

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number : 147 dated 10 May 2011

PUBLIC DISCLOSURES FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2020

Sr No	Particulars	Page No.
1	L-1-A-RA Revenue Account	1
2	L-2-A-PL Profit & Loss Account	5
3	L-3-A-BS Balance Sheet	6
4	L-4-Premium	7
5	L-5-Commission	8
6	L-6 -Operating Expenses	9
7	L-6A - Expenses other than those directly related to the Insurance Business	10
8	L-7-Benefits Paid	11
9	L-8 & L-9-Share Capital & Pattern of Shareholding	12
10	L-10 & L11-Reserves and Surplus & Borrowings	13
11	L-12-Investment - Shareholders	14
12	L-13-Investment - Policyholders	15
13	L-14- Investment - Assets Held to cover Linked Liabilities	16
14	L-15-Loans	17
15	L-16-Fixed Assets	18
16	L-17-Cash and Bank Balance	19
17	L-18-Advances and Other Assets	20
18	L-19, L-20 & L-21- Current Liabilities, Provisions & Misc Expenditures	21
19	L-22-Analytical Ratios	22
20	L-23-Receipt and Payment Schedule	23
21	L-24-Valuation on Net Liabilities	24
22	L-25- Geographical Distribution of Business - Group & Individual	25
23	L-26-Investment Assets	29
24	L-27-Ulip Linked Business	30
25	L-28-ULIP NAV	31
26	L-29-Debt Securities	32
27	L-30-Related Party Transactions	35
28	L-31-Board of Directors & Key Persons	36
29	L-32-Solvency Margin	37
30	L-33-NPAs	38
31	L-34-Yield on Investment	41
32	L-35- Downgrading of Investment	44
33	L-36-Business Numbers	47
34	L-37-Business Acquisition-Group	48
35	L-38-Business Acquisition-Individual	49
36	L-39-Ageing of Claims	50
37	L-40-Claims Data	51
38	L-41-Grievances (Life)	53
39	L-42-Valuation Basis (Life)	54

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 SEPTEMBER 2020

(₹ in '000)

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

Particulars	Schedule	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
			Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Premium earned-net	L-4											
(a) Premium		28,59,078	9,81,754	27,893	11,50,226	-	7,008	62,986	3,200	6,10,578	13,432	2,000
(b) Reinsurance ceded		(94,493)	(1,140)	-	(49,956)	-	(1,277)	(40,728)	-	(1,393)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Sub Total		27,64,585	9,80,614	27,893	11,00,270	-	5,731	22,258	3,200	6,09,186	13,432	2,000
Income from Investments	L-4											
(a) Interest, Dividend & Rent (Net)		5,06,974	1,03,620	12,979	2,79,274	7,887	1,184	26,462	4,947	59,340	3,020	8,260
(b) Profit on sale / redemption of investments		5,47,909	60,076	10,129	1,12,570	-	-	3,475	3,340	3,11,301	13,952	33,067
(c) (Loss on sale / redemption of investments)		(2,91,408)	(10,602)	(2,662)	(44,915)	-	-	-	-	(2,24,572)	(4,316)	(4,340)
(d) Transfer /Gain on revaluation / change in fair value*		4,97,545	-	-	-	-	-	-	-	5,05,161	3,719	(11,334)
Sub Total		12,61,020	1,53,094	20,445	3,46,928	7,887	1,184	29,938	8,287	6,51,230	16,375	25,652
Contribution from Shareholders' Account towards Excess EOM	L-4	-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' Account		6,51,571	3,90,123	-	2,68,775	(3,620)	-	-	(3,130)	(576)	-	-
Income on Unclaimed amount of Policyholders		291	-	-	291	-	-	-	-	-	-	-
Other Income		14,231	671	-	13,540	1	-	-	-	19	-	-
Sub Total		6,66,093	3,90,794	-	2,82,606	(3,619)	-	-	(3,130)	(557)	-	-
Total (A)		46,91,698	15,24,502	48,338	17,29,804	4,269	6,915	52,196	8,357	12,59,858	29,807	27,652
Commission Expenses	L-5											
(a) Interest, Dividend & Rent (Net)		2,55,036	1,37,994	599	1,02,771	116	160	1,208	-	11,895	292	-
(b) Operating Expenses related to Insurance Business		12,31,141	6,89,585	1,223	4,56,876	(795)	2,110	22,615	430	58,420	514	163
(c) GST/Service Tax on Charges		15,550	-	-	-	-	-	-	57	14,798	259	436
(d) Provision for Doubtful debts		(41)	415	1	(478)	(11)	(0)	0	-	30	1	2
Bad debt written off	L-5	-	-	-	-	-	-	-	-	-	-	-
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)		15,01,686	8,27,994	1,823	5,59,169	(690)	2,270	23,823	487	85,143	1,066	601
Benefits Paid (Net)	L-7											
(a) Gross **		3,99,855	39,610	3,321	72,539	7,191	2,945	89,914	85,814	92,607	315	5,599
(b) Interim Bonuses Paid		107	100	7	-	-	-	-	-	-	-	-
(c) Change in valuation of liability in respect of life policies		28,19,241	6,55,914	40,786	11,66,460	(2,589)	2,860	(96,364)	(79,648)	10,82,109	27,937	21,777
(d) Amount ceded in Reinsurance		(64,069)	884	-	(68,365)	-	-	3,412	-	0	-	-
(e) Amount accepted in Reinsurance	L-7	-	-	-	-	-	-	-	-	-	-	-
Total (C)		31,55,134	6,96,508	44,115	11,70,634	4,601	5,805	(3,038)	6,166	11,74,716	28,252	27,376
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		34,878	-	2,401	-	357	(1,160)	31,411	1,705	-	489	(324)
Appropriations	L-7											
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (PAR)		2,401	-	2,401	-	-	-	-	-	-	-	-
Revenue Surplus transferred to Balance Sheet (NON PAR)		32,477	-	-	-	357	(1,160)	31,411	1,705	-	489	(324)
TOTAL (D)		34,878	-	2,401	-	357	(1,160)	31,411	1,705	-	489	(324)
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)]												
The total surplus is disclosed below:												
(a) Interim Bonuses Paid		107	100	6	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		34,878	-	2,401	-	357	(1,160)	31,411	1,705	-	489	(324)
(d) Total Surplus [(a) + (b) + (c)]		34,985	100	2,407	-	357	(1,160)	31,411	1,705	-	489	(324)

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 HALF YEAR ENDED ENDED 30 SEPTEMBER 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		44,96,104	12,37,728	34,968	17,94,938	11,885	12,169	1,23,767	3,200	12,44,585	27,598	5,265
(b) Reinsurance ceded		(1,84,325)	(2,090)	-	(97,035)	-	(2,624)	(78,568)	-	(4,010)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Sub Total		43,11,779	12,35,638	34,968	16,97,903	11,885	9,546	45,200	3,200	12,40,576	27,598	5,265
Income from Investments												
(a) Interest, Dividend & Rent (Net)		9,60,876	1,97,696	24,838	5,38,282	15,474	2,321	51,455	11,103	97,988	5,407	16,312
(b) Profit on sale / redemption of investments		9,16,539	70,235	12,640	3,10,806	-	-	3,475	3,340	4,52,190	17,796	46,056
(c) (Loss on sale / redemption of investments)		(5,60,489)	(30,492)	(7,589)	(47,697)	-	-	(437)	(1,748)	(4,38,445)	(16,904)	(17,176)
(d) Transfer /Gain on revaluation / change in fair value*		16,00,313	-	-	-	-	-	-	-	15,23,473	40,085	36,755
Sub Total		29,17,239	2,37,439	29,889	8,01,391	15,474	2,321	54,493	12,695	16,35,206	46,384	81,947
Contribution from Shareholders' Account towards Excess EOM		-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' Account		14,50,979	5,70,536	-	6,94,592	-	-	-	-	1,85,851	-	-
Income on Unclaimed amount of Policyholders		550	-	-	550	-	-	-	-	-	-	-
Other Income		17,543	1,310	-	16,161	3	-	-	-	69	-	-
Sub Total		14,69,072	5,71,846	-	7,11,303	3	-	-	-	1,85,920	-	-
Total (A)		86,98,090	20,44,923	64,857	32,10,597	27,362	11,867	99,692	15,895	30,61,702	73,981	87,212
Commission Expenses	L-5	3,77,081	1,66,188	288	1,81,632	300	300	2,518	-	25,335	519	-
Operating Expenses related to Insurance Business \$		25,84,182	9,42,898	2,214	12,61,600	2,899	4,487	61,904	681	3,05,286	1,430	782
GST/Service Tax on Charges		31,194	-	-	-	-	-	-	121	29,708	522	844
Provision for Doubtful debts		2,924	415	1	2,486	(11)	(0)	0	-	30	1	2
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)		29,95,381	11,09,501	2,503	14,45,719	3,188	4,787	64,423	802	3,60,358	2,473	1,628
Benefits Paid (Net)	L-7	5,88,088	61,806	3,573	89,065	11,239	3,262	1,32,103	1,14,593	1,51,944	369	20,133
Interim Bonuses Paid		145	139	6	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-
(a) Gross **		51,66,627	8,72,594	56,078	17,75,236	12,578	3,368	(1,36,750)	(1,01,205)	25,49,399	70,338	64,990
(b) Amount ceded in Reinsurance		(92,591)	884	-	(99,425)	-	-	5,950	-	0	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
Total (C)		56,62,269	9,35,422	59,658	17,64,876	23,817	6,631	1,304	13,388	27,01,344	70,706	85,123
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		40,440	-	2,698	-	357	449	33,966	1,705	-	802	461
Appropriations												
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (PAR)		2,698	-	2,698	-	-	-	-	-	-	-	-
Revenue Surplus transferred to Balance Sheet (NON PAR)		37,742	-	-	-	357	449	33,966	1,705	-	802	461
TOTAL (D)		40,440	-	2,698	-	357	449	33,966	1,705	-	802	461
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)]												
The total surplus is disclosed below:												
(a) Interim Bonuses Paid		145	139	6	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		40,440	-	2,698	-	357	449	33,966	1,705	-	802	461
(d) Total Surplus [(a) + (b)+ (c)]		40,585	139	2,704	-	357	449	33,966	1,705	-	802	461

REVENUE ACCOUNT FOR THE QUARTER ENDED 30 SEPTEMBER 30 SEPTEMBER 2019

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)												(₹ in '000)
Particulars	Schedule	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
			Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Premium earned-net	L-4											
(a) Premium		23,00,889	5,78,897	37,355	9,81,847	14,269	7,933	88,638	11,146	5,71,532	6,816	2,455
(b) Reinsurance ceded		(1,08,989)	(822)	-	(39,649)	-	(1,137)	(65,559)	-	(1,821)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Sub Total		21,91,900	5,78,075	37,355	9,42,198	14,269	6,796	23,079	11,146	5,69,711	6,816	2,455
Income from Investments												
(a) Interest, Dividend & Rent (Net)		3,80,965	64,356	11,436	2,05,529	8,625	1,175	28,945	5,736	47,014	2,382	5,766
(b) Profit on sale / redemption of investments		3,14,404	36,350	4,862	1,77,975	282	490	1,639	200	79,871	2,296	10,440
(c) (Loss on sale / redemption of investments)		(2,49,179)	(20,909)	(3,971)	(1,12,719)	-	-	-	-	(1,07,475)	(1,199)	(2,906)
(d) Transfer /Gain on revaluation / change in fair value*		(92,790)	-	-	-	-	-	-	-	(74,901)	(6,020)	(11,870)
Sub Total		3,53,399	79,797	12,327	2,70,786	8,907	1,665	30,583	5,935	(55,490)	(2,541)	1,430
Contribution from Shareholders' Account towards Excess EOM		-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' Account		5,42,900	3,21,303	-	(1,52,960)	-	26,657	(6,744)	1,028	3,51,117	2,498	-
Income on Unclaimed amount of Policyholders		356	-	-	724	-	-	-	-	(368)	-	-
Other Income		5,052	3,624	-	1,171	-	-	-	-	258	-	-
Sub Total		5,48,309	3,24,927	-	(1,51,065)	-	26,657	(6,744)	1,028	3,51,007	2,498	-
Total (A)		30,93,609	9,82,799	49,682	10,61,918	23,176	35,119	46,918	18,109	8,65,228	6,774	3,885
Commission Expenses	L-5	1,92,680	60,004	685	1,12,807	164	1,047	1,772	6	15,994	205	(4)
Operating Expenses related to Insurance Business \$	L-6	13,53,982	4,75,803	2,168	4,05,195	4,029	28,261	45,863	1,445	3,85,764	4,889	564
GST/Service Tax on Charges		14,031	-	-	-	-	-	-	60	13,390	234	348
Provision for Doubtful debts		(204)	-	-	(204)	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		26,321	73	-	16,000	-	-	-	-	5,862	-	4,386
(b) Provision for Standard and non standard assets		-	-	-	-	-	-	-	-	-	-	-
Total (B)		15,86,811	5,35,880	2,853	5,33,799	4,193	29,308	47,635	1,511	4,21,010	5,328	5,295
Benefits Paid (Net)	L-7	1,97,350	32,832	3,415	34,148	5,168	(1,405)	67,614	446	32,675	381	22,074
Interim Bonuses Paid		142	129	15	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-
(a) Gross **		15,36,611	4,13,957	40,921	7,23,220	14,827	7,215	(70,323)	16,153	4,11,545	2,418	(23,320)
(b) Amount ceded in Reinsurance		(71,473)	-	-	(73,464)	-	-	1,991	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
Total (C)		16,62,630	4,46,917	44,351	6,83,903	19,995	5,810	(718)	16,599	4,44,220	2,800	(1,245)
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		(1,55,832)	0	2,478	(1,55,788)	(1,013)	(0)	(0)	0	(0)	(1,354)	(164)
Appropriations												
Transfer to Shareholders' Account		(1,61,439)	-	-	(1,55,788)	(3,478)	-	-	-	-	(1,354)	(827)
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (PAR)		2,478	-	2,478	-	-	-	-	-	-	-	-
Revenue Surplus transferred to Balance Sheet (NON PAR)		3,129	-	-	-	2,465	-	-	-	-	-	664
TOTAL (D)		(1,55,832)	-	2,478	(1,55,788)	(1,013)	-	-	-	-	(1,354)	(164)
NOTES:												
* Represents the deemed realised gain as per norms specified by the Authority.												
**Represents Mathematical Reserves after allocation of bonus [The bonus is ₹ Nil thousands for the current year (previous year ₹ Nil thousands)]												
The total surplus is disclosed below:												
(a) Interim Bonuses Paid		142	129	15	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		(1,55,832)	-	2,478	(1,55,788)	(1,013)	-	-	-	-	(1,354)	(164)
(d) Total Surplus [(a) + (b)+ (c)]		(1,55,689)	129	2,493	(1,55,788)	(1,013)	-	-	-	-	(1,354)	(164)

REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30 SEPTEMBER 2019

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)												(₹ in '000)
Particulars	Schedule	Total	Non-Linked Par		Non-Linked Non Par					Individual Life	Linked Non Par	Group
			Individual Par	Individual Par Pensioner	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Premium earned-net	L-4											
(a) Premium		39,46,983	8,12,609	50,917	15,01,998	15,609	13,577	3,89,915	17,933	11,17,673	23,299	3,455
(b) Reinsurance ceded		(2,14,380)	(1,550)	-	(76,737)	-	(2,144)	(1,30,390)	-	(3,558)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Sub Total		37,32,603	8,11,059	50,917	14,25,261	15,609	11,432	2,59,524	17,933	11,14,115	23,299	3,455
Income from Investments												
(a) Interest, Dividend & Rent (Net)		7,32,402	1,24,323	22,154	3,96,031	16,868	2,387	57,393	11,436	83,214	4,870	13,725
(b) Profit on sale / redemption of investments		6,47,881	54,456	8,010	4,04,076	401	900	2,083	278	1,53,644	4,482	19,552
(c) Loss on sale / redemption of investments		(9,27,840)	(28,381)	(5,472)	(1,44,840)	-	-	-	(207)	(1,43,838)	(1,589)	(3,519)
(d) Transfer /Gain on revaluation / change in fair value*		(1,16,483)	-	-	-	-	-	-	-	(98,822)	(5,384)	(12,276)
Sub Total		9,35,960	1,50,398	24,691	6,55,263	17,269	3,287	59,476	11,507	(5,792)	2,379	17,482
Contribution from Shareholders' Account towards Excess EOM		-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' Account		14,19,691	3,32,681	-	5,78,482	-	31,547	17,943	2,095	4,54,444	2,498	-
Income on Unclaimed amount of Policyholders		724	-	-	724	-	-	-	-	-	-	-
Other Income		6,625	4,117	-	2,209	-	-	-	-	299	-	-
Sub Total		14,27,041	3,36,798	-	5,81,415	-	31,547	17,943	2,095	4,54,745	2,498	-
Total (A)		60,95,604	12,98,256	75,608	26,61,939	32,878	46,266	3,36,943	31,535	15,63,067	28,176	20,937
Commission Expenses	L-5	2,94,001	86,068	899	1,67,667	358	1,594	3,823	358	32,719	515	-
Operating Expenses related to Insurance Business\$	L-6	25,58,599	5,63,229	2,541	13,06,515	3,921	31,285	97,701	2,637	5,44,752	5,045	972
GST/Service Tax on Charges		28,266	-	-	-	-	-	-	118	26,936	518	694
Provision for Doubtful debts		1,424	-	-	1,424	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		64,003	255	-	53,500	-	-	-	-	5,862	-	4,386
(b) Provision for Standard and non standard assets		-	-	-	-	-	-	-	-	-	-	-
Total (B)		29,46,294	6,49,552	3,439	15,29,107	4,278	32,880	1,01,524	3,114	6,10,269	6,079	6,052
Benefits Paid (Net)	L-7	3,48,770	59,077	4,227	52,973	9,183	1,709	1,23,343	2,509	61,582	1,035	33,133
Interim Bonuses Paid		213	198	15	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-
(a) Gross **		28,86,381	5,89,430	63,921	11,78,227	16,950	11,677	1,06,896	25,913	8,91,217	21,062	(18,912)
(b) Amount ceded in Reinsurance		(93,189)	-	-	(98,367)	-	-	5,179	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
Total (C)		31,42,175	6,48,705	68,163	11,32,833	26,133	13,385	2,35,418	28,422	9,52,798	22,096	14,221
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		7,135	-	4,006	-	2,465	-	-	-	-	-	664
Appropriations												
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (PAR)		4,006	-	4,006	-	-	-	-	-	-	-	-
Revenue Surplus transferred to Balance Sheet (NON PAR)		3,129	-	-	-	2,465	-	-	-	-	-	664
TOTAL (D)		7,135	-	4,006	-	2,465	-	-	-	-	-	664
NOTES:												
* Represents the deemed realised gain as per norms specified by the Authority.												
**represents Mathematical Reserves after allocation of bonus [The bonus is ₹ Nil thousands for the current year (previous year ₹ Nil thousands)]												
The total surplus is disclosed below:												
(a) Interim Bonuses Paid		213	198	15	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		7,135	-	4,006	-	2,465	-	-	-	-	-	664
(d) Total Surplus [(a) + (b)+ (c)]:		7,348	198	4,021	-	2,465	-	-	-	-	-	664

