

**EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED**

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

**PUBLIC DISCLOSURES FOR THE QUARTER ENDED 30 JUNE 2021**

Sr No	Particulars	Page No.
1	L-1-A-RA Revenue Account	1
2	L-2-A-PL Profit & Loss Account	3
3	L-3-A-BS Balance Sheet	4
4	L-4-Premium	5
5	L-5-Commission	6
6	L-6 -Operating Expenses	7
7	L-6A - Expenses other than those directly related to the Insurance Business	8
8	L-7-Benefits Paid	9
9	L-8 & L-9-Share Capital & Pattern of Shareholding	10
10	L-10 & L11-Reserves and Surplus & Borrowings	11
11	L-12-Investment - Shareholders	12
12	L-13-Investment - Policyholders	13
13	L-14- Investment - Assets Held to cover Linked Liabilities	14
14	L-15-Loans	15
15	L-16-Fixed Assets	16
16	L-17-Cash and Bank Balance	17
17	L-18-Advances and Other Assets	18
18	L-19, L-20 & L-21- Current Liabilities, Provisions & Misc Expenditures	19
19	L-22-Analytical Ratios	20
20	L-23-Receipt and Payment Schedule	21
21	L-24-Valuation on Net Liabilities	22
22	L-25- Geographical Distribution of Business - Group & Individual	23
23	L-26-Investment Assets	25
24	L-27-Ulip Linked Business	26
25	L-28-ULIP NAV	27
26	L-29-Debt Securities	28
27	L-30-Related Party Transactions	31
28	L-31-Board of Directors & Key Persons	32
29	L-32-Solvency Margin	33
30	L-33-NPAs	34
31	L-34-Yield on Investment	37
32	L-35- Downgrading of Investment	44
33	L-36-Business Numbers	43
34	L-37-Business Acquisition-Group	44
35	L-38-Business Acquisition-Individual	45
36	L-39-Ageing of Claims	46
37	L-40-Claims Data	47
38	L-41-Grievances (Life)	49
39	L-42-Valuation Basis (Life)	50

## Form L-1-A-RA

Name of the Insurer: EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number : 147 dated 10 May 2011

## REVENUE ACCOUNT FOR THE QUARTER ENDED 30 JUNE 2021

## POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

(₹ in '000)

Particulars	Schedule	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
			Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
<b>Premium earned-net</b>	L-4											
(a) Premium		21,51,295	4,98,488	11,675	8,79,213	33,883	5,027	61,674	-	6,47,602	8,533	5,200
(b) Reinsurance ceded		(86,085)	(1,617)	-	(54,193)	-	(1,370)	(27,148)	-	(1,756)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>20,65,210</b>	<b>4,96,871</b>	<b>11,675</b>	<b>8,25,020</b>	<b>33,883</b>	<b>3,657</b>	<b>34,526</b>	<b>-</b>	<b>6,45,846</b>	<b>8,533</b>	<b>5,200</b>
<b>Income from Investments</b>												
(a) Interest, Dividend & Rent (Net)		6,17,437	1,30,234	15,871	3,47,742	7,567	1,313	25,970	4,746	72,764	2,673	8,557
(b) Profit on sale / redemption of investments		4,32,521	71,460	15,432	42,393	1,482	-	581	473	2,79,283	8,266	13,151
(c) (Loss on sale / redemption of investments)		(1,14,759)	(6,453)	(1,947)	(39,688)	-	-	-	-	(45,547)	(3,064)	(18,060)
(d) Transfer /Gain on revaluation / change in fair value*		6,81,230	-	-	(70,661)	-	-	-	-	7,15,595	13,307	22,989
<b>Sub Total</b>		<b>16,16,429</b>	<b>1,95,241</b>	<b>29,356</b>	<b>2,79,786</b>	<b>9,049</b>	<b>1,313</b>	<b>26,551</b>	<b>5,219</b>	<b>10,22,095</b>	<b>21,183</b>	<b>26,637</b>
Contribution from Shareholders' Account towards Excess EOM		-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' Account		5,97,527	2,03,570	-	2,96,233	5,070	-	37,751	-	54,127	777	-
Income on Unclaimed amount of Policyholders		224	-	-	224	-	-	-	-	-	-	-
Other Income		3,880	960	-	2,936	2	-	-	-	(18)	-	-
<b>Sub Total</b>		<b>6,01,631</b>	<b>2,04,530</b>	<b>-</b>	<b>2,99,393</b>	<b>5,072</b>	<b>-</b>	<b>37,751</b>	<b>-</b>	<b>54,109</b>	<b>777</b>	<b>-</b>
<b>Total (A)</b>		<b>42,83,271</b>	<b>8,96,642</b>	<b>41,031</b>	<b>14,04,199</b>	<b>48,004</b>	<b>4,970</b>	<b>98,828</b>	<b>5,219</b>	<b>17,22,050</b>	<b>30,493</b>	<b>31,837</b>
Commission Expenses	L-5	1,51,328	64,440	221	72,338	1,220	77	942	-	11,954	138	-
Operating Expenses related to Insurance Business \$	L-6	11,41,011	3,85,781	889	5,74,283	9,250	1,551	31,134	132	1,35,552	1,599	837
GST/Service Tax on Charges		18,127	-	-	-	-	-	1	44	17,346	256	480
Provision for Doubtful debts		2,025	(160)	4	2,100	7	0	35	(7)	44	(0)	0
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)												
(a) For diminution in the value of investments (Net)		(48,295)	(547)	-	(37,500)	-	-	-	-	(5,862)	-	(4,386)
(b) Provision for Standard and non standard assets		-	-	-	-	-	-	-	-	-	-	-
<b>Total (B)</b>		<b>12,64,196</b>	<b>4,49,515</b>	<b>1,115</b>	<b>6,11,220</b>	<b>10,478</b>	<b>1,628</b>	<b>32,112</b>	<b>170</b>	<b>1,59,033</b>	<b>1,994</b>	<b>(3,068)</b>
Benefits Paid (Net)	L-7	5,91,803	60,246	3,889	1,16,964	10,021	548	1,17,332	9,769	2,45,847	21,597	5,589
Interim Bonuses Paid		55	45	10	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies												
(a) Gross **		24,60,589	3,86,836	29,959	7,21,546	27,505	1,459	(54,569)	(5,221)	13,17,169	6,903	29,003
(b) Amount ceded in Reinsurance		(41,578)	-	-	(45,531)	-	-	3,953	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
<b>Total (C)</b>		<b>30,10,869</b>	<b>4,47,128</b>	<b>33,858</b>	<b>7,92,979</b>	<b>37,526</b>	<b>2,007</b>	<b>66,716</b>	<b>4,548</b>	<b>15,63,016</b>	<b>28,500</b>	<b>34,592</b>
<b>SURPLUS/ (DEFICIT ) (D) = (A) - (B) - (C)</b>		<b>8,206</b>	<b>-</b>	<b>6,057</b>	<b>-</b>	<b>-</b>	<b>1,334</b>	<b>-</b>	<b>500</b>	<b>-</b>	<b>-</b>	<b>315</b>
<b>Appropriations</b>												
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (PAR)		6,057	-	6,057	-	-	-	-	-	-	-	-
Revenue Surplus transferred to Balance Sheet (NON PAR)		2,150	-	-	-	-	1,334	-	500	-	-	315
<b>TOTAL (D)</b>		<b>8,206</b>	<b>-</b>	<b>6,057</b>	<b>-</b>	<b>-</b>	<b>1,334</b>	<b>-</b>	<b>500</b>	<b>-</b>	<b>-</b>	<b>315</b>
<b>NOTES:</b>												
* Represents the deemed realised gain as per norms specified by the Authority.												
**represents Mathematical Reserves after allocation of bonus [The bonus is ₹ Nil thousands for the current year (previous year ₹ Nil thousands)]												
The total surplus is disclosed below:												
(a) Interim Bonuses Paid		55	45	10	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		49	47	2	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		8,206	-	6,057	-	-	1,334	-	500	-	-	315
<b>(d) Total Surplus [ (a) + (b)+ (c) ]</b>		<b>8,309</b>	<b>92</b>	<b>6,069</b>	<b>-</b>	<b>-</b>	<b>1,334</b>	<b>-</b>	<b>500</b>	<b>-</b>	<b>-</b>	<b>315</b>

