

7) Basis of provisions for Incurred But Not Reported (IBNR)

The provision for IBNR claims is set based on the delay in past claim experience approach.

8) Change in Valuation Methods or Bases: ***

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

MAD* Interest: 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