PROFIT AND LOSS ACCOUNT FOR THE HALF YEAR ENDED 30 SEPTEMBER 2020

SHAREHOLDERS' ACCOUNT (NON-TECHNICAL ACCOUNT)

(₹ in '000)

Particulars	SCHEDULE	For the Quarter ended 30 September 2020	For the Half Year Ended 30 September 2020	For the Quarter ended 30 September 2019	For the Half Year Ended 30 September 2019
Amounts transferred from the policyholders account (Technical Account)		-	-	(1,61,439)	-
Income from investments					
(a) Interest, Dividend & Rent (Net)		57,135	1,29,082	1,21,186	2,66,637
(b) Profit on sale / redemption of investments		43,077	53,429	55,700	1,11,586
(c) (Loss on sale / redemption of investments)		(9,823)	(27,470)	(21,397)	(39,405)
(d) Transfer /Gain/(Loss) on revaluation / change in fair value		-	-	-	-
Sub Total		90,389	1,55,041	1,55,489	3,38,818
Other income		4,618	4,618	235	235
Total (A)		95,007	1,59,659	(5,715)	3,39,053
Expenses other than those directly related to the insurance business	3A	2,431	3,364	(4,660)	4,132
Contribution towards the remuneration of MD/CEOs/WTDS		8,454	8,454	1,221	1,221
Bad debts written off		-	-	-	-
Provisions (Other than taxation)					
(a) For diminution in the value of investment (Net)		-	-	82,031	2,72,110
(b) Provision for doubtful debts		-	-	-	-
(c) Others		-	-	-	-
Contribution to the Policyholders' Account towards Excess EOM		-	-	-	-
Contribution to the Policyholders' Account		6,51,571	14,50,979	5,42,900	14,19,691
Total (B)		6,62,456	14,62,797	6,21,492	16,97,154
Profit / (Loss) before tax		(5,67,449)	(13,03,138)	(6,27,207)	(13,58,101)
Provision for taxation					
For Current Year		-	-	-	-
For earlier years		-	-	-	-
Profit / (Loss) after tax		(5,67,449)	(13,03,138)	(6,27,207)	(13,58,101)
APPROPRIATIONS					
(a) Balance at the beginning of the year		(1,46,68,669)	(1,39,32,980)	(1,18,12,327)	(1,10,81,435)
(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		(1,52,36,118)	(1,52,36,118)	(1,24,39,534)	(1,24,39,536)
Earning per share of face value ₹ 10 - Basic/Diluted		(1.82)	(4.17)	(2.01)	(4.34)

BALANCE SHEET AS AT 30 SEPTEMBER 2020

(₹ in '000)

PARTICULARS	SCHEDULE	As at 30 September 2020	As at 30 September 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		43,305	99,993	(30,102)
Sub-total		2,00,52,136	2,00,74,680	1,99,78,729
Borrowings				
Policyholders' Funds	L-11	-	-	-
Credit/(Debit) Fair Value Change Account		1,74,125	26,322	67,260
Policy liabilities		2,23,41,258	1,67,54,375	1,99,52,227
Insurance reserves		-	-	-
Provision for Linked Liabilities		82,09,837	61,58,299	76,22,632
Add: Credit/(Debit) Fair Value Change Account		3,45,021	2,33,926	(12,55,292)
Total Provision for Linked Liabilities		85,54,858	63,92,225	63,67,340
Sub-total		3,10,70,241	2,31,72,922	2,63,86,827
Funds for Discontinued Policies				
Discontinued on account of non-payment of premium-Linked		15,46,935	9,34,382	10,49,448
Others		-	-	-
Funds for Future Appropriations (PAR)		51,523	41,480	48,824
Surplus in Revenue account (Non PAR)		37,742	3,129	-
Total		5,27,58,577	4,42,26,593	4,74,63,828
APPLICATION OF FUNDS				
Investments				
Shareholders'	L-12	29,79,357	58,14,702	37,51,952
Policyholders'	L-13	2,19,83,088	1,66,87,196	1,96,55,903
Assets held to cover linked liabilities	L-14	1,01,01,783	73,26,608	74,16,789
Loans	L-15	1,25,287	71,148	98,338
Fixed assets	L-16	9,81,670	10,00,101	10,78,554
Current assets				
Cash and bank balances	L-17	5,01,273	4,17,027	9,04,592
Advances and other assets	L-18	31,17,253	21,70,331	29,55,815
Sub-total (A)		36,18,526	25,87,358	38,60,407
Current liabilities	L-19	22,32,313	16,73,456	23,12,629
Provisions	L-20	34,939	26,600	18,466
Sub-total (B)		22,67,252	17,00,056	23,31,095
Net Current Assets (C) = (A - B)		13,51,274	8,87,302	15,29,312
Miscellaneous expenditure (to the extent not written off or adjusted)	L-21	-	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		1,52,36,118	1,24,39,536	1,39,32,979
Debit Balance in Revenue Account (Policyholders' Account)		-	-	-
Total		5,27,58,577	4,42,26,593	4,74,63,828

Contingent Liabilities

PARTICULARS	As at 30 September 2020	As at 30 September 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)	3,974	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 September 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	9,39,370	4,82,134	-	3,21,207	-	513	5,852	3,200	1,22,990	1,475	2,000
Renewal Premiums	18,85,425	4,99,620	27,893	8,19,157	-	6,496	32,789	-	4,87,513	11,957	-
Single Premiums	34,282	-	-	9,862	-	-	24,345	-	75	-	-
Total	28,59,077	9,81,754	27,893	11,50,226	-	7,008	62,986	3,200	6,10,578	13,432	2,000

For the Half Year Ended 30 September 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	15,33,595	5,80,246	-	6,38,116	-	925	22,251	3,200	2,81,957	1,634	5,265
Renewal Premiums	28,92,620	6,57,481	34,968	11,42,211	-	11,244	59,538	-	9,61,413	25,764	-
Single Premiums	69,889	-	-	14,611	11,885	-	41,979	-	1,215	200	-
Total	44,96,104	12,37,728	34,968	17,94,938	11,885	12,169	1,23,767	3,200	12,44,585	27,598	5,265

For the Quarter Ended 30 September 2019

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Premium											
First year Premiums	8,93,916	2,41,955	(41)	4,10,747	-	4,382	32,775	11,146	1,89,415	1,083	2,455
Renewal Premiums	13,44,568	3,36,942	37,397	5,68,039	-	3,551	22,109	-	3,71,057	5,474	-
Single Premiums	62,406	-	-	3,062	14,269	-	33,755	-	11,061	259	-
Total	23,00,890	5,78,898	37,355	9,81,847	14,269	7,933	88,638	11,146	5,71,532	6,816	2,455

For the Half Year Ended 30 September 2019

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
		Individual Par	Individual Par Pension#	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Premium											
First year Premiums	13,88,641	3,44,165	(495)	6,36,327	-	7,410	43,276	17,933	3,33,990	2,581	3,455
Renewal Premiums	24,13,283	4,68,444	51,412	8,61,203	-	6,167	2,38,941	-	7,66,858	20,259	-
Single Premiums	1,45,059	-	-	4,468	15,609	-	1,07,698	-	16,825	459	-
Total	39,46,983	8,12,610	50,916	15,01,998	15,609	13,577	3,89,915	17,933	11,17,673	23,299	3,455

Form L-5- Commission Schedule
COMMISSION

For the Quarter Ended 30 September 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	1,83,435	1,09,984	-	69,584	-	48	291	-	3,466	62	-
Renewal Premiums	52,707	17,562	599	26,942	-	101	360	-	6,958	185	-
Single Premiums	725	-	-	167	-	-	557	-	1	-	-
Other Commissions	-	-	-	-	-	-	-	-	-	-	-
Total (A)	2,36,867	1,27,545	599	96,693	-	149	1,208	-	10,425	247	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
Net commission	2,36,867	1,27,545	599	96,693	-	149	1,208	-	10,425	247	-
Rewards and Remuneration to Agent, brokers and other intermediaries	18,169	10,448	-	6,079	116	11	-	-	1,470	45	-
TOTAL	2,55,036	1,37,994	599	1,02,771	116	160	1,208	-	11,895	292	-
Break-up of the commission expenses (gross) incurred to procure business:											
Agents	1,65,898	95,319	211	62,351	116	146	26	-	7,473	255	-
Brokers	30,391	5,699	1	24,041	-	1	625	-	23	-	-
Corporate Agency	58,601	36,976	387	16,286	-	13	557	-	4,346	36	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others - Web Aggregators	145	-	-	93	-	-	-	-	53	-	-
Total	2,55,036	1,37,994	599	1,02,771	116	160	1,208	-	11,895	292	-

For the Half Year Ended 30 September 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	2,72,919	1,30,417	-	1,33,263	-	117	949	-	8,101	72	-
Renewal Premiums	73,858	23,471	288	34,892	-	159	767	-	13,887	394	-
Single Premiums	1,263	-	-	268	-	184	803	-	5	3	-
Other Commissions	-	-	-	-	-	-	-	-	-	-	-
Total (A)	3,48,040	1,53,888	288	1,68,423	184	276	2,518	-	21,994	469	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
Net commission	3,48,040	1,53,888	288	1,68,423	184	276	2,518	-	21,994	469	-
Rewards and Remuneration to Agent, brokers and other intermediaries	29,041	12,299	-	13,209	116	24	-	-	3,342	51	-
Net commission	3,77,081	1,66,188	288	1,81,632	300	300	2,518	-	25,335	520	-
Break-up of the commission expenses (gross) incurred to procure business:											
Agents	2,47,279	1,12,964	146.34	1,17,151.70	152	274.89	26	-	16,097.41	467.14	-
Brokers	44,780	6,632	1	36,400	-	1	1,702	-	43	-	-
Corporate agency	84,784	46,592	141	27,969	148	24	790	-	9,067	53	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others - Web Aggregators	238	-	-	111	-	-	-	-	127	-	-
Total	3,77,081	1,66,188	288	1,81,632	300	300	2,518	-	25,335	520	-

For the Quarter Ended 30 September 2019

('€ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Commission											
First year Premiums	1,44,104	45,451	(3)	86,977	-	###	1,200	17	9,438	69	-
Renewal Premiums	37,599	11,706	691	19,483	-	24	108	-	5,495	91	-
Single Premiums	1,199	-	-	50	-	56	940	-	150	3	-
Other Commissions	-	-	-	-	-	-	-	-	-	-	-
Total (A)	1,82,902	57,157	688	1,06,510	56	979	2,248	17	15,083	163	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
Net commission	1,82,902	57,157	688	1,06,510	56	979	2,248	17	15,083	163	-
Rewards and Remuneration to Agent, brokers and other intermediaries	9,778	2,848	(3)	6,297	108	68	(476)	(11)	911	42	(4)
Net commission	1,92,680	60,004	685	1,12,807	164	1,047	1,772	6	15,994	205	(4)
Break-up of the commission expenses (gross) incurred to procure business:											
Agents	1,42,429	46,269	251	86,756	140	973	(476)	6	8,331	183	(4)
Brokers	13,465	2,930	1	9,186	-	3	1,308	-	37	-	-
Corporate agency	36,775	10,802	433	16,864	24	71	940	-	7,620	22	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others - Web Aggregators	11	4	-	1	-	-	-	-	6	-	-
Total	1,92,680	60,004	685	1,12,807	164	1,047	1,772	6	15,994	205	(4)

For the Half Year Ended 30 September 2019

('€ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Commission											
First year Premiums	2,19,979	65,705	(37)	1,32,192	-	####	1,346	358	18,831	126	-
Renewal Premiums	58,432	16,712	936	27,354	-	41	1,537	-	11,312	340	-
Single Premiums	1,464	-	-	63	-	251	940	-	204	6	-
Other Commissions	-	-	-	-	-	-	-	-	-	-	-
Total (A)	2,79,875	82,416	898	1,59,809	251	1,499	3,823	358	30,347	473	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
Net commission	2,79,875	82,416	898	1,59,809	251	1,499	3,823	358	30,347	473	-
Rewards and Remuneration to Agent, brokers and other intermediaries	14,126	3,651	-	7,858	107	95	-	-	2,372	43	-
Net commission	2,94,001	86,068	898	1,67,667	357	1,595	3,823	358	32,719	516	-
Break-up of the commission expenses (gross) incurred to procure business:											
Agents	2,16,370	66,274	370	1,30,596	317	1,494	-	17	16,836	465	-
Brokers	21,457	4,746	1	13,407	-	7	2,884	340	72	-	-
Corporate agency	56,163	15,044	528	23,663	40	93	940	-	15,805	51	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others - Web Aggregators	11	4	-	1	-	-	-	-	6	-	-
Total	2,94,001	86,068	898	1,67,667	357	1,595	3,823	358	32,719	516	-

L-6- Operating Expenses Schedule

(₹ in '000)

Particulars	For the Quarter Ended 30 September 2020	For the Half Year Ended 30 September 2020	For the Quarter Ended 30 September 2019	For the Half Year Ended 30 September 2019
Employees' remuneration & welfare benefits	6,78,349	14,66,393	7,86,001	15,15,487
Travel, conveyance and vehicle running expenses	11,699	24,714	45,569	81,114
Training expenses	17,185	22,595	22,326	41,893
Rent, rates & taxes	58,181	1,21,320	52,222	1,02,156
Repairs & Maintenance	21,914	45,068	32,547	67,979
Printing & stationery	1,592	5,350	5,363	10,356
Communication expenses	9,137	20,811	12,619	29,786
Legal & professional charges	28,509	50,877	28,265	49,534
Medical Fees	3,174	14,896	10,115	19,728
Auditors' Fees, expenses, etc.	-	-	-	-
(a) as auditor	700	1,400	487	975
(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	350	125	250
(d) Out of pocket expenses	65	115	38	75
Advertisement & publicity	1,41,183	2,51,634	1,02,834	1,57,217
Bank charges	5,778	12,244	5,130	10,090
Others:				
(a) Business Development, Marketing & Sales Promotion	74,306	1,70,713	70,053	1,17,744
(b) Stamp duty on policies	6,353	17,614	14,196	26,634
(c) Information Technology Cost	60,757	1,13,103	55,696	1,02,475
(d) Business Support Expenses	25,491	77,930	44,825	95,092
(e) (Profit)/Loss on sale of Fixed Assets	-	-	(1,511)	(1,392)
(f) General & Other Insurance Expenses	4,967	10,992	8,399	15,414
Depreciation	75,802	1,47,537	54,277	1,10,850
GST / Service Tax Expenses	5,824	8,526	4,406	5,142
Total	12,31,141	25,84,182	13,53,982	25,58,599

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

(₹ in '000)

Particulars	For the Quarter Ended 30 September 2020	For the Half Year Ended 30 September 2020	For the Quarter Ended 30 September 2019	For the Half Year Ended 30 September 2019
Employees' remuneration & welfare benefits	-	-	-	-
Rents, rates & taxes	519	1,064	(6,500)	1,160
Legal and Professional fee	-	-	-	-
Bank Charges	(147)	93	150	300
Directors Sitting fees	160	420	140	400
Others	1,899	1,787	1,550	2,272
Total	2,431	3,364	(4,660)	4,132

Form L-7: Benefits Paid Schedule (Net)

For the Quarter Ended 30 September 2020											
Particulars	Total	Non-Linked Par		Non-Linked Non Par				Group Variable	Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par		Individual Life	Individual Linked Pension	Group
1. Insurance claims											
(a) Claims by Death.*	2,77,107	4,127	1,563	1,31,139	2,100	1,000	1,23,965	-	14,897	315	1
(b) Claims by Maturity.	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment.	5,089	-	-	-	5,089	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
(i) Surrenders	1,23,996	12,823	1,753	31,503	-	-	-	-	77,716	-	-
(ii) Survival benefit	23,636	-	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health	5,000	-	-	-	-	5,000	-	-	-	-	-
Withdrawals	1,02,196	-	-	72	-	-	10,712	85,814	-	-	5,598
Income on Unclaimed amount of Policyholders	4	(121)	6	103	2	1	21	-	(7)	(8)	0
2. (Amount ceded in reinsurance)											
(a) Claims by Death	(1,35,776)	(1,100)	-	(89,892)	-	-	(44,764)	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(1,198)	245	-	(385)	-	(1,056)	-	-	-	-	-
3. Amount accepted in reinsurance											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
Total	3,99,856	39,610	3,321	72,539	7,191	2,945	89,914	85,814	92,607	315	5,599
Benefits paid to claimants:											
1) In India	3,99,856	39,610	3,321	72,539	7,191	2,945	89,914	85,814	92,607	315	5,599
2) Outside India	-	-	-	-	-	-	-	-	-	-	-
Total	3,99,856	39,610	3,321	72,539	7,191	2,945	89,914	85,814	92,607	315	5,599

* Claim includes specific claim settlement costs, whenever applicable and Refined claim provisions.