Form L-1-A-RA Name of the Insurer: EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED Registration Number : 147 dated 10 May 2011												
REVENUE ACCOUNT FOR THE QUARTER ENDED 30 JUNE 2020												
POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)												(₹ in '000)
Particulars	Schedule	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
			Individual Par	Individual Par Pension#	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Premium earned-net	L-4											
(a) Premium		16,37,026	2,55,974	7,076	6,44,712	11,885	5,161	60,781	-	6,34,007	14,165	3,265
(b) Reinsurance ceded		(89,832)	(950)	-	(47,079)	-	(1,346)	(37,840)	-	(2,617)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Sub Total		15,47,195	2,55,024	7,076	5,97,633	11,885	3,815	22,941	-	6,31,390	14,165	3,265
Income from Investments												
(a) Interest, Dividend & Rent (Net)		4,53,902	94,076	11,859	2,59,008	7,587	1,137	24,992	6,156	38,648	2,387	8,052
(b) Profit on sale / redemption of investments		3,68,629	10,159	2,511	1,98,237	-	-	-	-	1,40,889	3,844	12,989
(c) (Loss on sale / redemption of investments)		(2,69,082)	(19,890)	(4,927)	(2,782)	-	-	(437)	(1,748)	(2,13,873)	(12,588)	(12,836)
(d) Transfer /Gain on revaluation / change in fair value*		11,02,767	-	-	-	-	-	-	-	10,18,312	36,366	48,089
Sub Total		16,56,217	84,345	9,444	4,54,463	7,587	1,137	24,555	4,407	9,83,976	30,009	56,294
Contribution from Shareholders' Account towards Excess EOM		-	-	-	-	-	-	-	-	-	-	
Contribution from Shareholders' Account		7,99,408	1,80,413	-	4,25,818	3,620	-	-	3,130	1,86,427	-	-
Income on Unclaimed amount of Policyholders		259	-	-	259	-	-	-	-	-	-	-
Other Income		3,312	639	-	2,621	2	-	-	-	50	-	-
Sub Total		8,02,979	1,81,052	-	4,28,697	3,622	-	-	3,130	1,86,478	-	-
Total (A)		40,06,391	5,20,421	16,519	14,80,794	23,093	4,952	47,496	7,537	18,01,844	44,174	59,559
Commission Expenses	L-5	1,22,046	28,194	(311)	78,861	184	140	1,310	-	13,440	228	-
Operating Expenses related to Insurance Business\$	L-6	13,53,041	2,53,313	991	8,04,725	3,694	2,377	39,290	251	2,46,866	916	619
GST/Service Tax on Charges		15,645	-	-	-	-	-	-	64	14,910	263	408
Provision for Doubtful debts		2,965	-	-	2,965	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Provision for Standard and non standard assets		-	-	-	-	-	-	-	-	-	-	-
Total (B)		14,93,697	2,81,507	680	8,86,550	3,878	2,517	40,600	315	2,75,215	1,407	1,027
Benefits Paid (Net)	L-7	1,88,233	22,196	252	16,526	4,049	317	42,189	28,779	59,337	54	14,534
Interim Bonuses Paid		39	39	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies												
(a) Gross **		23,47,386	2,16,679	15,292	6,08,776	15,167	509	(40,385)	(21,557)	14,67,290	42,401	43,213
(b) Amount ceded in Reinsurance		(28,522)	-	-	(31,060)	-	-	2,538	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
Total (C)		25,07,136	2,38,914	15,544	5,94,242	19,216	826	4,342	7,222	15,26,627	42,455	57,748
SURPLUS/ (DEFICIT ) (D) = (A) - (B) - (C)		5,558	-	295	-	-	1,609	2,555	-	-	313	785
Appropriations												
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (PAR)		295	-	295	-	-	-	-	-	-	-	-
Revenue Surplus transferred to Balance Sheet (NON PAR)		5,262	-	-	-	-	1,609	2,555	-	-	313	785
TOTAL (D)		5,557	-	295	-	-	1,609	2,555	-	-	313	785
NOTES:												
* Represents the deemed realised gain as per norms specified by the Authority.												
**represents Mathematical Reserves after allocation of bonus [The bonus is ₹ Nil thousands for the current year (previous year ₹ Nil thousands)]												
\$ In current year the excess of EoM would be calculated on annual basis for deriving at "Contribution from Shareholders' Account toward Excess EoM" as need to be disclosed as "Income" under a separate line item in Policyholders' Account (Technical Account ) per circular no.IRDA/F&A/C/R/MISC/184/10/2019 dated 04.10.2019. In previous year's comparative period, the excess of EOM was charged directly to Shareholders' Account (Non Technical).												
The total surplus is disclosed below:												
(a) Interim Bonuses Paid		39	39	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		5,557	-	295	-	-	1,609	2,555	-	-	313	785
(d) Total Surplus [ (a) + (b)+ (c) ].		5,596	39	295	-	-	1,609	2,555	-	-	313	785

Form L-2-A-PL

Name of the Insurer: EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number : 147 dated 10 May 2011

**PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED 30 JUNE 2021**

**SHAREHOLDERS' ACCOUNT (NON-TECHNICAL ACCOUNT)**

(₹ in '000)

Particulars	SCHEDULE	For the Quarter Ended 30 June 2021	For the Quarter Ended 30 June 2020
Amounts transferred from the Policyholders' Account (Technical Account)			-
Income from investments			
(a) Interest, Dividend & Rent (Net)		36,362	71,947
(b) Profit on sale / redemption of investments		45,811	10,352
(c) (Loss on sale / redemption of investments)		(85,824)	(17,647)
(d) Transfer /Gain/(Loss) on revaluation / change in fair value		-	-
<b>Sub Total</b>		<b>(3,651)</b>	<b>64,652</b>
Other income		120	-
<b>Total (A)</b>		<b>(3,531)</b>	<b>64,652</b>
Expenses other than those directly related to the insurance business	3A	2,207	933
Contribution towards the remuneration of MD/CEOs/WTDS		-	-
Bad debts written off		-	-
Provisions (Other than taxation)			
(a) For diminution in the value of investment (Net)		(95,787)	-
(b) Provision for doubtful debts		-	-
(c) Others		-	-
Contribution to the Policyholders' Account towards Excess EOM		-	-
Contribution to the Policyholders' Account		5,97,527	7,99,408
<b>Total (B)</b>		<b>5,03,947</b>	<b>8,00,341</b>
<b>Profit / (Loss) before tax</b>		<b>(5,07,478)</b>	<b>(7,35,689)</b>
Provision for taxation			
For Current Year		-	-
For earlier years		-	-
<b>Profit / (Loss) after tax</b>		<b>(5,07,478)</b>	<b>(7,35,689)</b>
<b>APPROPRIATIONS</b>			
(a) Balance at the beginning of the year		(1,62,89,896)	(1,39,32,983)
(b) Interim dividends paid during the year		-	-
(c) Proposed final dividend		-	-
(d) Dividend distribution tax		-	-
(e) Transfer to reserves / other accounts		-	-
<b>Profit / (Loss) carried to the Balance Sheet</b>		<b>(1,67,97,374)</b>	<b>(1,46,68,672)</b>
Earning per share of face value ₹ 10 - Basic/Diluted		(1.62)	(2.35)

## Form L-3- A-BS

Name of the Insurer: EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number : 147 dated 10 May 2011

## BALANCE SHEET AS AT 30 JUNE 2021

(₹ in '000)