For the Half Year Ended 30 September 2020											
Particulars	Total	Non-Linked Par		Non-Linked Non Par				Group Variable	Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par		Individual Life	Individual Linked Pension	Group
1. Insurance claims											
(a) Claims by Death.*	4,46,799	13,324	1,563	1,48,715	2,100	15	2,61,858	-	18,852	368	5
(b) Claims by Maturity.	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment.	9,137	-	-	-	9,137	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
(i) Surrenders	1,94,198	17,242	2,003	41,955	0	-	-	-	1,32,998	-	-
(ii) Survival benefit	32,108	32,108	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health	5,000	-	-	-	-	5,000	-	-	-	-	-
Withdrawals	1,48,089	-	-	143	-	-	13,218	1,14,593	7	-	20,128
Income on Unclaimed amount of Policyholders	597	103	7	353	2	3	40	-	87	1	0
2. (Amount ceded in reinsurance)											
(a) Claims by Death	(2,45,893)	(1,175)	-	(1,02,707)	-	-	(1,41,012)	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(1,947)	203	-	(394)	-	(1,756)	-	-	-	-	-
3. Amount accepted in reinsurance:											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
Total	5,88,088	61,806	3,573	89,065	11,239	3,262	1,32,103	1,14,593	1,51,944	369	20,133
Benefits paid to claimants:											
1) In India	5,88,088	61,806	3,573	89,065	11,239	3,262	1,32,103	1,14,593	1,51,944	369	20,133
2) Outside India	-	-	-	-	-	-	-	-	-	-	-
Total	5,88,088	61,806	3,573	89,065	11,239	3,262	1,32,103	1,14,593	1,51,944	369	20,133

* Claim includes specific claim settlement costs, whenever applicable and Refined claim provisions.

For the Quarter Ended 30 September 2020											
Particulars	Total	Non-Linked Par		Non-Linked Non Par				Group Variable	Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par		Individual Life	Individual Linked Pension	Group
1. Insurance claims											
(a) Claims by Death.*	2,23,009	32,726	2,154	62,371	979	(450)	1,45,036	-	2,469	381	2
(b) Claims by Maturity.	4,147	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment.	-	-	-	-	4,147	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
(i) Surrenders	52,235	7,182	1,267	13,693	-	-	-	-	30,092	0	-
(ii) Survival benefit	17,472	14,813	-	-	-	-	-	-	-	-	-
(iii) Bonus	-	-	-	-	-	-	-	-	-	-	-
(iv) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(vi) Others	-	-	-	-	-	-	-	-	-	-	-
Health	3,000	-	-	1,000	-	2,000	-	-	-	-	-
Withdrawals	32,249	112	-	4	-	-	9,547	446	67	-	22,073
Income on Unclaimed amount of Policyholders	504	183	(8)	201	43	1	36	-	46	0	(1)
2. (Amount ceded in reinsurance)											
(a) Claims by Death	(1,30,945)	(2,184)	-	(42,257)	-	-	(86,505)	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(4,322)	-	-	(865)	-	(2,956)	(500)	-	-	-	-
3. Amount accepted in reinsurance											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
Total	1,97,348	32,832	3,415	34,148	5,168	(1,405)	67,614	446	32,675	381	22,074
Benefits paid to claimants:											
1) In India	1,97,348	32,832	3,415	34,148	5,168	(1,405)	67,614	446	32,675	381	22,074
2) Outside India	-	-	-	-	-	-	-	-	-	-	-
Total	1,97,348	32,832	3,415	34,148	5,168	(1,405)	67,614	446	32,675	381	22,074

* Claim includes specific claim settlement costs, whenever applicable and Refined claim provisions.

For the Half Year Ended 30 September 2020											
Particulars	Total	Non-Linked Par		Non-Linked Non Par				Group Variable	Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par		Individual Life	Individual Linked Pension	Group
1. Insurance claims											
(a) Claims by Death.*	3,48,659	21,913	2,330	80,335	1,176	563	2,23,005	-	20,956	1,037	3
(b) Claims by Maturity.	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment.	7,961	-	-	-	7,961	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
(i) Surrenders	91,250	17,120	1,897	25,219	-	-	14	-	46,999	0	-
(ii) Survival benefit	25,664	23,005	-	-	-	-	-	-	-	-	-
(iii) Bonus	-	-	-	-	-	-	-	-	-	-	-
(iv) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(vi) Others	-	-	-	-	-	-	-	-	-	-	-
Health	8,500	-	-	1,000	-	7,500	-	-	-	-	-
Withdrawals	52,257	-	-	-	-	-	16,465	2,509	9	-	33,284
Income on Unclaimed amount of Policyholders	174	97	(3)	233	46	2	49	-	(96)	(3)	(154)
2. (Amount ceded in reinsurance)											
(a) Claims by Death	(1,77,911)	(2,995)	-	(52,940)	-	-	(1,15,680)	-	(6,286)	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(7,784)	(63)	-	(865)	-	(6,356)	(500)	-	-	-	-
3. Amount accepted in reinsurance											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
Total	3,48,770	59,077	4,227	52,973	9,183	1,709	1,23,343	2,509	61,582	1,035	33,133
Benefits paid to claimants:											
1) In India	3,48,770	59,077	4,227	52,973	9,183	1,709	1,23,343	2,509	61,582	1,035	33,133
2) Outside India	-	-	-	-	-	-	-	-	-	-	-
Total	3,48,770	59,077	4,227	52,973	9,183	1,709	1,23,343	2,509	61,582	1,035	33,133

* Claim includes specific claim settlement costs, whenever applicable and Refined claim provisions.

Form L-8 - Share Capital Schedule

SHARE CAPITAL

('₹ in '000)

Particulars	As at 30 September 2020	As at 30 September 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 September 2020		As at 30 September 2019		As at 31 March 2020	
	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

Form L-10-Reserves and Surplus Schedule

RESERVES AND SURPLUS

(₹ in '000)

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

INVESTMENTS - SHAREHOLDERS

(₹ in '000)

Particulars	As at 30 September 2020	As at 30 September 2019	As at 31 March 2020
LONG TERM INVESTMENTS			
Government securities and Government guaranteed bonds including Treasury			
Bills	0	4,52,856	0
Other Approved Securities	-	0	-
Other Investments			
(a) Shares			
(aa) Equity	-	-	-
(bb) Preference	29,992	40,917	24,577
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds*	51,622	2,98,772	51,581
(e) Other Securities- Bank Deposits	6,35,500	16,25,900	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	2,95,290	6,06,341	5,95,494
Other than Approved Investments \$@	12,68,641	19,53,403	12,66,808
Sub-Total (A)	27,33,191	53,96,191	32,77,406
SHORT TERM INVESTMENTS			
Government securities and Government guaranteed bonds including Treasury			
Bills	-	1,575	-
Other Approved Securities	0	7,026	0
Other Investments			
(a) Shares			
(aa) Equity#	14,234	3,39,713	1,51,171
(bb) Preference	-	-	-
(b) Mutual Funds	0	0	0
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	0	24,076	8,006
(e) Other Securities- Bank Deposits/CBLO	2,31,932	4,456	2,04,400
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	0	16,544	8,984
Other than Approved Investments#	0	25,121	1,01,985
Sub-Total (B)	2,46,166	4,18,511	4,74,546
Total (A+B)	29,79,357	58,14,702	37,51,952
In India	29,79,357	58,14,702	37,51,952
Outside India	-	-	-
Total	29,79,357	58,14,702	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)	25,29,124	45,26,093	31,81,589
Market Value	22,02,845	42,96,337	28,25,602

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

Book Value (Historical cost)	7,62,731	14,53,187	9,55,231
Market Value	8,06,037	15,53,180	9,25,129

3 Includes Investment in

\$ of Rs.3,71,615 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 ₹ 3,21,370 thousands through corporate action awaiting listing as on balance sheet date (previous year ₹ 111.03 thousands)

@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 September 2020	As at 30 September 2019	As at 31 March 2020
LONG TERM INVESTMENTS			
Government securities and Government guaranteed bonds			
including Treasury Bills	1,44,00,199	1,26,26,103	1,31,83,772
Other Approved Securities	6,41,974	2,07,229	6,91,646
Other Investments			
(a) Shares			
(aa) Equity	-	-	-
(bb) Preference	-	-	-
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	7,52,134	2,96,783	4,24,697
(e) Other Securities - Bank Deposits	20,22,200	8,25,000	15,67,500
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	26,28,064	13,42,696	21,04,754
Other than Approved Investments \$	4,80,196	2,44,804	4,75,020
Sub-Total (A)	2,09,24,767	1,55,42,616	1,84,47,389
SHORT TERM INVESTMENTS			
Government securities and Government guaranteed bonds			
including Treasury Bills	82	48,663	0
Other Approved Securities	-	-	-
Other Investments			
(a) Shares			
(aa) Equity *	6,61,499	5,42,226	2,84,763
(bb) Preference	-	-	-
(b) Mutual Funds	0	0	0
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	0	88,707	0
(e) Other Securities- Bank Deposit/CBLO	2,73,576	28,547	5,00,488
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	47,464	3,98,009	3,64,345
Other than Approved Investments#	75,700	38,429	58,918
Sub-Total (B)	10,58,321	11,44,581	12,08,514
Total (A+B)	2,19,83,088	1,66,87,196	1,96,55,903
In India	2,19,83,088	1,66,87,196	1,96,55,903
Outside India	-	-	-
Total	2,19,83,088	1,66,87,196	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)	2,01,71,841	1,56,37,527	1,85,71,142
Market Value	2,17,13,023	1,63,19,259	1,99,90,701

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

Book Value (Historical cost)	14,60,533	10,25,433	10,83,836
Market Value	16,67,510	10,51,375	10,75,648

3 Includes Investment

of Rs.42,959 Thousands in Non Convertible Debentures (NCD) of Fellow subsidiaries (previous year Rs. 50,000 Thousands)

* in equity shares amounting to ₹ 1,14,790 thousands through corporate action awaiting listing as on balance sheet date (previous year 163.51 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 September 2020	As at 30 September 2019	As at 31 March 2020
LONG TERM INVESTMENTS			
Government securities and Government guaranteed bonds including			
Treasury Bills	12,35,785	3,52,483	10,06,124
Other Approved Securities	6,05,634	2,81,789	3,21,666
Other Investments	-	-	-
(a) Shares	-	-	-
(aa) Equity	-	-	-
(bb) Preference	16,091	18,478	13,186
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	3,27,561	1,02,712	3,77,863
(e) Other Securities-Bank Deposits	6,000	6,000	6,000
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	3,23,439	4,08,982	3,08,663
Other than Approved Investments	13,492	13,492	13,494
Sub-Total (A)	25,28,002	11,83,936	20,46,996
SHORT TERM INVESTMENTS			
Government securities and Government guaranteed bonds including			
Treasury Bills	1,52,846	2,95,287	1,10,368
Other Approved Securities	53,640	5,129	1,021
Other Investments	-	-	-
(a) Shares	-	-	-
(aa) Equity #	54,61,644	40,28,078	36,16,770
(bb) Preference	-	-	-
(b) Mutual Funds	1,67,772	0	0
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	3,919	88,892	13,321
(e) Other Securities - Bank Deposits/CBLO	2,65,643	3,96,989	1,08,598
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	4,80,158	3,28,398	3,39,796
Other than Approved Investments *	7,33,360	8,62,902	6,83,481
Sub-Total (B)	73,18,981	60,05,675	48,73,355
CURRENT ASSETS			
Cash and Bank Balances	763	2,354	2,46,785
Advance and Other Assets	2,97,892	1,80,567	3,17,985
Sub-Total (C)	2,98,655	1,82,921	5,64,770
Current Liabilities	43,855	45,924	68,332
Provisions	-	-	-
Sub-Total (D)	43,855	45,924	68,332
Net Current Asset (E) = (C-D)	2,54,800	1,36,997	4,96,438
Total (A+B+E)	1,01,01,783	73,26,608	74,16,789
In India	1,01,01,783	73,26,608	74,16,789
Outside India	-	-	-
Total	1,01,01,783	73,26,608	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)	30,88,032	20,22,266
	Market Value	30,61,615	20,00,112
2	Book Value (Historical cost) and market value of Equity and Mutual fund:		
	Book Value (Historical cost)	64,21,560	49,27,567
	Market Value	67,85,369	51,89,499
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. 1,511 Thousands through corporate action awaiting listing as on balance sheet date (previous year Rs. 2,300 Thousands)		

Form L-15-Loans Schedule

LOANS

(₹ in '000)

Particulars	As at 30 September 2020	As at 30 September 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	1,22,916	66,542	95,119
(d) Others	3,533	5,105	4,381
Less: Provision For Outstanding Loans	(1,162)	(499)	(1,162)
Unsecured			
Total	1,25,287	71,148	98,338
BORROWER - WISE CLASSIFICATION			
(a) Central and State Governments	-	-	-
(b) Banks and Financial Institutions	-	-	-
(c) Subsidiaries	-	-	-
(d) Companies	-	-	-
(e) Loans against policies	1,22,916	66,542	95,119
(f) Others	3,533	5,105	4,381
Less: Provision For Outstanding Loans	(1,162)	(499)	(1,162)
Total	1,25,287	71,148	98,338
PERFORMANCE - WISE CLASSIFICATION			
(a) Loans classified as standard:			
(aa) In India	1,25,287	71,148	98,338
(bb) Outside India	-	-	-
(b) Non - standard loans less provisions:			
(aa) In India	-	-	-
(bb) Outside India	-	-	-
Total	1,25,287	71,148	98,338
MATURITY - WISE CLASSIFICATION			
(a) Short Term	-	-	-
(b) Long Term	1,25,287	71,148	98,338
Total	1,25,287	71,148	98,338

Form L-16- Fixed Assets Schedule

FIXED ASSETS

(₹ in '000)

Particulars	Cost/Gross Block				Depreciation				Net Block		
	Opening	Additions	Deductions/ Adjustment	Closing	Opening	For the Year	On Sale/Adjustment	Closing	As at 30 September 2020	As at 30 September 2019	As at 31 March 2020
Intangible assets:											
Goodwill	-	-	-	-	-	-	-	-	-	-	-
Computer Software	10,16,836	41,890	-	10,58,726	4,60,632	1,07,334	-	5,67,965	4,90,761	4,98,180	5,56,204
Tangible assets:											
Land-Freehold	-	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	1,58,114	741	-	1,58,855	93,773	9,025	-	1,02,799	56,056	69,907	64,341
Furniture & Fittings	97,872	-	-	97,872	53,539	3,806	-	57,345	40,527	47,873	44,333
Information Technology Equipments (including servers)	3,25,516	39,393	-	3,64,909	2,49,591	21,448	-	2,71,038	93,870	78,198	75,925
Vehicles	10,540	-	-	10,540	8,666	305	-	8,971	1,569	2,180	1,874
Office Equipment	86,647	78	-	86,725	71,469	3,471	-	74,940	11,785	14,113	15,178
Buildings	2,76,696	-	14,827	2,61,869	25,017	2,148	1,622	25,543	2,36,326	2,52,966	2,51,680
Total	19,72,221	82,102	14,827	20,39,496	9,62,687	1,47,537	1,622	11,08,601	9,30,894	9,63,417	10,09,535
Capital Work-in-Progress	69,019	63,858	82,102	50,776	-	-	-	-	50,776	36,684	69,019
Grand Total	20,41,240	1,45,960	96,928	20,90,272	9,62,687	1,47,537	1,622	11,08,601	9,81,670	10,00,101	10,78,554

Form L-17-Cash and Bank Balances Schedule

CASH AND BANK BALANCES

(₹ in '000)

Particulars	As at 30 September 2020	As at 30 September 2019	As at 31 March 2020
Cash [including cheques, drafts and stamps]	77,294	1,33,317	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	4,23,281	2,83,053	8,42,550
(c) Others	-	-	-
Money at call and short notice			
(a) With banks	-	-	-
(b) With other institutions	-	-	-
Others	-	-	-
Total	5,01,273	4,17,027	9,04,593
Balances with non-scheduled banks included in 2 above	-	-	-
Cash and bank balances			
In India	5,01,273	4,17,027	9,04,593
Outside India	-	-	-
Total	5,01,273	4,17,027	9,04,593

Form L-18-Advances and Other Assets Schedule

ADVANCES AND OTHER ASSETS

(₹ in '000)

Particulars	As at 30 September 2020	As at 30 September 2019	As at 31 March 2020
ADVANCES			
Reserve deposits with ceding companies	-	-	-
Application money for investments	3,50,480	-	-
Prepayments	91,118	16,679	41,788
Advances to Directors/Officers	-	-	-
Advance tax paid and taxes deducted at source (Net of provision for taxation)	8,093	10,035	13,314
Others			
a) Advance to Suppliers	40,897	13,297	43,899
b) Staff Loans and Advances	3,877	1,780	4,929
Total (A)	4,94,465	41,791	1,03,930
OTHER ASSETS			
Income accrued on Investments	16,32,580	14,07,394	15,28,100
Outstanding premiums	3,45,503	2,60,015	6,94,568
Agents' Balances			
Gross	13,505	11,451	13,605
Less : Provision for doubtful agents' balance	(8,936)	(7,220)	(8,479)
Net	4,569	4,231	5,126
Foreign Agencies Balances	-	-	-
Due from other entities carrying on insurance business (including reinsurers)	66,644	46,289	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	2,13,901	96,669	1,42,056
Rent & Others Security Deposit	97,854	95,270	96,452
Assets held for unclaimed amount of policyholders	32,428	25,520	29,029
Interest Accrued on unclaimed policyholders	6,379	4,833	5,829
Management Fees Receivable	11,617	8,389	9,172
Gross Receivable For Sale Of Investment	92,462	92,462	98,100
Less: Diminution on receivables @	(69,347)	(32,362)	(69,347)
	23,115	60,100	28,753
Other Receivables	1,88,200	1,19,829	2,89,567
Total (B)	26,22,788	21,28,540	28,51,886
Total (A + B)	31,17,253	21,70,331	29,55,816

@Includes receivables for the year ended 30 September 2020 from NCD's of Dewan Housing Finance Ltd. which are net of provision for diminution in value of investments.

Form L-19-Current Liabilities Schedule

CURRENT LIABILITIES

(₹ in '000)

Particulars	As at 30 September 2020	As at 30 September 2019	As at 31 March 2020
Agents' Balances	1,46,900	1,04,840	1,07,025
Balances due to other insurance companies (including reinsurers)	22,701	6,731	8,245
Deposits held on reinsurance ceded	-	-	-
Premiums recieved in advance	23,190	23,804	11,981
Unallocated premium	1,71,976	1,48,330	2,03,546
Sundry creditors	96,098	48,750	1,21,465
Due to subsidiaries/holding company	17,898	3,273	72,387
Claims Outstanding	1,27,550	71,878	74,520
Annuities Due	-	-	-
Due to Officers/Directors	-	-	-
Others			
a) Tax Deducted to be remitted	25,869	32,617	25,628
b) GST/Service tax Liability	35,238	20,693	25,367
c) Unclaimed amount - policyholders	32,428	25,520	29,029
d) Expenses Payable	10,81,701	8,54,628	9,93,276
e) Security Deposit Received	25,903	25,973	25,913
f) Other- Payable	3,83,589	2,84,631	5,71,134
g) Interest Accrued on unclaimed policyholders	6,379	4,833	5,829
h) Capital Advance	-	-	3,000
i) Due to Policyholders	34,893	16,955	34,286
Total	22,32,313	16,73,456	23,12,631

Form L-20- Provisions Schedule

PROVISIONS

(₹ in '000)

Particulars	As at 30 September 2020	As at 30 September 2019	As at 31 March 2020
For taxation	-	-	-
For proposed dividends	-	-	-
For dividend distribution tax	-	-	-
Others:			
Provision for Employee Benefits	34,939	26,600	18,466
Total	34,939	26,600	18,466

Form L-21-Miscellaneous Expenditure Schedule

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

(₹ in '000)

Particulars	As at 30 September 2020	As at 30 September 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 September 2020	For the Half Year ended 30 September 2020	For the Quarter ended 30 September 2019	For the Half Year ended 30 September 2019	For the year ended 31 March 2020
1	New business premium income growth					
	Individual Participating Life	-16.7%	68.6%	40.0%	10.2%	10.8%
	Individual Participating Pension Life	-100.0%	-100.0%	-19.6%	-105.1%	-106.4%
	Individual Non Participating	-66.3%	1.9%	37.2%	50.1%	4.4%
	Individual Non Participating Annuity	-100.0%	-23.9%	48.1%	-41.8%	-26.2%
	Individual Non Participating Fund – Health	-93.5%	-87.5%	83.7%	242.0%	88.1%
	Group Non Participating Life	-65.9%	-57.5%	-54.5%	-55.3%	-51.1%
	Group Non Participating – Variable	-71.3%	-82.2%	-55.3%	-30.8%	-70.1%
	Individual Linked Life	-78.5%	-19.3%	21.2%	-32.1%	-29.5%
	Individual Unit Linked – Pension	-78.4%	-39.7%	-17.9%	-46.1%	-63.3%
	Group Linked Life	N.A.	52.4%	-73.8%	-77.8%	-24.6%
2	Net retention ratio	96.7%	95.9%	95.3%	94.6%	95.7%
3	Expense of Management to Gross Direct Premium Ratio	52.0%	65.9%	68.4%	73.9%	61.9%
4	Commission Ratio (Gross commission paid to Gross Premium)	8.3%	7.7%	8.4%	7.4%	7.5%
5	Ratio of Policyholders' liabilities to shareholders' funds	679.1%	679.1%	316.3%	316.3%	454.6%
6	Growth rate of Shareholders' funds	-36.9%	-20.3%	-7.0%	-14.3%	-32.1%
7	Ratio of surplus / (deficit) to Policyholders' liability	0.1%	0.1%	-0.65%	0.0%	0.9%
8	Change in Net worth (₹ in 000)	(28,19,126)	(12,29,732)	(5,77,796)	(12,70,887)	(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	1.0%	1.0%	2.3%	2.3%	2.5%
11	Total Investments / (Capital + Surplus)	728.1%	728.1%	390.7%	390.7%	509.9%
12	Total Affiliated Investments / (Capital + Surplus)	8.6%	8.6%	10.7%	10.7%	8.4%
13	Investment Yield (Annualized)					
	A. With Realized Gains					
	Shareholders' Funds	9.4%	7.8%	4.3%	1.9%	3.3%
	Policyholders' Funds :					
	<u>Non Linked</u>					
	Par	12.0%	9.6%	8.5%	8.4%	8.3%
	Non Par	9.4%	10.5%	9.5%	11.4%	10.6%
	<u>Linked</u>					
	Par	NA	NA	NA	NA	NA
	Non Par	8.3%	3.5%	2.1%	3.6%	5.2%
	B. With unrealized Gains					
	Shareholders' Funds	5.7%	13.2%	5.7%	3.7%	1.8%
	Policyholders' Funds :					
	<u>Non Linked</u>					
	Par	3.1%	12.7%	3.7%	15.2%	13.3%
	Non Par	0.3%	10.2%	4.5%	18.3%	19.1%
	<u>Linked</u>					
	Par	NA	NA	NA	NA	NA
	Non Par	29.7%	44.3%	-3.1%	0.1%	-16.7%
14	Conservation Ratio					
	Individual Participating Life	86.3%	281.3%	81.5%	79.6%	80.0%
	Individual Participating Pension Life	74.7%	68.7%	80.4%	74.4%	77.5%
	Individual Non Participating	83.4%	76.0%	79.6%	79.4%	80.1%
	Individual Non Participating Annuity	N.A.	N.A.	N.A.	N.A.	N.A.
	Individual Non Participating Fund – Health	81.9%	82.8%	82.2%	84.4%	85.2%
	Group Non Participating	37.0%	15.3%	45.1%	141.1%	42.0%
	Group Non Participating – Variable	N.A.	N.A.	N.A.	N.A.	N.A.
	Individual Linked Life	85.3%	86.0%	82.6%	90.2%	77.8%
	Individual Unit Linked – Pension	175.4%	110.6%	70.4%	77.6%	72.2%
	Group Linked Life	N.A.	N.A.	N.A.	N.A.	N.A.
15	Persistency Ratio *					
	Persistency Rate (Premium)					
	For 13th month	73.3%	74.9%	77.1%	78.3%	77.6%
	For 25th month	66.9%	68.0%	73.7%	73.2%	67.5%
	For 37th month	50.9%	55.9%	60.5%	58.2%	58.0%
	For 49th month	56.5%	53.3%	44.2%	47.8%	46.8%
	for 61st month	40.7%	45.7%	42.1%	43.8%	45.2%
	Renewal Rate (Premium)					
	For 13th month	73.2%	74.9%	77.0%	78.2%	77.5%
	For 25th month	79.3%	81.3%	84.4%	84.3%	79.5%
	For 37th month	63.1%	72.0%	82.9%	85.0%	81.9%
	For 49th month	87.0%	88.4%	84.5%	87.0%	84.3%
	for 61st month	84.7%	88.4%	85.3%	87.5%	88.5%
16	NPA Ratio					
	Gross NPA Ratio - Policy holder	0.7%	0.7%	-	-	0.9%
	Net NPA Ratio - Policy holder	0.3%	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 half year ended 30 September 2020 have been calculated for the policies issued in April-August period of the relevant years and for the half year ended 30 September 2019 the ratios have been calculated for the policies issued in April-September period of the relevant years.

Equity Holding Pattern for Life Insurers

S. No.	Particulars	For the Quarter ended 30 September 2020	For the Half Year ended 30 September 2020	For the Quarter ended 30 September 2019	For the Half Year ended 30 September 2019	For the year ended 31 March 2020
1	No. of shares	31,26,20,882	31,26,20,882	31,26,20,882	31,26,20,882	31,26,20,882
2	Percentage of shareholding (Indian / Foreign)	51/49	51/49	51/49	51/49	51/49
3	%of Government holding (in case of public sector insurance companies)	-	-	-	-	-
4	Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(1.82)	(4.17)	(1.95)	(6.40)	(8.66)
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(1.82)	(4.17)	(1.95)	(6.40)	(8.66)
6	Book value per share (Rs)	15.41	15.41	30.64	30.64	28.49

FORM L-23 RECEIPT AND PAYMENTS SCHEDULE

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

Registration Number: 147 dated 10 May 2011

RECEIPTS AND PAYMENTS ACCOUNT FOR THE HALF YEAR ENDED 30 SEPTEMBER 2020

(₹ '000)

Particulars		For the Half Year ended 30 September 2020	For the Half Year ended 30 September 2019
A	Cash Flows from operating activities:		
1	Premium received from policyholders, including advance receipts	48,44,149	39,17,760
2	Other receipts (Other Income)	17,492	3,802
3	Payments to the re-insurance premium, net of commission and claims	34,561	(1,25,680)
4	Payments of claims / benefits	(7,83,043)	(5,08,412)
5	Payments of commission and brokerage	(3,36,650)	(3,31,033)
6	Payments of other operating expenses	(22,66,639)	(26,43,298)
7	Preliminary and pre-operative expenses	-	-
8	Deposits, advances	(2,78,088)	(46,069)
9	Income taxes (Paid) / Refund	5,221	(176)
10	Service tax / GST paid	(3,10,623)	(81,456)
11	Other payments	-	-
12	Cash flows before extraordinary items	9,26,380	1,85,438
13	Cash flow from extraordinary operations	-	-
	Net cash flow from operating activities	9,26,380	1,85,438
B	Cash flows from investing activities:		
1	Purchase of fixed assets	(85,992)	(1,32,110)
2	Proceeds from sale of fixed assets	13,205	1,887
3	Purchases of investments	(2,08,73,476)	(2,71,33,811)
4	Loans disbursed	-	-
5	Loans against policies and Employee loan	(22,312)	(15,213)
6	Sales of investments	1,88,47,626	2,49,38,285
7	Repayments received	-	-
8	Rents/Interests/ Dividends received	9,67,969	10,23,774
9	Investments in money market instruments and in liquid mutual funds (Net)	(4,22,741)	5,62,555
	Net cash flow from investing activities	(15,75,721)	(7,54,632)
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	(6,49,341)	(5,69,194)
	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	5,01,338	4,18,724

FORM L-24 Valuation of net Liabilities

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

Date: 30 September 2020

Valuation on Net Liabilities*(₹ in Lakhs)*

S.No.	Particulars	As at 30 September 2020	As at 30 September 2019	As at 31 March 2020
1	Linked			
	a) Life	99,767	72,628	73,623
	b) General Annuity	-	-	-
	c) Pension	3,422	2,737	2,719
	d) Health	-	-	-
2	Non-Linked			
	a) Life	2,08,719	1,54,997	1,85,546
	b) General Annuity	3,784	3,300	3,658
	c) Pension	8,218	6,628	7,658
	d) Health	520	519	487

Geographical Distribution of New Business For The Quarter Ended 30 September 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	6	5	0	1	74	71	1	9	80	76	1	9
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	18	18	0	0	33	32	0	1	51	50	0	2
4	Bihar	5	5	0	0	37	36	0	4	42	41	0	5
5	Chattisgarh	22	22	0	1	130	128	1	8	152	150	1	10
6	Goa	22	22	0	1	45	41	0	4	67	63	0	5
7	Gujarat	77	74	0	5	426	386	3	43	503	460	3	48
8	Haryana	21	20	0	3	83	79	0	12	104	99	1	15
9	Himachal Pradesh	13	13	0	1	9	8	0	1	22	21	0	2
10	Jammu & Kashmir	11	11	0	1	19	19	0	1	30	30	0	2
11	Jharkhand	31	30	0	1	80	79	0	6	111	109	0	7
12	Karnataka	8	8	0	0	55	51	0	5	63	59	0	5
13	Kerala	197	192	1	14	909	880	7	76	1,106	1,072	8	90
14	Madhya Pradesh	10	10	0	1	33	32	0	2	43	42	0	3
15	Maharashtra	2,677	2,547	9	223	11,361	10,568	59	1,718	14,038	13,115	69	1,942
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	155	149	1	8	182	176	1	15	337	325	2	24
21	Punjab	29	27	0	3	177	167	1	25	206	194	1	28
22	Rajasthan	19	19	0	2	26	23	0	4	45	42	0	6
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	49	48	0	1	239	236	1	13	288	284	1	14
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	29	28	0	2	193	177	1	22	222	205	1	24
27	Uttarakhand	5	5	0	0	16	14	0	1	21	19	0	1
28	West Bengal	17	12	0	0	100	89	1	12	117	101	1	13
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	2	2	0	1	45	44	0	5	47	46	0	6
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	9	9	0	0	153	141	1	15	162	150	1	15
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	2	2	0	0	20	16	0	5	22	18	0	5
Company Total		3,434	3,278	13.32	271.14	14,445	13,493	80.51	2,008.12	17,879	16,771	93.83	2,279.27

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

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

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

Geographical Distribution of New Business for the Half Year Ended 30 September 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	13	12	0.08	0.87	114	110	0.66	13.75	127	122	1	15
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	38	38	0.11	1.11	65	64	0.13	1.77	103	102	0	3
4	Bihar	33	33	0.14	1.72	65	64	0.18	5.51	98	97	0	7
5	Chhattisgarh	47	47	0.11	2.79	204	200	0.85	21.10	251	247	1	24
6	Goa	34	34	0.10	1.80	66	62	0.29	7.90	100	96	0	10
7	Gujarat	113	110	0.59	9.64	619	571	4.35	104.67	732	681	5	114
8	Haryana	45	43	0.15	4.56	159	149	0.78	34.94	204	192	1	40
9	Himachal Pradesh	19	19	0.11	2.15	8	7	0.04	0.54	27	26	0	3
10	Jammu and Kashmir	22	22	0.14	1.55	30	29	0.18	1.79	52	51	0	3
11	Jharkhand	85	83	0.21	3.84	171	168	0.85	15.06	256	251	1	19
12	Karnataka	8	8	0.03	(0.44)	101	91	0.91	18.55	109	99	1	18
13	Kerala	392	386	2.42	31.94	1,468	1,426	10.39	122.89	1,860	1,812	13	155
14	Madhya Pradesh	16	16	0.05	0.92	52	51	0.23	18.93	68	67	0	20
15	Maharashtra	5,706	5,474	16.36	577.66	23,827	22,488	97.66	5,716.84	29,533	27,962	114	6,295
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Odisha	335	328	0.98	12.00	325	315	1.59	25.54	660	643	3	38
21	Punjab	55	53	0.25	8.13	247	234	1.53	41.30	302	287	2	49
22	Rajasthan	27	27	0.11	2.57	37	34	0.34	6.05	64	61	0	9
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	58	57	0.25	1.59	305	302	1.87	25.87	363	359	2	27
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	50	49	0.25	4.32	316	295	1.97	46.03	366	344	2	50
27	Uttarakhand	6	6	0.03	0.38	21	19	0.08	2.21	27	25	0	3
28	West Bengal	51	45	0.27	1.42	191	171	2.12	26.80	242	216	2	28
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	7	7	0.14	2.14	56	55	0.46	7.26	63	62	1	9
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	New Delhi	14	14	0.09	1.50	220	200	1.83	36.02	234	214	2	38
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	6	6	0.08	0.28	39	35	0.74	16.35	45	41	1	17
Company Total		7,180	6,917	23.07	674.44	28706	27,140	130.01	6,317.68	35,886	34,057	153.08	6,992.11