PARTICULARS	SCHEDULE	As at 30 June 2021	As at 30 June 2020	As at 31 March 2021
<b>SOURCES OF FUNDS</b>				
<b>Shareholders' funds</b>				
Share capital	L-8, L-9	31,26,209	31,26,209	31,26,209
Reserves and surplus	L-10	1,68,48,478	1,68,82,622	1,68,48,478
Credit/(debit) fair value change account		1,06,946	35,099	1,39,519
<b>Sub-total</b>		<b>2,00,81,633</b>	<b>2,00,43,930</b>	<b>2,01,14,206</b>
<b>Borrowings</b>				
	L-11	-	-	-
<b>Policyholders' Funds</b>				
Credit/(Debit) Fair Value Change Account		3,10,081	1,93,829	4,67,542
Policy liabilities		2,75,99,238	2,07,18,815	2,65,50,713
Insurance reserves		-	-	-
Provision for Linked Liabilities		1,07,82,232	76,49,518	1,03,49,716
Add: Credit/(Debit) Fair Value Change Account		22,58,855	(1,52,525)	15,06,964
<b>Total Provision for Linked Liabilities</b>		<b>1,30,41,087</b>	<b>74,96,993</b>	<b>1,18,56,680</b>
<b>Sub-total</b>		<b>4,09,50,406</b>	<b>2,84,09,637</b>	<b>3,88,74,935</b>
<b>Funds for Discontinued Policies</b>				
Discontinued on account of non-payment of premium-Linked		18,17,418	14,72,072	16,31,340
Others		-	-	-
Funds for Future Appropriations (PAR)		68,370	49,119	62,314
Surplus in Revenue account (Non PAR)		2,149	5,262	-
<b>Total</b>		<b>6,29,19,976</b>	<b>4,99,80,020</b>	<b>6,06,82,795</b>
<b>APPLICATION OF FUNDS</b>				
<b>Investments</b>				
Shareholders'	L-12	19,68,779	34,80,639	23,80,255
Policyholders'	L-13	2,74,57,525	2,10,33,858	2,63,17,369
Assets held to cover linked liabilities	L-14	1,48,58,504	89,69,063	1,34,88,020
Loans	L-15	1,59,769	1,02,026	1,47,985
Fixed assets	L-16	8,83,107	10,09,982	9,24,611
<b>Current assets</b>				
Cash and bank balances	L-17	3,12,772	3,28,062	9,50,955
Advances and other assets	L-18	35,16,867	25,97,690	29,63,731
<b>Sub-total (A)</b>		<b>38,29,639</b>	<b>29,25,752</b>	<b>39,14,686</b>
Current liabilities	L-19	29,94,680	21,82,195	27,46,589
Provisions	L-20	40,037	27,779	33,437
<b>Sub-total (B)</b>		<b>30,34,717</b>	<b>22,09,975</b>	<b>27,80,027</b>
<b>Net Current Assets (C) = (A - B)</b>		<b>7,94,922</b>	<b>7,15,777</b>	<b>11,34,660</b>
Miscellaneous expenditure (to the extent not written off or adjusted)	L-21	-	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		1,67,97,374	1,46,68,672	1,62,89,896
Debit Balance in Revenue Account (Policyholders' Account)		-	-	-
<b>Total</b>		<b>6,29,19,976</b>	<b>4,99,80,020</b>	<b>6,06,82,795</b>

## Contingent Liabilities

PARTICULARS	As at 30 June 2021	As at 30 June 2020	As at 31 March 2021
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*	-
Reinsurance obligations to the extent not provided for in accounts	-	-	-
Others (Claims against policies under litigation)	8,411	3,934	4,595

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

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-4 Premium Schedule  
PREMIUM

For the Quarter Ended 30 June 2021

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
		Individual Par	Individual Par Pension#	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Premium											
First year Premiums	5,77,823	2,40,222	-	2,50,856	-	193	5,294	-	80,379	880	-
Renewal Premiums	14,94,791	2,58,266	11,675	6,17,471	-	4,835	30,719	-	5,64,174	7,653	-
Single Premiums	78,681	-	-	10,887	33,883	-	25,661	-	3,050	-	5,200
<b>Total</b>	<b>21,51,295</b>	<b>4,98,488</b>	<b>11,675</b>	<b>8,79,213</b>	<b>33,883</b>	<b>5,027</b>	<b>61,674</b>	<b>-</b>	<b>6,47,602</b>	<b>8,533</b>	<b>5,200</b>

For the Quarter Ended 30 June 2020

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Premium											
First year Premiums	5,94,224	98,113	-	3,16,909	-	412	16,398	-	1,58,967	159	3,265
Renewal Premiums	10,07,195	1,57,861	7,076	3,23,054	-	4,749	26,749	-	4,73,900	13,806	-
Single Premiums	35,607	-	-	4,749	11,885	-	17,634	-	1,140	200	-
<b>Total</b>	<b>16,37,026</b>	<b>2,55,975</b>	<b>7,076</b>	<b>6,44,712</b>	<b>11,885</b>	<b>5,161</b>	<b>60,781</b>	<b>-</b>	<b>6,34,007</b>	<b>14,165</b>	<b>3,265</b>

Form L-5- Commission Schedule  
COMMISSION

For the Quarter Ended 30 June 2021

('₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
<b>Commission</b>											
First year Premiums	1,07,000	52,566	-	51,115	-	10	74	-	3,207	27	-
Renewal Premiums	33,255	8,582	221	16,829	-	65	314	-	7,146	98	-
Single Premiums	1,151	-	-	30	549	-	554	-	18	-	-
<b>Other Commissions</b>	-	-	-	-	-	-	-	-	-	-	-
<b>Total (A)</b>	<b>1,41,406</b>	<b>61,148</b>	<b>221</b>	<b>67,974</b>	<b>549</b>	<b>75</b>	<b>942</b>	<b>-</b>	<b>10,372</b>	<b>125</b>	<b>-</b>
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
<b>Net commission</b>	<b>1,41,406</b>	<b>61,148</b>	<b>221</b>	<b>67,974</b>	<b>549</b>	<b>75</b>	<b>942</b>	<b>-</b>	<b>10,372</b>	<b>125</b>	<b>-</b>
Rewards and Remuneration to Agent, brokers and other intermediaries	9,922	3,292	-	4,363	670	2	-	-	1,582	13	-
<b>TOTAL</b>	<b>1,51,328</b>	<b>64,440</b>	<b>221</b>	<b>72,337</b>	<b>1,219</b>	<b>77</b>	<b>942</b>	<b>-</b>	<b>11,954</b>	<b>138</b>	<b>-</b>
<b>Break-up of the commission expenses (gross) incurred to procure business:</b>											
Agents	87,861.41	33,926.99	57	44,404	943	68	-	-	8,341	121	-
Brokers	19,331	6,292	0	12,632	-	0	388	-	18	-	-
Corporate Agency	44,033	24,221	164	15,199	276	9	553	-	3,594	17	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others - Web Aggregators	103	-	-	103	-	-	-	-	0	-	-
<b>Total</b>	<b>1,51,328</b>	<b>64,440</b>	<b>221</b>	<b>72,337</b>	<b>1,219</b>	<b>77</b>	<b>942</b>	<b>-</b>	<b>11,954</b>	<b>138</b>	<b>-</b>

For the Quarter Ended 30 June 2020

('₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
<b>Commission</b>											
First year Premiums	89,484	20,433	-	63,679	-	69	658	-	4,635	10	-
Renewal Premiums	21,151	5,910	(311)	7,950	-	58	406	-	6,929	209	-
Single Premiums	538	-	-	101	184	-	245	-	4	3	-
<b>Other Commissions</b>	-	-	-	-	-	-	-	-	-	-	-
<b>Total (A)</b>	<b>1,11,173</b>	<b>26,343</b>	<b>(311)</b>	<b>71,730</b>	<b>184</b>	<b>127</b>	<b>1,310</b>	<b>-</b>	<b>11,569</b>	<b>222</b>	<b>-</b>
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
<b>Net commission</b>	<b>1,11,173</b>	<b>26,343</b>	<b>(311)</b>	<b>71,730</b>	<b>184</b>	<b>127</b>	<b>1,310</b>	<b>-</b>	<b>11,569</b>	<b>222</b>	<b>-</b>
Rewards and Remuneration to Agent, brokers and other intermediaries	10,873	1,851	-	7,131	-	13	-	-	1,871	6	-
<b>Net commission</b>	<b>1,22,046</b>	<b>28,194</b>	<b>(311)</b>	<b>78,861</b>	<b>184</b>	<b>140</b>	<b>1,310</b>	<b>-</b>	<b>13,440</b>	<b>228</b>	<b>-</b>
<b>Break-up of the commission expenses (gross) incurred to procure business:</b>											
Agents	81,381	17,645	(65)	54,800	36	129	-	-	8,624	212	-
Brokers	14,389	933	(0)	12,359	-	0	1,077	-	20	-	-
Corporate agency	26,183	9,616	(246)	11,683	148	11	232	-	4,722	16	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others - Web Aggregators	92	-	-	18	-	-	-	-	74	-	-
<b>Total</b>	<b>1,22,046</b>	<b>28,194</b>	<b>(311)</b>	<b>78,861</b>	<b>184</b>	<b>140</b>	<b>1,310</b>	<b>-</b>	<b>13,440</b>	<b>228</b>	<b>-</b>