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 September 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)	(0)	-	(2)	(0)	0
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	4	0	0	-	4	0	1
5	Chattisgarh	-	-	-	-	-	5	0	7	1	(30)	0	24
6	Goa	-	-	-	-	-	-	-	-	-	-	0	0
7	Gujarat	-	7	0	0	-	(46)	0	117	-	(95)	0	100
8	Haryana	-	-	-	-	2	3,436	0	500	2	3,424	0	575
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	(8)	(0)	(1)	-	(8)	(0)	(2)
12	Karnataka	-	949	0	3	2	11,383	0	102	7	12,330	1	425
13	Kerala	-	-	-	-	-	865	0	171	1	865	1	1,320
14	Madhya Pradesh	-	3	0	0	-	(525)	0	(51)	-	(580)	(0)	(122)
15	Maharashtra	-	9	0	0	2	6,215	0	266	(6)	(19,134)	(2)	(1,550)
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	115	0	0	-	26	0	0	-	141	0	1
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	13,660	1	50	-	1,878	1	47	-	21,161	2	183
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	12,806	0	46	-	3,704	0	67	-	18,491	1	143
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	2,291	0	151	-	2,282	1	301
27	Uttarakhand	-	-	-	-	-	(0)	-	-	-	-	0	2
28	West Bengal	-	-	-	-	1	125	0	11	1	122	0	14
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	0	0
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	2	0	0	-	(4,932)	(0)	(296)	1	(5,011)	(0)	(236)
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	-	-	-	-	-	2	(0)	4	-	-	0	17
Company Total		-	27,551	1	101	7	24,422	2.54	1,097	7	33,960	3.54	1,197

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 Half Year Ended 30 September 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)	0	-	(1)	(0)	0
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	4	0	1	-	4	0	1
5	Chhattisgarh	-	3	0	0	1	5	0	27	1	8	0	27
6	Goa	-	-	-	-	-	-	0	0	-	-	0	0
7	Gujarat	-	16	0	1	-	(46)	0	106	-	(30)	0	107
8	Haryana	-	3	0	0	2	3,436	0	576	2	3,439	0	576
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	(8)	(0)	-2	-	(8)	(0)	(2)
12	Karnataka	-	953	0	3	7	11,383	1	422	7	12,336	1	425
13	Kerala	-	-	-	-	1	865	1	1,320	1	865	1	1,320
14	Madhya Pradesh	-	8	0	1	-	(525)	0	-118	-	(517)	0	(117)
15	Maharashtra	-	2,032	0	8	2	6,215	1	545	2	8,247	1	552
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	115	0	0	-	26	0	0	-	141	0	1
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	19,393	1	72	-	1,878	1	119	-	21,271	2	191
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	14,789	1	54	-	3,704	0	89	-	18,493	1	143
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	2	0	0	-	2,291	1	302	-	2,293	1	302
27	Uttarakhand	-	-	-	-	-	-	0	2	-	-	0	2
28	West Bengal	-	3	0	0	1	125	0	14	1	128	0	15
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	0	0	-	-	0	0
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	New Delhi	-	8	0	0	1	(4,932)	(0)	-225	1	(4,924)	(0)	(224)
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	-	-	-	-	-	2	0	17	-	2	0	17
Company Total		-	37,325	1	140	15	24,422	5.85	3,196	15	61,747	7.27	3,336

FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)-3A
COMPANY NAME & CODE : EDGEMORE TOKIO LIFE INSURANCE CO. LTD (447)
STATEMENT AS ON : 30-September-2020
STATEMENT OF INVESTMENT ASSETS(LIFE INSURERS)
(Business within India)

PART - A

(₹ in Lacs)

Total Application as per Balance Sheet (A)			
PARTICULARS	SCH		Amount
Investments (Shareholders)	8		29794
Investments (Policyholders)	8A		219831
Investments (Linked Liabilities)	8B		100210
Loans	9		1203
Fixed Assets	10		9817
Current Assets			-
a. Cash & Bank Balance	11		5013
b. Advances & Other Assets	12		31173
Current Liabilities			-
a. Current Liabilities	13		22323
b. Provisions	14		349
c. Misc. Exp not Written Off	15		-
d. Debt Balance of F&L A/c			152361
Application of Funds as per Balance Sheet (A)	TOTAL (A)		3,23,863
Less: Other Assets			
Loans (if any)	SCH	Amount	
Fixed Assets (if any)	9		1,253
Cash & Bank Balance (if any)	10		9,817
Advances & Other Assets (if any)	11		5,013
Current Liabilities	12		31,173
Provisions	13		22,323
Misc. Exp not Written Off	14		349
Investments held outside India	15		-
Debt Balance of F&L A/c			152361
**Provision for Diminution in Value of Investment			4389
Funds Available for Investments	TOTAL (B)		1,33,169
	(A-B)		350832

Reconciliation of Investment Assets	
Total Investment Assets (as per Balance Sheet)	2,55,032
Balance Sheet Value of :	
A. Life Fund (Including Fund Beyond Solvency Margin)	2,30,637
B. Pension & Gen Annuity Fund	23,377
C. Unit Linked Funds	1,03,018
	3,55,032

NON - LINKED BUSINESS											
INVESTMENT ASSETS		SH	PH		BOOK VALUE (SH + PH)		Actual %	FVC AMOUNT	TOTAL FUND (Balance Sheet Value)	MARKET VALUE	
A. LIFE FUND	PERCENTAGE AS PER REG.	BALANCE	FRSM+ (a)	UL-NON UNIT RESERVE (c)	PAR (d)	NON PAR (e)	F=[b+c+d+e]				
1. Govt. Securities	Not less than 25%	-	-	-	22148	95492	117640	58.20%	-	117640	127229
2. Govt. Securities or Other Approved Securities	Not Less than 50%	-	-	-	34640	98630	133270	60.87%	-	133270	143189
3. Investment Subject to Exposure Norms											
a. Housing & Infrastructure											
1. Approved Investment	Not Less than 15%	11	2581	-	8123	16451	27166	12.40%	723	27889	29956
2. Other Investment		2440	6397	-	0	2905	11742	4.25%	893	12635	8238
b. (i). Approved Investments		6517	7112	870	7055	24276	49550	17.97%	893	49443	46817
(ii) Other Investments* not to exceed 15%	Not exceeding 35%	0	7731	-	346	1791	9868	4.51%	132	10000	10224
TOTAL LIFE FUND	100%	9068	23841	870	50164	144053	227995	100.00%	2642	230637	238448

B. PENSION / GROUP GRATUITY FUND									
PERCENTAGE AS PER REG.		PH		TOTAL BOOK VALUE		Actual %	FVC AMOUNT	TOTAL FUND (Balance Sheet Value)	MARKET VALUE
PAR	NON PAR	PAR	NON PAR						
1. Government Securities	Not Less than 20%	5,242	11,121	16,363	70.61%	-	-	16363	18214
Government Securities or other approved securities (including (i) above)	Not Less than 40%	5,358	11,795	17,153	74.02%	-	-	17153	19046
2. Balance in approved investment	Not Exceeding 60%	2,362	3,640	6,002	24.98%	208	6234	6402	
TOTAL: PENSION / GROUP GRATUITY FUND	100%	7720	14554	21372	100%	208	21377	21484	

LINKED BUSINESS									
C. LINKED LIFE INSURANCE FUND		PERCENTAGE AS PER REG.		PH		TOTAL FUND (Balance Sheet Value)		Actual %	
PAR	NON PAR	PAR	NON PAR						
1. Approved Investments	Not Less than 75%	-	93549	93549	92.61%				
2. Other than Approved Investment	Not More than 25%	-	7409	7409	7.39%				
TOTAL LINKED LIFE INSURANCE FUND	100%	-	100618	100618	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 charge account forming part of Balance Sheet includes Rs. 3.29 crore of unrealized loss for Outstanding Interest Rate Future derivative contracts with notional face value aggregating to Rs. 630 crore. Interest rate derivative exposure being an off Balance Sheet item is not included in the investment return. However, the details are reported separately in the prescribed format for Interest Rate derivatives vide circular no. WDA-F&L-CH-INV-138-06-2014 dated 11 June 2014.
**The provision amounting to Rs.15.83 Crore @ 75% on Face Value of Rs. 21,183 Crore on NCD's of DHFL & 35.01 Crore @50% on Face Value of Rs. 70 Crore on NCD's of REL INFRA under Non Linked Funds has been created as part of prudent mechanism and reduced from Investment in NCD (Sch B & BA). Out of which Rs. 6.91 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 B, BA and BB are net of provision.

FORM L-28-ULIP-NAV-3A
COMPANY NAME & CODE : EDELWEISS TOKIO LIFE INSURANCE CO. LTD (147)
STATEMENT AS ON : 30-September-2020

PART - C

[Link to FORM 3A \(Part B\)](#)

No.	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under			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
					Management on the above date (₹ in Lacs)	NAV as per LB 2	NAV as on the above date							
1	BOND FUND	ULIF00317/08/11BONDFUND147	28-Jul-11	NON PAR	6685	21.99	21.9855	21.7212	20.8383	20.1293	19.6000	12.17%	7.99%	21.9855
2	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	01-Jan-12	NON PAR	14574	17.81	17.8081	17.7590	17.3707	16.9220	16.7692	6.20%	5.92%	17.8535
3	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	25-Jan-13	NON PAR	1900	20.24	20.2385	19.6947	18.2773	19.0207	18.5490	9.11%	5.73%	20.3933
4	GROUP BOND FUND	ULGF00305/09/11GFBOND147	25-Jan-13	NON PAR	1659	19.86	19.8615	19.5639	18.6489	18.0942	17.6678	12.42%	7.81%	19.9004
5	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	25-Jan-13	NON PAR	3585	21.40	21.3961	20.4963	18.5805	20.7032	19.9863	7.05%	5.35%	21.6004
6	MANAGED FUND	ULUF00618/08/11MANAGED147	03-Aug-11	NON PAR	3044	24.43	24.4256	23.5163	21.6056	23.0776	22.3544	9.27%	6.46%	24.5841
7	PENSION SECURE FUND	ULUF00931/03/15ETLIPNSSCR147	04-Feb-16	NON PAR	762	14.86	14.8618	14.6965	14.0831	13.6238	13.3065	11.69%	7.75%	14.9018
8	EQUITY MIDCAP FUND	ULUF01107/10/16ETLIMIDCAP147	19-Jan-17	NON PAR	12494	12.36	12.3621	10.8763	8.9599	11.6320	10.9774	12.61%	0.53%	13.6615
9	EQUITY LARGE CAP FUND	ULUF00118/08/11EQLARGECAP147	28-Jul-11	NON PAR	25695	25.82	25.8174	23.7670	20.0121	27.8702	26.5249	-2.67%	1.13%	28.3148
10	PE BASED FUND	ULUF00526/08/11PERASED147	22-Jul-11	NON PAR	2500	23.98	23.9844	22.6247	20.1965	23.5988	22.6939	5.69%	3.99%	24.2946
11	PENSION GROWTH FUND	ULUF00831/03/15ETLIPNSGRT147	04-Feb-16	NON PAR	1709	13.22	13.2247	12.1034	10.2108	14.4024	13.6807	-3.33%	0.35%	14.8459
12	EQUITY TOP 250	ULUF0027/07/11EQTOP250147	20-Jul-11	NON PAR	23895	26.28	26.2762	23.5603	19.9339	27.2865	25.9468	1.27%	2.44%	28.0529
13	MONEY MARKET FUND	ULUF00425/08/11MONEYMARKET147	25-Aug-11	NON PAR	556	20.56	20.5595	20.3268	19.7750	19.1784	18.6504	10.24%	7.40%	20.5716
14	DISCONTINUED POLICY PENSION	ULUF01031/03/15ETLIPNSDSC147	04-Feb-16	NON PAR	895	12.85	12.8509	12.7854	12.4725	12.1704	12.0313	6.81%	6.21%	12.8523
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	ULUF01226/11/18ETLBUCHIP147	31-May-19	NON PAR	832	9.84	9.8390	9.0799	7.6015	10.3355	9.8177	0.22%	NA	10.4910
17	GILT FUND	ULUF01326/11/18ETLGILTFND147	13-Jun-19	NON PAR	233	12.20	12.2019	12.1214	11.5935	11.1279	10.3457	17.94%	NA	12.2958

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 September, 2020

Detail regarding Debt securities

(₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 30/09/2020	As % of total for this class	As at 30/09/2019	As % of total for this class	As at 30/09/2020	As % of total for this class	As at 30/09/2019	As % of total for this class
Break down by credit rating								
Sovereign	1,41,012	63.16%	119181	63.14%	1,31,308	61.31%	113828	61.30%
AAA rated	40,457	18.12%	40762	21.60%	37,399	17.46%	40280	21.69%
AA or better	-	0.00%	11451	6.07%	-	0.00%	11435	6.16%
Rated below AA but above A	4,370	1.96%	6400	3.39%	4,146	1.94%	6161	3.32%
A rated	-	-	0	0.00%	-	-	0	0.00%
Rated below B	3,796	1.70%	5251	2.78%	8,193	3.83%	8193	4.41%
Others	-	-	-	-	-	-	-	-
MF/FD/OTHERS	33,623	15.06%	5708	3.02%	33,132	15.47%	5789	3.12%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
Total	223258	100.00%	188753	100.00%	214177	100.00%	185687	100.00%
Breakdown by residual maturity								
Up to 1 year	5258	2.36%	4208	2.23%	5254	2.45%	4160	2.24%
more than 1 year and up to 3years	7177	3.21%	11775	6.24%	11516	5.38%	14233	7.67%
More than 3 years and up to 7years	33705	15.10%	27285	14.46%	32713	15.27%	27436	14.78%
More than 7 years and up to 10 years	25064	11.23%	15404	8.16%	23398	10.92%	15073	8.12%
More than 10 years and up to 15 years	8261	3.70%	3852	2.04%	7426	3.47%	3884	2.09%
More than 15 years and up to 20 years	8671	3.88%	1521	0.81%	8313	3.88%	1457	0.78%
Above 20 years	135121	60.52%	124708	66.07%	125557	58.62%	119443	64.33%
Total	223258	100.00%	188753	100.00%	214177	100.00%	185687	100.00%
Breakdown by type of the issuer								
Central Government	137283	61.49%	119110	63.10%	127640	59.60%	113758	61.26%
State Government	5910	2.65%	2127	1.13%	5629	2.63%	2040	1.10%
Corporate Securities	37475	16.79%	33837	17.93%	39588	18.48%	36210	19.50%
MF/REV REPO/TREP/FD/OTHERS	42590	19.08%	33679	17.84%	41320	19.29%	33679	18.14%
Others	-	-	0	0.00%	0	-	0	0.00%
Total	223258	100.00%	188753	100.00%	214177	100.00%	185687	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**

Date: 30th September, 2020

Detail regarding Debt securities

(₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 30/09/2020	As % of total for this class	As at 30/09/2019	As % of total for this class	As at 30/09/2020	As % of total for this class	As at 30/09/2019	As % of total for this class
Break down by credit rating								
Sovereign	18931	78.97%	18650	80.53%	17050	78.26%	17534	79.90%
AAA rated	4402	18.36%	2910	12.57%	4098	18.81%	2828	12.89%
AA or better	-	-	1598	6.90%	-	-	1583	7.21%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
MF/FD/OTHERS	640	0.03	-	-	640	0.03	-	-
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
Total	23973	100.00%	23158	100.00%	21788	100.00%	21945	100.00%
Breakdown by residual maturity								
Up to 1 year	231	0.96%	1632	7.05%	231	1.06%	1625	7.40%
more than 1 year and up to 3years	1528	6.37%	843	3.64%	1456	6.68%	828	3.77%
More than 3 years and up to 7years	2135	8.91%	605	2.61%	2046	9.39%	592	2.70%
More than 7 years and up to 10 years	226	0.94%	962	4.15%	201	0.92%	931	4.24%
More than 10 years and up to 15 years	139	0.01	-	-	124	0.01	-	-
More than 15 years and up to 20 years	181	0.75%	103	0.44%	169	0.78%	94	0.43%
Above 20 years	19533	81.48%	19013	82.10%	17561	80.60%	17875	81.46%
Total	23973	100.00%	23158	100.00%	21788	100.00%	21945	100.00%
Breakdown by type of the issuer								
Central Government	18234	76.06%	18650	80.53%	16363	75.10%	17534	79.90%
State Government	812	3.39%	108	0.00	790	3.63%	103	0.00
Corporate Securities	3290	13.73%	3305	14.27%	3115	14.30%	3245	14.79%
MF/REV REPO/TREP/FD/OTHERS	1637	6.83%	1095	4.73%	1520	6.98%	1063	4.84%
Others	-	-	-	-	-	-	-	-
Total	23973	100.00%	23158	100.00%	21788	100.00%	21945	100.00%

Note :

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

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

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

Date: 30th September, 2020

Detail regarding Debt securities

(₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 30/09/2020	As % of total for this class	As at 30/09/2019	As % of total for this class	As at 30/09/2020	As % of total for this class	As at 30/09/2019	As % of total for this class
Break down by credit rating								
Sovereign	20393	55.88%	9103	34.70%	20426	54.68%	9098	34.61%
AAA rated	9999	27.40%	10018	38.19%	9742	26.08%	9893	37.63%
AA or better	29	0.08%	683	2.61%	29	0.08%	681	2.59%
Rated below AA but above A	-	-	2	0.01%	0	0.00%	2	0.01%
A rated	-	-	-	-	-	-	-	-
Rated below B	135	0.37%	135	0.51%	547	1.46%	547	2.08%
Others								
MF/FD/OTHERS	5,941	16.28%	6,291	23.98%	6,612	17.70%	6,070	333.37%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
Total	36498	100.00%	26232	100.00%	37356	100.00%	26291	410.28%
Breakdown by residual maturity								
Up to 1 year	11378	31.18%	14577	55.57%	12038	32.23%	14348	54.57%
more than 1 year and up to 3years	17376	47.61%	3185	12.14%	17602	47.12%	3146	11.97%
More than 3 years and up to 7years	4868	13.34%	4508	17.19%	4875	13.05%	4873	18.53%
More than 7 years and up to 10 years	435	1.19%	1853	7.06%	402	1.08%	1821	6.93%
More than 10 years and up to 15 years	916	0.03	375	1.43%	911	0.02	377	1.43%
More than 15 years and up to 20 years	105	0.29%	-	-	105	0.28%	-	-
Above 20 years	1420	3.89%	1733	6.61%	1423	3.81%	1726	6.57%
Total	36498	100.00%	26232	100.00%	37356	100.00%	26291	100.00%
Breakdown by type of the issuer								
Central Government	13886	38.05%	6478	24.69%	13908	37.23%	6471	24.61%
State Government	6593	18.06%	2869	0.11	6603	17.68%	2868	0.11
Corporate Securities	7421	20.33%	6624	25.25%	7576	20.28%	6913	26.29%
MF/REV REPO/TREP/FD/OTHERS	8598	23.56%	10261	39.11%	9268	24.81%	10040	38.19%
Others	-	-	-	-	-	-	-	-
Total	36498	100.00%	26232	100.00%	37356	100.00%	26291	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 30th Sept 2020	For the Half Year ended 30th Sept 2020	For the Quarter ending 30th Sept 2019	For the Half Year ended 30th Sept 2019
1	Edelweiss Financial Service Limited	Holding Company	Reimbursement of Cost of premium towards Group Term Life	-61.91	-304.66	105.91	286.97
			Premium collected for group insurance policy	-	-	-	-
			Royalty Fees	-60.00	-120.00	-50.00	-
			ESOP Charges	-23.94	-95.00	94.27	94.27
			Information Technology Cost	-12.22	-15.26	-	-
			Professional expenses	-22.35	-40.94	-	-
			Staff Welfare	-0.60	-0.89	-	-
			Marketing Charges	-10.03	-10.03	-	-
			Training Expenses	-	-	-	-
2	Edelweiss Securities Limited	Fellow Subsidiary	Brokerage Paid	-21.21	-27.31	26.11	16.60
			Information Technology Cost	0.16	-	-	-
			Staff Welfare	-0.28	-0.45	-	-
			TPA Share Tech	-0.28	-0.28	-	-
			Share of Gratuity for transferred employees	-	-	-	-
3	ECL Finance Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	-	-	0.05	0.10
			Purchase of Securities	-	-985.61	500.36	1,500.94
			Sale of Securities	-	1,141.68	568.52	640.12
			Business centre Charges	-	-	4.89	15.86
			Premium collected for group insurance policy	0.36	3.89	18.21	146.30
			Share of Gratuity for transferred employees	-	-	-	-
			Information Technology Cost	-	-	-	-
			Redemption of Securities	-	1.52	-	-
			Claims paid to Group Policyholders	-7.48	-7.48	10.49	14.17
4	Edelweiss Broking Limited	Fellow Subsidiary	Insurance Commission paid as Corporate Agent	-147.92	-236.18	83.42	171.44
			Brokerage Paid	-10.73	-16.31	7.54	12.42
5	Edelweiss Retail Finance Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	79.51	153.75	66.52	120.70
			Premium collected for group insurance policy	0.04	0.04	3.40	3.84
			Claims paid to Group Policyholders	-	-	5.33	16.07
6	Edelweiss Finance & Investments Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	-	-	41.51	82.65
			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	-336.32	-575.71	223.69	419.13
			Purchase of Securities	-	-	-	-
			Receipt of refund of Security Deposit	-	-	-	-
			Information Technology Cost	-0.65	-0.65	-	-
			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	-	-	81.29	161.69
10	Edelweiss Housing Finance Limited	Fellow Subsidiary	Premium collected for group insurance policy	-9.84	-7.83	-2.52	393.79
			Claims paid to Group Policyholders	44.46	-339.22	277.07	450.95
			Share of Gratuity for transferred employees	-	-	-	-
			Interest on Non-Convertible Debentures	6.50	12.92	4.71	4.71
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	-	-	-	-
			Reimbursement of Cost of premium towards Group Term Life	-143.62	-143.62	-	-
			Sale of Securities	-	-	490.53	490.53
13	Edelweiss Rural & Corporate Services Limited	Fellow Subsidiary	Purchase of Securities	-	-	-	-
			Sale of Securities	-	-	-	-
			Interest on Non-Convertible Debentures	46.50	92.50	46.63	92.75
			Edelweiss House Space & Facility Charges	82.71	-	-	-
			Share of Gratuity for transferred employees	-	-	-	-
			Redemption of Securities	-	919.27	-	-
			Marketing	-14.99	-14.99	-	-
			Information Technology Cost	-61.82	-76.25	-	-
			Professional expenses	-173.46	-173.46	-	-
			Training Expenses	-	-	-	-
14	Edel Land Limited	Fellow Subsidiary	Other general expenses	-	-	-	-
			Training Centre Cost	-	-	7.39	15.37
15	Edelweiss Business Services Limited	Fellow Subsidiary	Share of Gratuity for transferred employees	-	-	-	-
16	Mr. Sumit Rai	Key Managerial Personnel	Managerial Remuneration	-278.52	-234.54	114.76	162.21
			Insurance Premium	-	-	-	-

FORM - L-31

LNL - 6 : **Board of Directors & Key Persons**

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

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

Date : **30 SEPTEMBER 2020**

Board of Directors and Key Management Person (KMP) information

Sr. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Rashes Shah	Chairman	-
2	Mr. Rujan Panjwani	Vice - Chairman	-
3	Mr. Sumit Rai	Managing Director & CEO	-
4	Mr. Subhrajit Mukhopadhyay	Executive Director	<i>Appointed as Executive Director w.e.f. August 10, 2020</i>
5	Mr. Deepak Mittal	Director	-
6	Mr. Ian Brimcome	Director	-
7	Ms. Kamala K.	Director	-
8	Mr. Kunnasagaran Chinniah	Independent Director	-
9	Mr. Loo Chuan Tang	Director	-
10	Mr. Navtej S. Nandra	Independent Director	-
11	Mr. P. N. Venkatachalam	Independent Director	-
12	Mr. Saloon Tham	Director	-
13	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. Niles Parmar	Chief Operating Officer	<i>Ceased as Chief Operating Officer w.e.f. September 15, 2020</i>
3	Mr. Subhrajit Mukhopadhyay	Appointed Actuary	<i>Ceased as Appointed Actuary w.e.f. August 7, 2020</i>
4	Mr. Subhrajit Mukhopadhyay	Executive Director	<i>Appointed as Executive Director w.e.f. August 10, 2020</i>
5	Mr. Niles Sampat	Chief Financial Officer	<i>Ceased as Chief Financial Officer w.e.f. August 14, 2020</i>
6	Mr. Vikas Bansal	Chief Human Resource Officer	-
7	Mr. Abhishek Gupta	Chief Marketing Officer	-
8	Mr. Nirmal Nogaja	Appointed Actuary	<i>Appointed as Appointed Actuary w.e.f. August 7, 2020</i>
9	Mr. Ankur Chadha	Chief Compliance Officer	-
10	Mr. Ritesh Taksali	Chief Investment Officer (Equity)	-
11	Mr. Ashish Kela	Chief Investment Officer (Debt)	-
12	Mr. Kumar Saurav	Chief Risk Officer	-
13	Mr. Swadesh Agrawal	Company Secretary	-

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

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

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

Date : 30 September 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:	3,26,17,378
	Deduct:	
02	Mathematical Reserves	3,24,43,051
03	Other Liabilities	-
04	Excess in Policyholders' funds	1,74,327
05	Available Assets in Shareholders Fund:	28,70,219
	Deduct:	
06	Other Liabilities of shareholders' fund	-
07	Excess in Shareholders' funds	28,70,219
08	Total ASM (04)+(07)	30,44,546
09	Total RSM	14,12,533
10	Solvency Ratio (ASM/RSM)	216%

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 : 30th September, 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 20	YTD as on date	Prev FY as on 31 Mar 20	YTD as on date	Prev FY as on 31 Mar 20	YTD as on date	Prev FY as on 31 Mar 20	YTD as on date	Prev FY as on 31 Mar 20
1	Investment Assets (As per form 3A/ 3B - Total Fund)	39588	39820	-	-	31485	30105	156922	146224	227995	216149
2	Gross NPA	8186	1186	-	-	-	-	-	-	8186	1186
3	% of Gross NPA on Investment assets (2/1)	20.68%	2.98%	-	-	-	-	-	-	3.59%	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)	35198	38931	-	-	31485	30105	156922	146224	223606	215260
8	Net NPA (2-4)	3796	296	-	-	-	-	-	-	3796	296
9	% of Net NPA to Net Investment Assets (8/7)	10.79%	0.76%	-	-	-	-	-	-	1.70%	0.14%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

Note : Investment Assets includes exposure to NCD's of

DHFL Rs.11.86 Crs (FV) excludes of Rs. 9.25 Crs which is matured and accounted as Investment receivable and Rel Infra Rs. 70 Crs.(FV) 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 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: Pension and General Annuity Fund

STATEMENT AS ON : 30th September, 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 20	YTD as on date	Prev FY as on 31 Mar 20	YTD as on date	Prev FY as on 31 Mar 20	YTD as on date	Prev FY as on 31 Mar 20	YTD as on date	Prev FY as on 31 Mar 20
1	Investment Assets (As per form 3A/ 3B - Total Fund)	3115	3773	-	-	640	330	19420	18257	23175	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)	3115	3773	-	-	640	330	19420	18257	23175	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 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

Name of Fund: Linked Fund

STATEMENT AS ON : 30th September, 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 20	YTD as on date	Prev FY as on 31 Mar 20	YTD as on date	Prev FY as on 31 Mar 20	YTD as on date	Prev FY as on 31 Mar 20	YTD as on date	Prev FY as on 31 Mar 20
1	Investment Assets (As per form 3A/ 3B - Total Fund)	7421	7535	-	-	60	146	93537	66487	101018	74168
2	Gross NPA	540	540	-	-	-	-	137	137	676	676
3	% of Gross NPA on Investment assets (2/1)	7.27%	7.16%	-	-	-	-	0.15%	0.21%	0.67%	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)	7016	7130	-	-	60	146	93435	66384	100511	73661
8	Net NPA (2-4)	135	135	-	-	-	-	34	34	169	169
9	% of Net NPA to Net Investment Assets (8/7)	1.92%	1.89%	-	-	-	-	0.04%	0.05%	0.17%	0.23%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Note : Investment Assets includes exposure to NCD's of

DHFL Rs.6.76 Crs (FV)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:

- The above statement, in the case of 'Life' Insurers is prepared 'fund-wise' Viz. Life Fund, Pension & General Annuity and Group Business and UUP Fund
- Investment Assets reconciles with figures shown in Schedule 8, 8A, 8B & 9 of the Balance Sheet
- Gross NPA is investments classified as NPA, before any provisions
- 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.
- Net Investment assets is net of 'provisions'
- Net NPA is gross NPAs less provisions
- Write off (if any) as approved by the Board
- Security Receipts in ARC(Asset Reconstruction Companies) governed under the SARFEASI Act are included in Other Debt instruments

NAME OF THE FUND : LIFE FUND

(₹ in Lakhs)

[€ in Lakhs]														
NO.	CATEGORY OF INVESTMENT	GROUP CODE	Investment*	Current Quarter			Investment*	Year to Date (Current Year)			Investment*	Year to Date (Previous Year)		
				INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD		INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD		INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD
A CENTRAL GOVERNMENT SECURITIES														
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	122589	3262	2.66%	2.66%	120110	5703	4.75%	4.75%	111606	5206	4.66%	4.66%
A2	Deposits under section 7 of Insurance Act 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
A3	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	673	22	3.20%	3.20%
B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES														
B1	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-	-	-	-	-	-	-	-	-
B2	State Government Bonds	SGGB	3667	65	1.78%	1.78%	3667	131	3.56%	3.56%	94	3	3.66%	3.66%
B3	Central Government Guaranteed Loans / Bonds	CGSL	1963	41	2.09%	2.09%	1964	82	4.15%	4.15%	5189	545	10.50%	10.50%
C HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT														
TAXABLE BONDS OF														
C1	Bonds / Debentures issued by NHB/Institution accredited by NHB	HTDN	7347	158	2.14%	2.14%	7821	335	4.29%	4.29%	10813	576	5.33%	5.33%
C2	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	-	-	-	-	-	130	0	0.03%	0.03%
C3	Commercial Papers - NHB / Institution accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-
TAX FREE BONDS														
C4	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	-	-	-	-	-	-	-	-	-
D INFRASTRUCTURE INVESTMENTS														
D1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	279	6	2.32%	2.32%	201	-3	-1.72%	-1.72%	305	-9	-2.86%	-2.86%
D2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	209	-21	-9.80%	-9.80%	129	-23	-18.10%	-18.10%	122	12	9.46%	9.46%
TAXABLE BONDS OF														
D3	Infrastructure - PSU - Debentures / Bonds	IPTD	13828	274	1.98%	1.98%	13810	543	3.93%	3.93%	2770	105	3.78%	3.78%
D4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	-	-	-	-	-	-	-	-	1273	53	4.16%	4.16%
D5	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	-	-	-	-	-	-	-	-	-	-
D6	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	-	-	-	-	-	-	-	-	-	-
D7	Infrastructure - Debentures / Bonds / CPs / loans	IODS	7000	-	-	-	7000	-	-	-	7000	438	6.26%	6.26%
D8	Infrastructure - Equity (Promoter Group)	IOPE	-	-	-	-	-	-	-	-	-	-	-	-
D9	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
D10	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-
D11	Infrastructure - Securitised Assets	IESA	-	-	-	-	-	-	-	-	-	-	-	-
D12	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	500	10	2.06%	2.06%	500	20	4.10%	4.10%	500	21	4.11%	4.11%
D13	INFRASTRUCTURE OTHER- EQUITY	IDEQ	-	-	-	-	-	-	-	-	9	-4	-38.93%	-38.93%
D14	Reclassified Approved Investments - Equity	IDRE	154	1	0.68%	0.68%	143	8	5.57%	5.57%	-	-	-	-
D15	Units of InvIT	EIT	5044	158	3.12%	3.12%	4839	310	6.40%	6.40%	4388	246	5.62%	5.62%
D16	OTHER Investment Infrastructure - Securitised Debt	IOSA	3657	-	-	-	3739	-	-	-	4181	-	-	-
TAX FREE BONDS														
	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-
E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
E1	PSU - Equity shares - quoted	EAQ	163	-1	-0.72%	-0.72%	133	-15	-11.08%	-11.08%	193	-3	-1.33%	-1.33%
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	5977	639	10.70%	10.70%	5698	544	9.55%	9.55%	6807	360	5.29%	5.29%
E3	Corporate Securities - Debentures	ECDS	5068	103	2.04%	2.04%	4331	176	4.07%	4.07%	2008	104	5.15%	5.15%
E4	Corporate Securities - Debentures	EDPG	-	-	-	-	-	-	-	-	3408	-384	-11.27%	-11.27%
E5	Corporate Securities - Preference Shares	EPNPS	242	-	-	-	242	-	-	-	425	-	-	-
E6	Application Money	EACAM	4141	3	0.08%	0.08%	3197	3	0.10%	0.10%	169	0	0.25%	0.25%
E7	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	27628	659	2.39%	2.39%	27241	1457	5.35%	5.35%	24077	1481	6.15%	6.15%
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	-	-	-	-	-	-	-	-	433	2	0.39%	0.39%
E12	Mutual Funds - Under Promoter Group	EMPG	300	0	0.11%	0.11%	300	0	0.11%	0.11%	200	0	0.08%	0.08%
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	199	4.77%	4.77%	4180	173	4.15%	4.15%
E17	Passively Managed Equity ETF (Non Promoter group)	EETP	-	-	-	-	-	-	-	-	243	-5	-2.17%	-2.17%
E18	Deposits - Repo / Reverse Repo	ECMR	5899	45	0.77%	0.77%	7412	108	1.45%	1.45%	2328	66	2.82%	2.82%
E19	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-
E20	Passively Managed Equity ETF (Promoter Group)	EETP	-	-	-	-	-	-	-	-	-	-	-	-
E21	Perpetual Debt Instruments of Tier I & II Capital issued by Non PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-
E22	Units of Real Estate Investment Trust (REITs)	ERIT	245	45	18.38%	18.38%	245	45	18.38%	18.38%	182	24	13.03%	13.03%
E23	Corporate Securities - Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-
F OTHER INVESTMENTS														
F1	Equity Shares (incl. Co-op Societies)	OESH	4843	103	2.13%	2.13%	4691	101	2.15%	2.15%	5533	28	0.50%	0.50%
F2	Equity Shares (PSUs & Unlisted)	OEPSU	25	0	-0.65%	-0.65%	25	0	-0.65%	-0.65%	58	-2	-3.02%	-3.02%
F3	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
F4	DEBENTURES	OLDR	-	-	-	-	-	-	-	-	-	-	-	-
F5	Debentures / Bonds / CPs / Loans - (Promoter Group)	ODPG	4146	131	3.17%	3.17%	4322	266	6.16%	6.16%	4665	839	17.98%	17.98%
F6	Mutual Funds (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-
F7	Passively Managed Equity ETF (Non Promoter group)	OETP	-	-	-	-	12	-11	-95.38%	-95.38%	0	22	0.00%	0.00%
F8	Derivative Instrument	OCDI	-	206	-	-	-	2161	-	-	-	1829	0.00%	0.00%
F9	Passively Managed Equity ETF Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-
F10	Securitised Assets	OPSA	-	-	-	-	-	-	-	-	0	10	0.00%	0.00%
F11	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IOPD	-	-	-	-	-	-	-	-	-	-	-	-
F12	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-
F13	Debentures / Bonds / CPs / Loans	HDOS	-	-	-	-	-	-	-	-	-	-	-	-
F14	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG	-	-	-	-	-	-	-	-	-	-	-	-
F15	Alternate Investment Funds (Category I)	OAFI	-	-	-	-	-	-	-	-	-	-	-	-
F16	Reclassified Approved Investments - Debt	HORD	1,193	-	-	-	1193	-	-	-	2013	-107	-5.29%	-5.29%
F17	Debt Capital Instruments (DCI Basel III)	ODCI	-	-	-	-	-	-	-	-	777	18	2.31%	2.31%
F18	Reclassified Approved Investments - Equity	ORAE	367	16	4.47%	4.47%	354	-14	-4.01%	-4.01%	357	44	12.30%	12.30%
F19	Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	-
F20	Alternate Investment Fund (Category II)	OAFB	971	-	-	-	948	-	-	-	609	4	0.64%	0.64%
F21	Reclassified Approved Investments - Debt	ORAD	-	-	-	-	-	-	-	-	40	1	1.80%	1.80%
TOTAL			231625	6007	2.59%	2.59%	228447	12126	5.31%	5.31%	207800	11717	5.64%	5.64%