## L-6- Operating Expenses Schedule

(₹ in '000)

Particulars	For the Quarter Ended 30 June 2021	For the Quarter Ended 30 June 2020
Employees' remuneration & welfare benefits	6,08,046	7,88,044
Travel, conveyance and vehicle running expenses	8,855	13,015
Training expenses	2,844	5,409
Rent, rates & taxes	50,623	63,139
Repairs & Maintenance	27,189	23,154
Printing & stationery	3,223	3,758
Communication expenses	7,134	11,675
Legal & professional charges	26,021	22,368
Medical Fees	6,524	11,721
Auditors' Fees, expenses, etc.	-	-
(a) as auditor	710	700
(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	200	175
(d) Out of pocket expenses	50	50
Advertisement & publicity	1,13,329	1,10,451
Bank charges	6,972	6,466
Others:		
(a) Business Development, Marketing & Sales Promotion	90,036	96,406
(b) Stamp duty on policies	5,952	11,263
(c) Information Technology Cost	62,205	52,346
(d) Business Support Expenses	28,839	52,440
(e) (Profit)/Loss on sale of Fixed Assets	-	-
(f) General & Other Insurance Expenses	7,453	6,025
Depreciation	78,663	71,735
GST / Service Tax Expenses	6,143	2,702
<b>Total</b>	<b>11,41,011</b>	<b>13,53,041</b>



**EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED**

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

*(₹ in '000)*

<b>Particulars</b>	<b>For the Quarter Ended 30 June 2021</b>	<b>For the Quarter Ended 30 June 2020</b>
Employees' remuneration & welfare benefits	-	-
Rents, rates & taxes	450	545
Legal and Professional fee	-	-
Bank Charges	80	240
Directors Sitting fees	220	260
Others	1,457	(112)
<b>Total</b>	<b>2,207</b>	<b>933</b>

## Form L-7- Benefits Paid Schedule [Net]

For the Quarter Ended 30 June 2021

('€ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
<b>1. Insurance claims</b>											
(a) Claims by Death*	7,55,794	27,194	955	4,13,447	5,485	-	2,84,470	-	23,842	398	3
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	4,536	-	-	-	4,536	-	-	-	-	-	-
(d) Other benefits											
(i) Surrenders	2,94,232	15,234	2,932	34,481	-	-	-	-	2,20,386	21,198	-
(ii) Survival benefit	21,298	21,298	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health	1,600	-	-	-	-	1,600	-	-	-	-	-
Withdrawals	17,881	-	-	-	-	-	(954)	9,769	3,480	-	5,586
Income on Unclaimed amount of Policyholders	240	33	1	114	0	1	24	-	66	1	-
<b>2. (Amount ceded in reinsurance)</b>											
(a) Claims by Death	(5,02,718)	(3,505)	-	(3,31,077)	-	-	(1,66,207)	-	(1,928)	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(1,060)	(8)	-	-	-	(1,052)	-	-	-	-	-
<b>3. Amount accepted in reinsurance</b>											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>5,91,803</b>	<b>60,246</b>	<b>3,889</b>	<b>1,16,964</b>	<b>10,021</b>	<b>548</b>	<b>1,17,332</b>	<b>9,769</b>	<b>2,45,847</b>	<b>21,597</b>	<b>5,589</b>
Benefits paid to claimants:											
1) In India	5,91,803	60,246	3,889	1,16,964	10,021	548	1,17,332	9,769	2,45,847	21,597	5,589
2) Outside India	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>5,91,803</b>	<b>60,246</b>	<b>3,889</b>	<b>1,16,964</b>	<b>10,021</b>	<b>548</b>	<b>1,17,332</b>	<b>9,769</b>	<b>2,45,847</b>	<b>21,597</b>	<b>5,589</b>

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

For the Quarter Ended 30 June 2020

('€ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
<b>1. Insurance claims</b>											
(a) Claims by Death*	1,69,692	9,197	-	17,576	-	1,015	1,37,893	-	3,954	53	4
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	4,048	-	-	-	4,048	-	-	-	-	-	-
(d) Other benefits											
(i) Surrenders	70,402	4,418	250	10,452	0	-	-	-	55,282	-	-
(ii) Survival benefit	8,473	8,473	-	-	-	-	-	-	-	-	-
(iii) Bonus	-	-	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health	-	-	-	-	-	-	-	-	-	-	-
Withdrawals	45,893	-	-	72	-	-	2,506	28,779	7	-	14,530
Income on Unclaimed amount of Policyholders	93	224	1	251	1	2	19	-	94	1	-
<b>2. (Amount ceded in reinsurance)</b>											
(a) Claims by Death	(1,10,117)	(75)	-	(11,815)	-	-	(98,228)	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(751)	(42)	-	(9)	-	(700)	-	-	-	-	-
<b>3. Amount accepted in reinsurance</b>											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>1,88,233</b>	<b>22,196</b>	<b>252</b>	<b>16,526</b>	<b>4,049</b>	<b>317</b>	<b>42,189</b>	<b>28,779</b>	<b>59,337</b>	<b>54</b>	<b>14,534</b>
Benefits paid to claimants:											
1) In India	1,88,233	22,196	252	16,526	4,049	317	42,189	28,779	59,337	54	14,534
2) Outside India	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>1,88,233</b>	<b>22,196</b>	<b>252</b>	<b>16,526</b>	<b>4,049</b>	<b>317</b>	<b>42,189</b>	<b>28,779</b>	<b>59,337</b>	<b>54</b>	<b>14,534</b>

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

EDDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-8 - Share Capital Schedule

SHARE CAPITAL

(₹ in '000)

Particulars	As at 30 June 2021	As at 30 June 2020	As at 31 March 2021
<b>Authorised Capital</b>			
325,000,000 Equity Shares of ₹ 10 each (previous year 325,000,000)	32,50,000	32,50,000	32,50,000
<b>Issued Capital</b>			
312,620,882 Equity Shares of ₹ 10 each (previous year 312,620,882)	31,26,209	31,26,209	31,26,209
<b>Subscribed Capital</b>			
312,620,882 Equity Shares of ₹ 10 each (previous year 312,620,882)	31,26,209	31,26,209	31,26,209
<b>Called-up Capital</b>			
312,620,882 Equity Shares of ₹ 10 each (previous year 312,620,882)	31,26,209	31,26,209	31,26,209
Less : Calls unpaid	-	-	-
Add : Shares forfeited (Amount Originally paid up)	-	-	-
Less : Par value of equity shares bought back	-	-	-
Less : Preliminary expenses	-	-	-
Expenses including commission or brokerage on underwriting or subscription of shares	-	-	-
<b>Total</b>	<b>31,26,209</b>	<b>31,26,209</b>	<b>31,26,209</b>

Form L-9- Pattern of Shareholding Schedule

PATTERN OF SHAREHOLDING

Shareholder	As at 30 June 2021		As at 30 June 2020		As at 31 March 2021	
	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	-	-	-	-	-	-
<b>Total</b>	<b>31,26,20,882</b>	<b>100</b>	<b>31,26,20,882</b>	<b>100</b>	<b>#####</b>	<b>100</b>

## Form L-10-Reserves and Surplus Schedule

## RESERVES AND SURPLUS

(₹ in '000)