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
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 L-34-YIELD ON INVESTMENTS

COMPANY NAME & CODE : EDELWEISS TOKIO LIFE INSURANCE CO. LTD (L471)

Periodicity of Submission: Quarterly

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

Statement as on : 30th September, 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)			(₹ in Lakhs)
				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	16396	359	2.19%	2.19%	16238	670	4.13%	4.13%	16848	670	3.97%	3.97%	
A2	Deposits under section 7 of Insurance Act 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-	
A3	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	-	-	-	
B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES															
B1	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-	-	-	-	-	-	-	-	-	
B2	State Government Bonds	SGGB	688	12	1.78%	1.78%	798	35	4.40%	4.40%	-	-	-	-	
B3	Central Government Guaranteed Loans / Bonds	CGSL	103	2	2.12%	2.12%	103	4	4.21%	4.21%	151	9	5.84%	5.84%	
C HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT															
TAXABLE BONDS OF															
C1	Bonds / Debentures issued by NHB/Institution accredited by NHB	HTDN	580	25	4.28%	4.28%	654	40	6.11%	6.11%	1429	67	4.66%	4.66%	
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	84	-1	-0.79%	-0.79%	56	-2	-2.73%	-2.73%	27	-1	-3.28%	-3.28%	
D2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	27	-2	-7.50%	-7.50%	16	-3	-18.95%	-18.95%	12	1	9.59%	9.59%	
TAXABLE BONDS OF															
D3	Infrastructure - PSU - Debentures / Bonds	IPTD	434	27	6.25%	6.25%	515	38	7.39%	7.39%	-	-	-	-	
D4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	-	-	-	-	-	-	-	-	264	11	4.33%	4.33%	
D5	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	-	-	-	-	-	-	-	-	-	-	
D6	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	-	-	-	-	-	-	-	-	-	-	
D7	Infrastructure - Debentures / Bonds / CPs / loans	IODS	-	-	-	-	-	-	-	-	-	-	-	-	
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	EIIT	577	17	2.97%	2.97%	538	34	6.37%	6.37%	499	34	6.73%	6.73%	
D16	OTHER Investment Infrastructure - Securitized Debt	IOSA	-	-	-	-	-	-	-	-	-	-	-	-	
TAX FREE BONDS															
	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-	
E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS															
E1	PSU - Equity shares - quoted	EAEQ	52	0	-0.04%	-0.04%	41	-2	-4.54%	-4.54%	20	0	0.54%	0.54%	
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	1343	76	5.65%	5.65%	1156	50	4.33%	4.33%	647	30	4.61%	4.61%	
E3	Corporate Securities - Debentures	ECOS	2166	42	1.94%	1.94%	2282	68	2.99%	2.99%	1471	68	4.66%	4.66%	
E4	Corporate Securities - Debentures	EDPG	-	-	-	-	-	-	-	-	-	-	-	-	
E5	Corporate Securities - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-	
E6	Application Money	ECAM	232	0	0.11%	0.11%	164	0	0.16%	0.16%	-	0.00	-	-	
E7	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaitine Investment), CCIL - RBI	ECDB	552	18	3.19%	3.19%	446	27	6.14%	6.14%	287	16	5.57%	5.57%	
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	-	-	-	-	-	-	-	-	-	-	-	-	
E12	Mutual Funds - Under Promoter Group	EMPG	400	0	0.11%	0.11%	400	0	0.11%	0.11%	-	-	-	-	
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	-	-	-	-	-	-	-	-	33	4	12.27%	12.27%	
E18	Deposits - Repo / Reverse Repo	ECMR	787	6	0.77%	0.77%	703	10	1.47%	1.47%	404	11	2.81%	2.81%	
E19	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-	
E20	Passively Managed Equity ETF (Promoter Group)	EETP	-	-	-	-	-	-	-	-	-	-	-	-	
E21	Perpetual Debt Instruments of Tier I & II Capital issued by Non PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-	
E22	Units of Real Estate Investment Trust (REITs)	ERIT	-	-	-	-	-	-	-	-	-	-	-	-	
E23	Corporate Securities - Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-	
F OTHER INVESTMENTS															
F1	Equity Shares (Incl. Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	-	-	-	
F2	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	-	-	-	-	-	-	
F3	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	
F4	DEBENTURES	OLDB	-	-	-	-	-	-	-	-	-	-	-	-	
F5	Debentures / Bonds / CPs / Loans - (Promoter Group)	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	
F6	Mutual Funds (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	
F7	Passively Managed Equity ETF (Non Promoter group)	OETF	-	-	-	-	-	-	-	-	-	-	-	-	
F8	Derivative Instrument	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	
F9	Passively Managed Equity ETF Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-	
F10	Securitised Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	
F11	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IOPD	-	-	-	-	-	-	-	-	-	-	-	-	
F12	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	
F13	Debentures / Bonds / CPs / Loans	HODS	-	-	-	-	-	-	-	-	-	-	-	-	
F14	Debentures / Bonds / CPs / Loans - (Promoter Group)	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			24419	581.83	2.38%	2.38%	24110	972	4.03%	4.03%	22356	920	4.11%	4.11%	

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 (SFIN) 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 U-34-YIELD ON INVESTMENTS

COMPANY NAME & CODE: EDELWEISS TOKIO LIFE INSURANCE CO. LTD (1471)

Periodicity of Submission: Quarterly

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

Statement as on: 30th September, 2020

NAME OF THE FUND : LINKED FUND

(₹ in Lakhs)

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Investment*	Current Quarter			Year to Date (Current Year)			Year to Date (Previous Year)			(CAGR)	
				INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)		GROSS YIELD
A CENTRAL GOVERNMENT SECURITIES														
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGGB	12168	51	0.42%	0.42%	11233	418	3.73%	3.73%	5510	321	5.83%	5.83%
A2	Deposits under section 7 of Insurance Act 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
A3	Treasury Bills	CTRB	1500	0	0.01%	0.01%	1500	0	0.01%	0.01%	2342	79	3.36%	3.36%
B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES														
B1	Other Approved Securities (excluding Infrastructure Investments)	SGOA	2339	34	1.46%	1.46%	2243	128	5.73%	5.73%	930	54	5.80%	5.80%
B2	State Government Bonds	SGGB	4203	32	0.76%	0.76%	2414	66	2.73%	2.73%	1423	100	7.03%	7.03%
B3	Central Government Guaranteed Loans / Bonds	CGSL	428	2	0.40%	0.40%	483	30	6.26%	6.26%	713	53	7.41%	7.41%
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	2109	31	1.45%	1.45%	2119	120	5.68%	5.68%	1806	123	6.81%	6.81%
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	HRHD	-	-	-	-	-	-	-	-	-	-	-	-
D INFRASTRUCTURE INVESTMENTS														
D1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	1805	-201	-11.14%	-11.14%	1775	109	6.16%	6.16%	1757	-96	-5.47%	-5.47%
D2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	2125	-216	-10.15%	-10.15%	1453	-70	-4.82%	-4.82%	794	68	8.53%	8.53%
TAXABLE BONDS OF														
D3	Infrastructure - PSU - Debentures / Bonds	IPTD	2651	52	1.97%	1.97%	2961	231	7.81%	7.81%	809	29	3.57%	3.57%
D4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	-	-	-	-	-	-	-	-	1007	60	5.99%	5.99%
D5	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	-	-	-	-	-	-	-	-	-	-
D6	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	-	-	-	-	-	-	-	-	-	-
D7	Infrastructure - Debentures / Bonds / CPs / loans	IDOS	-	-	-	-	-	-	-	-	-	-	-	-
D8	Infrastructure - Equity (Promoter Group)	IOPE	-	-	-	-	-	-	-	-	-	-	-	-
D9	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
D10	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-
D11	Infrastructure - Securitised Assets	IESA	-	-	-	-	-	-	-	-	-	-	-	-
D12	Infrastructure - Infrastructure Development Fund (IDF)	IDOF	-	-	-	-	-	-	-	-	-	-	-	-
D13	INFRASTRUCTURE OTHER- EQUITY	IOEQ	196	43	22.04%	22.04%	196	43	22.04%	22.04%	-	-	-	-
D14	Reclassified Approved Investments - Equity	IORE	1159	-135	-11.62%	-11.62%	1087	75	6.88%	6.88%	-	-	-	-
D15	Units of InvIT	EIIT	-	-	-	-	-	-	-	-	-	-	-	-
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	EAQ	1221	-133	-10.88%	-10.88%	1118	-10	-0.94%	-0.94%	1403	-21	-1.49%	-1.49%
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	50230	6840	13.62%	13.62%	45454	14693	32.33%	32.33%	35710	136	0.38%	0.38%
E3	Corporate Securities - Debentures	ECOS	3342	45	1.34%	1.34%	3564	184	5.16%	5.16%	1711	104	6.06%	6.06%
E4	Corporate Securities - Debentures	EDPG	-	-	-	-	-	-	-	-	2	0	3.95%	3.95%
E5	Corporate Securities - Preference Shares	EPNQ	158	4	2.83%	2.83%	152	29	19.05%	19.05%	374	-12	-3.32%	-3.32%
E6	Application Money	ECAM	1437	2	0.11%	0.11%	1097	2	0.16%	0.16%	550	1	0.16%	0.16%
E7	Deposits - Deposit with Scheduled Banks, FIs (Incl. Bank Balance awaiting Investment), CCL, RBI	ECDB	95	4	4.31%	4.31%	116	10	8.75%	8.75%	146	12	8.21%	8.21%
E8	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
E9	CCL - CBL	ECBO	-	-	-	-	-	-	-	-	-	-	-	-
E10	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-
E11	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	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	836	117	14.02%	14.02%	836	117	14.02%	14.02%	44	-5	-10.87%	-10.87%
E18	Deposits - Repo / Reverse Repo	ECMR	3546	27	0.77%	0.77%	4091	60	1.47%	1.47%	2204	61	2.75%	2.75%
E19	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-
E20	Passively Managed Equity ETF (Promoter Group)	EETP	-	-	-	-	-	-	-	-	-	-	-	-
E21	Perpetual Debt Instruments of Tier I & II Capital issued by Non PSU Banks	EPPO	-	-	-	-	-	-	-	-	-	-	-	-
E22	Units of Real Estate Investment Trust (REITs)	ERIT	-	-	-	-	-	-	-	-	-	-	-	-
E23	Corporate Securities - Derivative Instruments	EDCI	-	-	-	-	-	-	-	-	-	-	-	-
F OTHER INVESTMENTS														
F1	Equity Shares (incl. Co-op Societies)	OESH	2411	212	8.79%	8.79%	1877	409	21.79%	21.79%	1382	-164	-11.87%	-11.87%
F2	Equity Shares (PSUs & Unlisted)	OEPD	60	-3	-5.74%	-5.74%	52	9	16.87%	16.87%	121	-36	-29.43%	-29.43%
F3	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	130	-1	-0.54%	-0.54%	129	1	0.96%	0.96%	121	1	0.74%	0.74%
F4	DEBENTURES	OLDH	-	-	-	-	-	-	-	-	-	-	-	-
F5	Debentures / Bonds / CPs / Loans - (Promoter Group)	ODPG	-	-	-	-	2	0	-0.02%	-0.02%	2	0	0.96%	0.96%
F6	Mutual Funds (Under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-
F7	Passively Managed Equity ETF (Non Promoter group)	OETF	3690	-22	-0.60%	-0.60%	4132	475	11.49%	11.49%	5599	-294	-5.26%	-5.26%
F8	Derivative Instrument	OCDI	-	-	-	-	-	-	-	-	-	-	-	-
F9	Passively Managed Equity ETF Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-
F10	Securitised Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
F11	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IOPD	-	-	-	-	-	-	-	-	-	-	-	-
F12	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-
F13	Debentures / Bonds / CPs / Loans	HODS	-	-	-	-	-	-	-	-	-	-2.65	-	-
F14	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG	-	-	-	-	-	-	-	-	-	-	-	-
F15	Alternate Investment Funds (Category I)	OAFI	-	-	-	-	-	-	-	-	-	-	-	-
F16	Reclassified Approved Investments - Debt	HORD	135	-	-	-	135	-	-	-	508	-448	-88.10%	-88.10%
F17	Debt Capital Instruments (DCI Basel III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-
F18	Reclassified Approved Investments - Equity	ORAE	1754	139	7.94%	7.94%	1788	490	27.42%	27.42%	1037	-11	-1.09%	-1.09%
F19	Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	-
F20	Alternate Investment Fund (Category II)	OAFB	-	-	-	-	-	-	-	-	-	-	-	-
F21	Reclassified Approved Investments - Debt	ORAD	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL			99731	6926	6.94%	6.94%	92511	17625	19.05%	19.05%	68413	111	0.16%	0.16%

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 (SFNI) 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 September, 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. DURING THE QUARTER									
1	12.50% RELIANCE INFRASTRUCTURE LTD NCD 15-12-2021	IODS	7,000	02/07/2018	FITCH	BBB+	D	14/07/2020	
2	ZEE ENTERTAINMENT ENTERPRISES LTD - PREF SHRS	EPNQ	242	20/03/2014	BWR	AAA	AA-	10/08/2020	
B. AS ON DATE									
1	12.50% RELIANCE INFRASTRUCTURE LTD NCD 15-12-2021	IODS	7000	02/07/2018	FITCH	BBB+	D	14/07/2020	
2	9.25% DEWANHOUS NCD 09-09-2023	HORD	1193	12/02/2019	CARE	AAA	D	06/06/2019	
3	11.50% EDELWEISS RETAIL FINANCE LTD NCD 26-05-2025	ODPG	1474	09/05/2019	ICRA	AA	A+	06/05/2020	
4	9.25% EDELWEISS RURAL & CORPORATE SERVICES LIMITED NCD 22-12-2027	ODPG	2000	27/12/2017	ICRA	AA	A+	06/05/2020	
5	8.75% EDELWEISS RETAIL FINANCE LTD NCD 22-03-2021	ODPG	430	23/12/2019	ICRA	AA-	A+	06/05/2020	
6	10.00% EDELWEISS HOUSING FINANCE LIMITED NCD 19-07-2026	ODPG	242	24/12/2019	ICRA	AA-	A+	06/05/2020	
7	ZEE ENTERTAINMENT ENTERPRISES LTD - PREF SHRS	EPNQ	242	20/03/2014	BWR	AAA	AA-	10/08/2020	