Particulars	As at 30 June 2021	As at 30 June 2020	As at 31 March 2021
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	-
General reserves	-	-	-
Less : Debit balance in Profit & Loss account, if any	-	-	-
Less : Amount utilized for buy-back	-	-	-
Catastrophe reserve	-	-	-
Other reserves	-	-	-
Balance of profit in Profit and Loss Account	-	-	-
<b>Total</b>	<b>1,68,48,478</b>	<b>1,68,82,622</b>	<b>1,68,48,478</b>

## Form L-11 -Borrowings Schedule

## BORROWINGS

(₹ in '000)

Particulars	As at 30 June 2021	As at 30 June 2020	As at 31 March 2021
Debentures / Bonds	-	-	-
Banks	-	-	-
Financial Institutions	-	-	-
Others	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

## INVESTMENTS - SHAREHOLDERS

(₹ in '000)

Particulars	As at 30 June 2021	As at 30 June 2020	As at 31 March 2021
<b>LONG TERM INVESTMENTS</b>			
Government securities and Government guaranteed bonds including			
Treasury Bills	88,831	0	92,053
Other Approved Securities	(0) -	0	-
Other Investments			
(a) Shares			
(aa) Equity	-	-	-
(bb) Preference	16,246	29,159	15,829
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds*	0	51,601	30,000
(e) Other Securities- Bank Deposits	6,08,600	7,11,300	5,87,900
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	4,52,146	-
Investment in Infrastructure and Social Sector	1,98,168	4,86,866	3,26,724
Other than Approved Investments \$@	8,60,143	12,63,932	9,95,909
<b>Sub-Total (A)</b>	<b>17,71,988</b>	<b>29,95,004</b>	<b>20,48,415</b>
<b>SHORT TERM INVESTMENTS</b>			
Government securities and Government guaranteed bonds including			
Treasury Bills	-	-	-
Other Approved Securities	0	0	-
Other Investments			
(a) Shares			
(aa) Equity ^ #	0	2,63,343	51,240
(bb) Preference	-	-	-
(b) Mutual Funds	0	0	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	29,976	0	-
(e) Other Securities- Bank Deposits/CBLO	8,554	1,88,515	86,485
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	(0)	-	-
Investment in Infrastructure and Social Sector	0	10,851	-
Other than Approved Investments#	1,58,261	22,926	1,94,115
<b>Sub-Total (B)</b>	<b>1,96,791</b>	<b>4,85,635</b>	<b>3,31,840</b>
<b>Total (A+B)</b>	<b>19,68,779</b>	<b>34,80,639</b>	<b>23,80,255</b>
In India	19,68,779	34,80,639	23,80,255
Outside India	-	-	-
<b>Total</b>	<b>19,68,779</b>	<b>34,80,639</b>	<b>23,80,255</b>

**Notes :**

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

Book Value (Historical cost)	16,16,889	27,61,496	17,99,805
Market Value	14,93,770	24,43,714	15,74,295

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

Book Value (Historical cost)	5,46,980	10,39,542	8,07,183
Market Value	6,53,926	10,74,641	9,46,702

3 Includes Investment in

\$ of Rs.3,70,631 thousands in Non Convertible Debentures (NCD) of Fellow subsidiaries (previous year Rs. 3,71,947 Thousands)

^ of ₹ 3,21,369 thousands in unlisted Equity shares (previous year ₹ 3,21,369 Thousands)

# in equity shares amounting to ₹ Nil thousands through corporate action awaiting listing as on balance sheet date (previous year ₹ 111 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 June 2021	As at 30 June 2020	As at 31 March 2021
<b>LONG TERM INVESTMENTS</b>			
Government securities and Government guaranteed bonds			
including Treasury Bills	1,73,99,148	1,36,16,829	1,69,93,247
Other Approved Securities	5,91,957	6,42,147	5,38,563
Other Investments			
(a) Shares			
(aa) Equity	-	-	-
(bb) Preference	-	-	-
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds #	10,16,114	5,52,287	9,41,222
(e) Other Securities - Bank Deposits	21,75,100	18,44,700	22,17,700
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	34,86,364	21,97,017	33,60,634
Other than Approved Investments \$	7,73,151	5,05,517	4,01,592
<b>Sub-Total (A)</b>	<b>2,54,41,834</b>	<b>1,93,58,497</b>	<b>2,44,52,958</b>
<b>SHORT TERM INVESTMENTS</b>			
Government securities and Government guaranteed bonds			
including Treasury Bills	2,21,468	0	717
Other Approved Securities	-	-	-
Other Investments			
(a) Shares			
(aa) Equity *	8,05,524	6,58,716	9,73,650
(bb) Preference	-	-	-
(b) Mutual Funds	0	0	0
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	0	0	0
(e) Other Securities- Bank Deposit/CBLO	8,12,105	6,30,399	7,14,788
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	72,322	2,78,851	75,336
Other than Approved Investments #@	1,04,272	1,07,395	99,920
<b>Sub-Total (B)</b>	<b>20,15,691</b>	<b>16,75,361</b>	<b>18,64,411</b>
<b>Total (A+B)</b>	<b>2,74,57,525</b>	<b>2,10,33,858</b>	<b>2,63,17,369</b>
In India	2,74,57,525	2,10,33,858	2,63,17,369
Outside India	-	-	-
<b>Total</b>	<b>2,74,57,525</b>	<b>2,10,33,858</b>	<b>2,63,17,369</b>

**Notes :**

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

Book Value (Historical cost)	2,42,92,782	1,93,88,787	2,37,53,957
Market Value	2,51,89,488	2,13,28,008	2,52,94,440

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

Book Value (Historical cost)	22,09,527	14,24,429	17,09,839
Market Value	26,86,027	15,90,609	21,99,590

3 Includes Investment

# of Rs.Nil thousands in Non Convertible Debentures (NCD) of Fellow subsidiaries (previous year Rs.42,732 thousands)

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

\$ of Rs.3,45,276Thousands in unlisted Equity shares (previous year Rs. 1,14,790 Thousands )

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

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

ASSETS HELD TO COVER LINKED LIABILITIES

(₹ in '000)

Particulars	As at 30 June 2021	As at 30 June 2020	As at 31 March 2021
<b>LONG TERM INVESTMENTS</b>			
Government securities and Government guaranteed bonds including			
Treasury Bills	14,09,370	11,33,967	16,14,092
Other Approved Securities	13,00,100	3,64,970	10,13,642
Other Investments	-	-	-
(a) Shares	-	-	-
(aa) Equity	-	-	-
(bb) Preference	8,716	15,644	8,493
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	1,46,213	3,30,341	2,57,250
(e) Other Securities-Bank Deposits	6,000	6,000	6,000
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	2,62,446	5,61,321	2,64,157
Other than Approved Investments	0	13,492	13,492
<b>Sub-Total (A)</b>	<b>31,32,845</b>	<b>24,25,735</b>	<b>31,77,126</b>
<b>SHORT TERM INVESTMENTS</b>			
Government securities and Government guaranteed bonds including			
Treasury Bills	4,21,815	-	1,00,753
Other Approved Securities	84,157	1,045	52,808
Other Investments	-	-	-
(a) Shares	-	-	-
(aa) Equity #	82,76,430	46,29,739	73,11,687
(bb) Preference	-	-	-
(b) Mutual Funds	1,92,445	-	1,38,955
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	0	7,347	-
(e) Other Securities - Bank Deposits/CBLO	4,28,672	5,63,379	4,57,275
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	5,13,756	2,94,605	5,32,354
Other than Approved Investments *	16,59,644	9,61,812	15,71,120
<b>Sub-Total (B)</b>	<b>1,15,76,919</b>	<b>64,57,927</b>	<b>1,01,64,951</b>
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	1,784	774	7,510
Advance and Other Assets	3,61,141	2,50,841	3,51,202
<b>Sub-Total (C)</b>	<b>3,62,925</b>	<b>2,51,615</b>	<b>3,58,712</b>
Current Liabilities	2,14,185	1,66,214	2,12,769
Provisions	-	-	-
<b>Sub-Total (D)</b>	<b>2,14,185</b>	<b>1,66,214</b>	<b>2,12,769</b>
<b>Net Current Asset (E) = (C-D)</b>	<b>1,48,740</b>	<b>85,401</b>	<b>1,45,943</b>
<b>Total (A+B+E)</b>	<b>1,48,58,504</b>	<b>89,69,063</b>	<b>1,34,88,020</b>
In India	1,48,58,504	89,69,063	1,34,88,020
Outside India	-	-	-
<b>Total</b>	<b>1,48,58,504</b>	<b>89,69,063</b>	<b>1,34,88,020</b>

Note :

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

Book Value (Historical cost)	41,09,915	29,98,019	38,57,737
Market Value	40,91,788	30,18,741	38,03,550
- Book Value (Historical cost) and market value of Equity and Mutual fund:
 

Book Value (Historical cost)	80,03,516	60,40,808	80,03,516
Market Value	95,38,527	58,64,921	95,38,527
- # in equity shares amounting to Rs. Nil 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 June 2021	As at 30 June 2020	As at 31 March 2021
<b>SECURITY- WISE CLASSIFICATION</b>			
<b>Secured</b>			
(a) On mortgage of property			
(aa) In India	-	-	-
(bb) Outside India	-	-	-
(b) On Shares, Bonds, Govt Securities etc	-	-	-
(c) Loans against policies	1,58,006	99,335	1,46,516
(d) Others	2,925	3,853	2,631
Less: Provision For Outstanding Loans	(1,162)	(1,162)	(1,162)
<b>Unsecured</b>			
<b>Total</b>	<b>1,59,769</b>	<b>1,02,026</b>	<b>1,47,985</b>
<b>BORROWER - WISE CLASSIFICATION</b>			
(a) Central and State Governments	-	-	-
(b) Banks and Financial Institutions	-	-	-
(c) Subsidiaries	-	-	-
(d) Companies	-	-	-
(e) Loans against policies	1,58,006	99,335	1,46,516
(f) Others	2,925	3,853	2,631
Less: Provision For Outstanding Loans	(1,162)	(1,162)	(1,162)
<b>Total</b>	<b>1,59,769</b>	<b>1,02,026</b>	<b>1,47,985</b>
<b>PERFORMANCE - WISE CLASSIFICATION</b>			
(a) Loans classified as standard:			
(aa) In India	1,59,769	1,02,026	1,47,985
(bb) Outside India	-	-	-
(b) Non - standard loans less provisions:			
(aa) In India	-	-	-
(bb) Outside India	-	-	-
<b>Total</b>	<b>1,59,769</b>	<b>1,02,026</b>	<b>1,47,985</b>
<b>MATURITY - WISE CLASSIFICATION</b>			
(a) Short Term	1,762	2,691	1,468
(b) Long Term	1,58,006	99,336	1,46,516
<b>Total</b>	<b>1,59,769</b>	<b>1,02,026</b>	<b>1,47,985</b>



## FIXED ASSETS

(₹ in '000)

Particulars	Cost/Gross Block				Depreciation				Net Block		
	As at 01 April 2021	Additions	Deductions / Adjustments	As at 30 June 2021	As at 01 April 2021	For the Year	On Sale/Adjustment	As at 31 June 2021	As at 30 June 2021	As at 30 June 2020	As at 31 March 2021
<b>Intangible assets:</b>											
Goodwill	-	-	-	-	-	-	-	-	-	-	-
Computer Software	11,51,549	27,815	-	11,79,364	6,85,008	61,284	-	7,46,292	4,33,072	5,13,081	4,66,541
<b>Tangible assets:</b>											
Land-Freehold	-	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	1,55,672	190	2,942	1,52,920	1,06,508	3,860	2,235	1,08,134	44,786	60,184	49,163
Furniture & Fittings	96,172	798	257	96,712	59,524	1,704	252	60,976	35,736	42,425	36,648
Information Technology Equipments (including servers)	3,37,734	670	10,785	3,27,619	2,58,848	9,424	10,733	2,57,539	70,080	81,281	78,886
Vehicles	8,232	-	-	8,232	7,388	88	-	7,476	756	1,722	844
Office Equipment	82,334	1,109	1,246	82,198	72,736	1,268	1,217	72,788	9,410	13,459	9,598
Buildings	2,61,869	-	-	2,61,869	27,612	1,034	-	28,646	2,33,223	2,50,587	2,34,258
<b>Total</b>	<b>20,93,562</b>	<b>30,582</b>	<b>15,231</b>	<b>21,08,913</b>	<b>12,17,624</b>	<b>78,663</b>	<b>14,436</b>	<b>12,81,850</b>	<b>8,27,063</b>	<b>9,62,739</b>	<b>8,75,938</b>
Capital Work-In-Progress	48,673	37,953	30,582	56,043	-	-	-	-	56,043	47,243	48,673
<b>Grand Total</b>	<b>21,42,235</b>	<b>68,535</b>	<b>45,813</b>	<b>21,64,957</b>	<b>12,17,624</b>	<b>78,663</b>	<b>14,436</b>	<b>12,81,850</b>	<b>8,83,107</b>	<b>10,09,982</b>	<b>9,24,611</b>

## Form L-17-Cash and Bank Balances Schedule

## CASH AND BANK BALANCES

(₹ in '000)

Particulars	As at 30 June 2021	As at 30 June 2020	As at 31 March 2021
Cash [including cheques, drafts and stamps]	54,221	35,753	2,76,898
Bank balances			
(a) Deposit accounts			
(aa) Short-term (due within 12 months of the date of Balance Sheet)	676	600	676
(bb) Others	58	98	58
(b) Current accounts	2,57,817	2,91,611	6,73,323
(c) Others	-	-	-
Money at call and short notice			
(a) With banks	-	-	-
(b) With other institutions	-	-	-
Others	-	-	-
<b>Total</b>	<b>3,12,772</b>	<b>3,28,062</b>	<b>9,50,955</b>
Balances with non-scheduled banks included in 2 above	-	-	-
<b>Cash and bank balances</b>			
In India	3,12,772	3,28,062	9,50,955
Outside India	-	-	-
<b>Total</b>	<b>3,12,772</b>	<b>3,28,062</b>	<b>9,50,955</b>

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

## ADVANCES AND OTHER ASSETS

(₹ in '000)

Particulars	As at 30 June 2021	As at 30 June 2020	As at 31 March 2021
<b>ADVANCES</b>			
Reserve deposits with ceding companies	-	-	-
Application money for investments	3,39,519	-	-
Prepayments	44,314	31,550	76,302
Advances to Directors/Officers	-	-	-
Advance tax paid and taxes deducted at source(Net of provision for taxation)	5,985	3,942	4,807
Others			
a) Advance to Suppliers	14,038	40,324	15,645
b) Staff Loans and Advances	2,985	7,155	3,253
<b>Total (A)</b>	<b>4,06,841</b>	<b>82,971</b>	<b>1,00,008</b>
<b>OTHER ASSETS</b>			
Income accrued on Investments	15,77,946	14,03,058	16,28,141
Outstanding premiums	2,46,313	2,22,131	4,91,060
Agents' Balances			
Gross	21,351	14,466	19,785
Less : Provision for doubtful agents' balance	(13,446)	(9,340)	(12,080)
Net	7,905	5,126	7,704
Foreign Agencies Balances	-	-	-
Due from other entities carrying on insurance business (including reinsurers)	4,49,422	61,731	1,49,735
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	2,40,927	1,95,309	2,12,830
Rent & Others Security Deposit	94,462	96,415	94,202
Assets held for unclaimed amount of policyholders	20,632	32,871	20,021
Interest Accrued on unclaimed policyholders	6,651	6,088	6,674
Management Fees Receivable	17,466	10,328	16,111
Derivative Asset	2,62,004	2,84,318	1,81,444
Gross Receivable For Sale Of Investment	1,20,416	93,113	1,01,454
Less: Diminution on receivables	-	(69,347)	(69,347)
Other Receivables	1,20,416	23,767	32,108
	65,883	1,73,579	23,693
<b>Total (B)</b>	<b>31,10,026</b>	<b>25,14,719</b>	<b>28,63,724</b>
<b>Total (A + B)</b>	<b>35,16,867</b>	<b>25,97,690</b>	<b>29,63,731</b>

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

(₹ in '000)