Note:

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

CERTIFICATION:

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2
 COMPANY NAME & CODE : EDELWEISS TOKIO LIFE INSURANCE CO. LTD (147)
 Statement as on : 30th September, 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>								
1	ZEE ENTERTAINMENT ENTERPRISES LTD - PREF SHRS	EPNQ	161	20/03/2014	BWR	AAA	AA-	10/08/2020	
B.	<u>AS ON DATE</u>								
1	0.00% IDFC FIRST BANK LTD ZCB 12-11-2020	ECOS	29	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	161	20/03/2014	BWR	AAA	AA-	10/08/2020	

Note:

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

# in Crores)																		
Sr. No	Particulars	For the Quarter Ended 30 September 2020				For the Period Ended 30 September 2020				For the Quarter Ended 30 September 2019				For the Period Ended 30 September 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	877.00	877.00	0.44	
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 25,001-50,000	0.0	1.0	1.0	0.0	0.0	3	3	0.17	0.02	5.00	5.00	0.75	0.05	10.00	10.00	0.80	
	From 50,001-75,000	0.0	1.0	-	0.1	0.0	1	-	0.08	0.04	5.00	5.00	0.17	0.04	5.00	5.00	0.10	
	From 75,000-100,000	0.1	11.0	11.0	0.4	0.2	17	17	0.52	0.22	21.00	21.00	0.83	0.37	36.00	33.00	1.35	
	From 1,00,001-1,25,000	0.0	-	-	-	0.0	-	-	-	0.01	1.00	1.00	0.11	0.01	1.00	1.00	0.11	
	Above Rs. 1,25,000	0.9	14.0	14.0	1.5	1.4	22	21	2.04	1.15	26.00	26.00	4.70	1.70	46.00	39.00	6.43	
	ii) Individual Single Premium-Annuitiy (ISPA)																	
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	0.04	2.00	2.00	0.04	0.06	3.00	3.00	0.06	
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	0.03	1.00	1.00	0.03	
	From 2,50,001-3,00,000	-	-	(1.0)	-	-	0.1	2	1	0.06	0.12	4.00	4.00	0.12	0.12	4.00	4.00	0.12
	Above Rs. 3,00,000	-	-	1.0	-	1.1	14	13	1.13	1.27	17.00	17.00	1.27	1.36	19.00	19.00	1.36	
	iii) Group Single Premium (GSP)																	
	From 0-10,000	1.4	-	33,371.0	143.7	2.2	-	47,240	224.96	2.28	3.00	52,663.00	221.97	3.02	3.00	54,096.00	310.02	
	From 10,000-25,000	0.5	-	313.0	26.5	1.1	-	672	56.80	0.58	-	372.00	39.53	2.63	-	1,634.00	182.76	
	From 25,001-50,000	0.3	-	100.0	11.8	0.6	-	183	21.40	0.38	-	123.00	14.45	2.74	-	804.00	116.57	
	From 50,001-75,000	0.1	-	19.0	1.8	0.2	-	33	3.70	0.11	-	17.00	4.81	1.33	-	226.00	45.67	
	From 75,000-100,000	0.1	-	7.0	1.1	0.1	-	12	1.94	0.03	-	4.00	1.28	0.44	-	53.00	12.46	
	From 1,00,001-1,25,000	0.0	-	1.0	0.2	0.0	-	2	0.37	(0.04)	-	(4.00)	(0.49)	0.14	-	13.00	7.81	
	Above Rs. 1,25,000	0.0	-	-	0.1	(0.0)	-	(1)	(0.40)	0.03	-	-	0.51	0.46	-	19.00	19.00	
	iv) Group Single Premium-Annuitiy (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	0.9	1,010.0	1,055.0	80.4	3.0	4,030	3,883	799.2	2.08	3,577.00	3,333.00	1,133.22	3.71	5,978.00	5,530.00	2,229.43	
	From 10,000-25,000	10.1	5,998.0	5,687.0	726.7	22.8	14,864	14,274	3,118.7	11.46	6,935.00	6,566.00	2,322.80	19.51	12,184.00	11,634.00	4,664.28	
	From 25,001-50,000	19.9	4,898.0	4,588.0	547.4	33.3	8,698	8,208	1,431.7	18.08	5,922.00	5,588.00	845.84	30.48	9,152.00	8,712.00	1,542.34	
	From 50,001-75,000	13.5	2,554.0	2,375.0	297.0	20.5	3,637	3,394	519.4	9.90	1,774.00	1,661.00	240.61	17.04	2,701.00	2,533.00	414.69	
	From 75,000-100,000	15.6	1,626.0	1,500.0	181.9	20.8	2,182	2,023	219.9	13.16	1,382.00	1,281.00	211.46	19.17	1,950.00	1,819.00	320.74	
	From 1,00,001-1,25,000	7.1	656.0	622.0	133.9	10.7	947	890	219.4	5.19	487.00	442.00	79.53	8.83	720.00	663.00	151.81	
	Above Rs. 1,25,000	25.7	1,019.0	918.0	308.9	39.1	1,469	1,330	579.7	24.89	937.00	851.00	338.17	33.66	1,239.00	1,130.00	538.48	
	vi) Individual Non Single Premium-Annuitiy (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	-	2.00	0.06	
	From 25,001-50,000	0.0	1.0	139.0	8.9	0.0	1	216	15.06	0.06	-	2,074.00	52.82	0.08	3.00	2,479.00	65.34	
	From 50,001-75,000	0.0	-	15.0	1.5	0.0	-	33	1.97	0.00	1.00	50.00	(13.06)	0.01	2.00	273.00	12.08	
	From 75,000-100,000	0.3	-	(286.0)	(1.9)	0.3	-	29	1.53	0.01	-	501.00	54.35	0.03	1.00	722.00	69.80	
	From 1,00,001-1,25,000	0.0	-	10.0	0.6	0.0	-	18	1.08	0.01	1.00	(1,888.00)	4.24	0.01	1.00	155.00	9.41	
	Above Rs. 1,25,000	0.8	6.0	18,284.0	1,002.9	2.7	14	31,323	3,007.72	4.55	10.00	31,502.00	3,264.07	6.33	19.00	43,292.00	4,555.39	
	viii) Group Non Single Premium-Annuitiy (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	3.9	5,535.0	4,633.0	1,784.1	6.2	10,651	9,540	3,702.77	3.41	4,322.00	3,957.00	1,370.46	5.47	6,807.00	6,228.00	2,195.26	
	From 10,000-25,000	27.5	15,292.0	13,734.0	4,616.2	41.2	31,489	29,564	9,630.25	22.14	11,642.00	11,143.00	2,452.58	35.90	17,446.00	16,623.00	3,923.28	
	From 25,001-50,000	37.5	9,411.0	8,075.0	1,767.3	58.5	22,334	20,826	3,862.44	27.87	6,842.00	6,503.00	1,032.22	46.51	10,397.00	9,838.00	1,624.95	
	From 50,001-75,000	22.9	3,316.0	2,652.0	541.2	37.2	10,092	9,343	1,405.39	16.59	2,650.00	2,476.00	404.46	28.07	4,208.00	3,940.00	660.66	
	From 75,000-100,000	24.1	2,203.0	1,794.0	392.1	35.5	4,889	4,449	835.52	16.55	1,514.00	1,400.00	250.33	27.87	2,352.00	2,182.00	420.40	
	From 1,00,001-1,25,000	14.0	1,098.0	830.0	245.9	22.1	3,371	3,072	591.88	9.51	751.00	671.00	142.95	13.98	1,146.00	1,046.00	234.29	
	Above Rs. 1,25,000	55.4	1,936.0	1,475.0	929.5	82.6	5,295	4,798	2,343.44	36.17	1,195.00	1,098.00	615.91	59.63	1,789.00	1,630.00	1,012.47	
	ii) Individual-Annuitiy																	
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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 SEPTEMBER 2020

Business Acquisition through different channels (Group)

(₹ in Crores)

Sr.No.	Channels	For the quarter ended 30 September 20			For the Half Year ended 30 September 20			For the quarter ended 30 September 19			For the Half Year ended 30 September 19		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	3	1,276	0.05	3	1,369	0.06	-	27	0.35	-	27	0.35
2	Corporate Agents-Banks	1	43,076	1.16	1	56,353	1.63	2	51,849	1.88	2	51,849	1.88
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	3	5,052	0.26	11	16,412	1.66	9	23,502	2.71	20	30,747	3.88
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	-	2,569	2.06	-	5,626	3.92	4	10,036	3.07	7	21,145	11.13
	Total(A)	7	51973	3.54	15	79,760	7.27	15	85,414	8.01	29	1,03,768	17.24
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	7	51973	3.54	15	79,760	7.27	15	85,414	8.01	29	1,03,768	17.24

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

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

Date: 30 SEPTEMBER 2020

Business Acquisition through different channels (Individuals)

(₹ in Crores)

Sr.No.	Channels	For the quarter ended 30 Sep 2020		For the Half Year ended 30 Sep 2020		For the quarter ended 30 Sep 2019		For the Half Year ended 30 Sep 2019	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	8,779	44.13	18,344	73.29	11,854	48.18	19,088	74.34
2	Corporate Agents-Banks	2,998	14.67	4,937	21.19	1,664	9.90	2,846	13.79
3	Corporate Agents -Others	1,500	5.71	2,574	9.37	758	7.26	1,641	15.04
4	Brokers	1,356	7.78	1,992	11.07	477	3.73	727	5.51
5	Micro Agents	1	0.00	6	0.00	161	0.00	434	0.01
6	Direct Business	3,052	20.19	7,299	35.65	5,956	18.33	9,965	27.24
7	Web Aggregators	193	1.34	734	2.52	225	0.21	225	0.21
Total (A)		17,879	93.83	35,886	153.08	21,095	87.62	34,926	136.13
1	Referral (B)	-	-	-	-	-	-	-	-
Grand Total (A+B)		17,879	93.83	35,886	153.08	21,095	87.62	34,926	136.13

FORM L-39-Data on Settlement of Claims

Name of the Insurer : EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Date: 30 SEPTEMBER 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	336	70	24	29	40	13	512	1.68
3	for Annuities / Pension	449	117	36	38	42	13	695	0.64
4	For Surrender	1,367	-	-	-	-	-	1,367	12.77
5	Other benefits*	2510**	16	-	-	-	-	2,526	11.37
1	Group Death Claims	-	189	-	-	-	-	189	12.09
2	Individual Death Claims	-	120	-	-	-	-	120	9.67

* 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 SEPTEMBER 2020

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

Individual

(No. of claims only)

S. No.	Claims Experience	For Death	For Maturity	For Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	9	-	609	499	729	5
2	Claims reported during the period	145	-	644	674	1,554	18
3	Claims Settled during the period	120	-	512	695	1,367	14
4	T & C Rejected	-	-	-	-	-	3
5	Claims Repudiated during the period	4	-	-	-	-	2
	a) Less than 2 years from the date of acceptance of risk	4	-	-	-	-	2
	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	30	-	741	478	916	4
	Less than 3 months	30	-	246	178	-	4
	3 months to 6 months	-	-	86	112	-	-
	6 months to 1 year	-	-	248	102	-	-
	1 year and above	-	-	161	86	916	-

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

Group

(No. of claims only)

S. No.	Claims Experience	For Death	For Maturity	For Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	10	-	-	-	-	-
2	Claims reported during the period	190	-	-	-	-	2,512
3	Claims Settled during the period	189	-	-	-	-	2,512
4	T & C Rejected	-	-	-	-	-	-
5	Claims Repudiated during the period	1	-	-	-	-	-
	a) Less than 2 years from the date of acceptance of risk	1	-	-	-	-	-
	b) Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
6	Claims Written Back	-	-	-	-	-	-
7	Claims O/S at End of the period	10	-	-	-	-	-
	Less than 3 months	10	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-
	6 months to 1 year	-	-	-	-	-	-
	1 year and above	-	-	-	-	-	-

FORM L-40 : Quarterly claims data for Life

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

Date: **30 SEPTEMBER 2020**

Claims data for Life For the Half Year ended 30 September 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	176	-	1,020	1,321	2,055	27
3	Claims Settled during the period	142	-	834	1,277	1,723	19
4	T & C Rejected	-	-	-	-	-	3
5	Claims Repudiated during the period	4	-	-	-	-	2
	a) Less than 2 years from the date of acceptance of risk	4	-	-	-	-	2
	b) Greater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
6	Claims Written Back	-	-	-	-	-	-
7	Claims O/S at End of the period	30	-	741	478	916	4
	Less than 3 months	30	-	246	178	-	4
	3 months to 6 months	-	-	86	112	-	-
	6 months to 1 year	-	-	248	102	-	-
	1 year and above	-	-	161	86	916	-

* 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	266	-	-	-	-	2,666
3	Claims Settled during the period	255	-	-	-	-	2,666
4	T & C Rejected	-	-	-	-	-	-
5	Claims Repudiated during the period	1	-	-	-	-	-
	a) Less than 2 years from the date of acceptance of risk	1	-	-	-	-	-
	b) Greater 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 3 months	10	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-
	6 months to 1 year	-	-	-	-	-	-
	1 year and above	-	-	-	-	-	-

FORM L-41 - GRIEVANCE DISPOSAL

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

Date: 30 SEPTEMBER 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	5	0	0	5	0	7
(b)	Policy Servicing	0	8	1	0	7	0	15
(c)	Proposal Processing	0	17	3	0	13	1	42
(d)	Survival Claims	0	2	0	0	2	0	4
(e)	ULIP Related	0	0	0	0	0	0	4
(f)	Unfair Business Practices	0	78	14	0	64	0	170
(g)	Others	0	6	1	0	5	0	16
	Total Number of complaints:	0	116	19	0	96	1	258

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	35,901
5	Total No. of claims during current year	442
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	72
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current	158

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
(a)	Upto 7 days	1	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		
i. Individual Business	Min	Max
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)		
i. Individual Business	Min	Max
1. Life- Participating policies	60.0% (Without MAD)	102.0% (Without MAD)
2. Pension - Participating Policies	102.0% (Without MAD)	102.0% (Without MAD)
3. Life- Non-participating Policies		
- Pure Term Plans	20% (Without MAD)	215.0% (Without MAD)
- Non Term Plans	79.0% (Without MAD)	155.0% (Without MAD)
4. Annuities- Participating policies	NA	
5. Annuities – Non-participating policies **	70% (Without MAD) of Modified Mortality for Annuitants - LIC (a) (1996-98) Ultimate Rates	80% (Without MAD) of Modified Mortality for Annuitants - LIC (a) (1996-98) Ultimate Rates
6. Annuities- Individual Pension Plan	NA	
7. Unit Linked - Life	84.0% (Without MAD)	111.0% (Without MAD)
8. Unit Linked - Pension	102.0% (Without MAD)	102.0% (Without MAD)
9. Health Insurance	89.0% (Without MAD)	89.0% (Without MAD)
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)
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.		
3) Expense :		
i. Individual Business	Min	Max
1. Life - Participating Policies	454 (INFL @ 5%) (without MAD)	908 (INFL @ 5%) (without MAD)
2. Pension - Participating Policies	549 (INFL @ 5%) (without MAD)	686 (INFL @ 5%) (without MAD)
3. Life - Non - participating Policies		
	283 (INFL @ 5%) (without MAD)	908 (INFL @ 5%) (without MAD)
	17 (INFL @ 5%) (without MAD) for micro Insurance plan	17 (INFL @ 5%) (without MAD) for micro Insurance plan
4. Annuities - Participating policies	NA	
5. Annuities – Non-participating policies	275 (INFL @ 5%) (without MAD)	549 (INFL @ 5%) (without MAD)
6. Annuities - Individual Pension Plan	NA	
7. Unit Linked - Life	410 (INFL @ 5%) (without MAD)	908 (INFL @ 5%) (without MAD)
8. Unit Linked - Pension	312 (INFL @ 5%) (without MAD)	623 (INFL @ 5%) (without MAD)
9. Health Insurance	323 (INFL @ 5%) (without MAD)	523 (INFL @ 5%) (without MAD)
ii. Group Business		
1. Non-Participating (excluding OYRGTA)		
	per member - 269 (INFL @ 5%) (without MAD)	per member - 288 (INFL @ 5%) (without MAD)
	per member - 11 (INFL @ 5%) (without MAD) for micro Insurance plan	per member - 11 (INFL @ 5%) (without MAD) for micro Insurance plan
2. Unit Linked (Non-Unit Fund)	per scheme - 9084 (INFL @ 5%) (without MAD)	
3. Variable Insurance Plan (General Fund Reserve)	per scheme - 6227 (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