Particulars	As at 30 June 2021	As at 30 June 2020	As at 31 March 2021
Agents' Balances	1,51,172	1,22,213	1,73,418
Balances due to other insurance companies (including reinsurers)	-	37,711	-
Deposits held on reinsurance ceded	-	-	-
Premiums recieved in advance	15,474	19,919	12,534
Unallocated premium	1,49,709	1,47,084	2,92,096
Sundry creditors	3,44,237	1,20,708	32,961
Due to subsidiaries/holding company	5,418	96,403	45,273
Claims Outstanding	5,34,276	64,385	1,94,413
Annuities Due	-	-	-
Due to Officers/Directors	-	-	-
Others			
a) Tax Deducted to be remitted	26,256	27,361	49,457
b) GST/Service tax Liability	14,178	11,298	32,562
c) Unclaimed amount - policyholders	20,632	32,871	20,021
d) Interest Accrued on unclaimed policyholders	6,651	6,088	6,674
e) Expense Payable	10,39,266	10,57,343	11,48,143
f) Security Deposit Received	2,620	25,903	2,620
g) Others - Payable	3,82,545	3,75,623	6,43,369
h) Capital Advance	-	3,000	-
i) Due to Policyholders	39,003	34,286	77,255
j) Derivative Margin Payable	2,63,243	-	15,794
<b>Total</b>	<b>29,94,680</b>	<b>21,82,195</b>	<b>27,46,589</b>

**Form L-20- Provisions Schedule**
**PROVISIONS**

(₹ in '000)

Particulars	As at 30 June 2021	As at 30 June 2020	As at 31 March 2021
For taxation	-	-	-
For proposed dividends	-	-	-
For dividend distribution tax	-	-	-
<b>Others:</b>			
Provision for Employee Benefits	40,037	27,779	33,437
<b>Total</b>	<b>40,037</b>	<b>27,779</b>	<b>33,437</b>

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

(₹ in '000)

Particulars	As at 30 June 2021	As at 30 June 2020	As at 31 March 2021
Discount allowed on issue of shares / debentures	-	-	-
Others	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

Analytical Ratios

S. No.	Particulars	For the Quarter ended 30 June 2021	For the Quarter ended 30 June 2020	For the year ended 31 March 2021
<b>1</b>	<b>New business premium income growth</b>			
	Individual Participating Life	144.8%	-4.0%	98.1%
	Individual Participating Pension Life	0.0%	-100.0%	-100.0%
	Individual Non Participating	-18.6%	41.7%	4.9%
	Individual Non Participating Annuity	185.1%	787.0%	-57.8%
	Individual Non Participating Fund – Health	-53.3%	-86.4%	-85.8%
	Group Non Participating Life	-9.0%	-59.7%	-38.1%
	Group Non Participating – Variable	0.0%	-100.0%	385.9%
	Individual Linked Life	-47.9%	6.5%	-13.0%
	Individual Unit Linked – Pension	145.3%	-78.9%	-33.7%
	Group Linked Life	59.2%	226.5%	-84.0%
<b>2</b>	<b>Net retention ratio</b>	96.0%	94.5%	97.1%
<b>3</b>	<b>Expense of Management to Gross Direct Premium Ratio</b>	57.9%	90.3%	52.0%
<b>4</b>	<b>Commission Ratio (Gross commission paid to Gross Premium)</b>	7.0%	6.8%	8.5%
<b>5</b>	<b>Ratio of Policyholders' liabilities to shareholders' funds</b>	1304.4%	556.9%	1060.8%
<b>6</b>	<b>Growth rate of Shareholders' funds</b>	-14.1%	-11.1%	-36.7%
<b>7</b>	<b>Ratio of surplus / (deficit) to Policyholders' liability</b>	0.0%	0.02%	0.1%
<b>8</b>	<b>Change in Net worth ( ₹ in 000)</b>	(5,40,052)	(6,70,493)	(22,21,440)
<b>9</b>	<b>Profit after tax / Total income</b>	- **	- **	- **
	** The company does not have any profit after tax and therefore this ratio cannot be calculated.			
<b>10</b>	<b>(Total Real Estate+ Loans) / Cash and invested assets</b>	0.9%	2.3%	0.9%
<b>11</b>	<b>Total Investments / (Capital + Surplus)</b>	1348.4%	622.9%	1103.1%
<b>12</b>	<b>Total Affiliated Investments / (Capital + Surplus)</b>	11.3%	7.7%	9.7%
<b>13</b>	<b>Investment Yield (Annualized)</b>			
	<b>A. With Realized Gains</b>			
	Shareholders' Funds	14.5%	6.2%	8.2%
	Policyholders' Funds :			
	<u>Non Linked</u>			
	Par	11.1%	6.8%	9.6%
	Non Par	8.8%	11.2%	9.7%
	<u>Linked</u>			
	Par	NA	NA	NA
	Non Par	10.8%	-1.5%	12.3%
	<b>B. With unrealized Gains</b>			
	Shareholders' Funds	13.7%	19.7%	13.1%
	Policyholders' Funds :			
	<u>Non Linked</u>			
	Par	-0.1%	22.5%	12.4%
	Non Par	-1.0%	20.4%	9.1%
	<u>Linked</u>			
	Par	NA	NA	NA
	Non Par	31.99%	55.9%	46.9%
<b>14</b>	<b>Conservation Ratio</b>			
	Individual Participating Life	100.9%	67.5%	82.4%
	Individual Participating Pension Life	165.0%	52.2%	73.4%
	Individual Non Participating	96.5%	62.1%	78.3%
	Individual Non Participating Annuity	N.A.	N.A.	N.A.
	Individual Non Participating Fund – Health	93.7%	84.1%	84.1%
	Group Non Participating	71.2%	8.9%	27.3%
	Group Non Participating – Variable	N.A.	N.A.	N.A.
	Individual Linked Life	89.1%	86.8%	87.8%
	Individual Unit Linked – Pension	54.8%	83.8%	81.8%
	Group Linked Life	N.A.	N.A.	N.A.
<b>15</b>	<b>Persistency Ratio *</b>			
	<b>Persistency Rate (Premium)</b>			
	For 13th month	64.4%	72.2%	76.5%
	For 25th month	63.9%	64.8%	68.4%
	For 37th month	58.9%	58.0%	62.5%
	For 49th Month	57.7%	47.5%	57.1%
	for 61st month	43.9%	49.3%	47.4%
	<b>Renewal Rate (Premium)</b>			
	For 13th month	64.3%	72.1%	76.3%
	For 25th month	78.3%	78.1%	83.9%
	For 37th month	80.8%	78.4%	84.9%
	For 49th Month	87.9%	85.6%	90.8%
	for 61st month	91.4%	89.1%	91.1%
<b>16</b>	<b>NPA Ratio</b>			
	Gross NPA Ratio - Policy holder	0.2%	0.7%	0.5%
	Net NPA Ratio - Policy holder	0.1%	0.3%	0.2%

The persistency ratios are calculated in accordance with the IRDAI Circular No. IRDA/ACT/CIR/MISC/035/01/2014 dated 23 January 2014. Persistency ratios for the quarter ended 30 June 2021 have been calculated for the policies issued in April-May period of the relevant years and for the quarter ended 30 June 2020 the ratios have been calculated for the policies issued in April-June period of the relevant years.

Equity Holding Pattern for Life Insurers

S. No.	Particulars	For the Quarter ended 30 June 2021	For the Quarter ended 30 June 2020	For the year ended 31 March 2021
<b>1</b>	<b>No. of shares</b>	31,26,20,882	31,26,20,882	31,26,20,882
<b>2</b>	<b>Percentage of shareholding (Indian / Foreign)</b>	51/49	51/49	51/49
<b>3</b>	<b>%of Government holding (in case of public sector insurance companies)</b>	-	-	-
<b>4</b>	<b>Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)</b>	(1.62)	(2.35)	(7.54)
<b>5</b>	<b>Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)</b>	(1.62)	(2.35)	(7.54)
<b>6</b>	<b>Book value per share (Rs)</b>	10.51	17.19	12.23

**FORM L-23 RECEIPT AND PAYMENTS SCHEDULE**

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

Registration Number: 147 dated 10 May 2011

**RECEIPTS AND PAYMENTS ACCOUNT FOR THE QUARTER ENDED 30 JUNE 2021**

(₹ '000)

Particulars		For the quarter ended 30 June 2021	For the quarter ended 30 June 2020
<b>A</b>	<b>Cash Flows from operating activities:</b>		
1	Premium received from policyholders, including advance receipts	22,56,596	20,60,938
2	Other receipts (Other Income)	636	1,072
3	Payments to the re-insurance premium, net of commission and claims	1,18,006	12,005
4	Payments of claims / benefits	(7,55,773)	(3,09,274)
5	Payments of commission and brokerage	(1,73,783)	(1,06,858)
6	Payments of other operating expenses	(12,87,548)	(11,44,209)
7	Preliminary and pre-operative expenses	-	-
8	Deposits, advances	(4,51,040)	(1,02,839)
9	Income taxes (Paid) / Refund	(1,178)	9,371
10	Service tax / GST paid	(2,19,448)	(45,943)
11	Other payments	-	-
12	Cash flows before extraordinary items	(5,13,532)	3,74,264
13	Cash flow from extraordinary operations	-	-
	<b>Net cash flow from operating activities</b>	<b>(5,13,532)</b>	<b>3,74,264</b>
<b>B</b>	<b>Cash flows from investing activities:</b>		
1	Purchase of fixed assets	(36,810)	(37,719)
2	Proceeds from sale of fixed assets	914	-
3	Purchases of investments	(62,07,889)	(78,32,747)
4	Loans disbursed	-	-
5	Loans against policies and Employee loan	(10,519)	(1,862)
6	Sales of investments	54,37,920	67,82,016
7	Repayments received	-	-
8	Rents/Interests/ Dividends received	7,28,374	6,54,874
9	Investments in money market instruments and in liquid mutual funds (Net)	(42,367)	(7,61,367)
	<b>Net cash flow from investing activities</b>	<b>(1,30,376)</b>	<b>(11,96,805)</b>
<b>C</b>	<b>Cash flows from financing activities:</b>		
1	Proceeds from issuance of share capital (including share premium)	-	-
2	Proceeds from borrowing	-	-
3	Repayments of borrowing	-	-
4	Interest/dividends paid	-	-
	<b>Net cash flow from financing activities</b>	<b>-</b>	<b>-</b>
	<b>Effect of foreign exchange rates on cash and cash equivalents, net</b>	<b>-</b>	<b>-</b>
	<b>Net increase in cash and cash equivalents</b>	<b>(6,43,908)</b>	<b>(8,22,541)</b>
	<b>Cash and cash equivalents at the beginning of the period</b>	<b>9,57,731</b>	<b>11,50,679</b>
	<b>Cash and cash equivalents at the end of the period</b>	<b>3,13,823</b>	<b>3,28,138</b>

**FORM L-24 Valuation of net Liabilities**Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE COMPANY LTD.**Date: **30 June 2021****Valuation on Net Liabilities***(₹ in Lakhs)*

S.No.	Particulars	As at 30 June 2021	As at 30 June 2020	As at 31 March 2021
1	<b>Linked</b>			
	a) Life	1,47,398	88,728	1,33,936
	b) General Annuity	-	-	-
	c) Pension	3,568	3,143	3,499
	d) Health	-	-	-
2	<b>Non-Linked</b>			
	a) Life	2,59,450	1,92,896	2,49,380
	b) General Annuity	4,108	3,810	3,833
	c) Pension	9,491	7,811	9,191
	d) Health	563	492	548

## Geographical Distribution of New Business For The Quarter Ended 30 June 2021

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	3	3	0	0	35	33	0	6	38	36	0	6
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	19	19	0	0	25	25	0	1	44	44	0	1
4	Bihar	(1)	(2)	(0)	0	16	16	0	2	15	14	0	2
5	Chattisgarh	30	29	0	1	52	49	0	13	82	78	0	14
6	Goa	14	13	0	1	31	28	0	2	45	41	0	3
7	Gujarat	33	30	0	2	158	154	1	32	191	184	1	34
8	Haryana	28	26	0	1	67	63	0	11	95	89	0	12
9	Himachal Pradesh	16	15	0	1	9	9	0	0	25	24	0	1
10	Jammu & Kashmir	6	6	0	0	10	10	0	0	16	16	0	1
11	Jharkhand	14	14	0	(1)	31	31	0	4	45	45	0	3
12	Karnataka	7	7	0	0	30	30	0	1	37	37	0	2
13	Kerala	79	79	1	8	675	664	8	87	754	743	9	95
14	Madhya Pradesh	6	6	0	0	79	75	0	8	85	81	0	8
15	Maharashtra	1,155	1,137	4	190	7,454	7,189	40	1,898	8,609	8,326	44	2,088
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	130	128	0	6	97	97	0	5	227	225	1	10
21	Punjab	44	44	0	4	146	144	1	18	190	188	1	22
22	Rajasthan	9	9	0	0	37	35	0	7	46	44	0	7
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	332	332	0	1	218	216	1	18	550	548	1	19
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	33	30	0	2	101	95	1	24	134	125	1	26
27	Uttarakhand	6	6	0	0	15	15	0	1	21	21	0	1
28	West Bengal	22	22	0	1	59	58	0	3	81	80	0	4
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	6	6	0	0	20	19	0	3	26	25	0	4
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	8	7	0	0	53	50	0	3	61	57	0	3
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	1	1	0	0	18	17	0	4	19	18	0	4
Company Total		2,000	1,967	6.51	218.90	9436	9,122	55.52	2,149.79	11,436	11,089	62.03	2,368.69



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

Name of the Insurer: EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

**Geographical Distribution of New Business for the Quarter Ended 30 June 2021**

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	-	-	-	-	-	-	-	-	-	-	-	-
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chhattisgarh	-	-	-	-	-	7	0	0	-	7	0	0
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	10	0	2	-	1,512	0	68	-	1,522	0	69
8	Haryana	-	18	0	0	1	1,582	0	177	1	1,600	0	177
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	1,514	0	6	1	2,437	0	252	1	3,951	0	257
13	Kerala	-	-	-	-	-	407	0	37	-	407	0	37
14	Madhya Pradesh	-	-	-	-	-	27	0	2	-	27	0	2
15	Maharashtra	-	4	0	0	-	652	1	154	-	656	1	154
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Odisha	-	3,638	0	12	-	816	0	3	-	4,454	0	15
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	9,517	0	41	-	731	0	36	-	10,248	1	77
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	8,512	0	38	-	3,238	0	68	-	11,750	1	106
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	616	0	2	1	795	0	25	1	1,411	0	27
27	Uttarakhand	-	-	-	-	-	45	0	1	-	45	0	1
28	West Bengal	-	324	0	1	-	130	0	1	-	454	0	2
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	New Delhi	-	-	-	-	1	751	0	90	1	751	0	90
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	-	16	0	1	-	269	0	29	-	285	0	29
Company Total		-	24,169	1	102	4	13,399	2.54	941	4	37,568	3.62	1,044

## FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)-3A

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

STATEMENT AS ON : 30-Jun-2021

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	19,688
Investments (Policyholders)	8A	2,74,575
Investments (Linked Liabilities)	8B	1,48,585
Loans	9	1,598
Fixed Assets	10	8,831
Current Assets		
a. Cash & Bank Balance	11	3,128
b. Advances & Other Assets	12	35,169
Current Liabilities		
a. Current Liabilities	13	29,947
b. Provisions	14	400
c. Misc. Exp not Written Off	15	-
d. Debit Balance of P&L A/c		1,67,974
Application of Funds as per Balance Sheet (A)	TOTAL (A)	2,93,252
Less: Other Assets	SCH	Amount
Loans (if any)	9	1,598
Fixed Assets (if any)	10	8,831
Cash & Bank Balance (if any)	11	3,128
Advances & Other Assets (if any)	12	35,169
Current Liabilities	13	29,947
Provisions	14	400
Misc. Exp not Written Off	15	-
Investments held outside India		1,67,974
Debit Balance of P&L A/c		3,500
**Provision for Diminution in Value of Investment		-1,53,096
	TOTAL (B)	-1,53,096
Funds Available for Investments	(A-B)	4,46,348

## Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)	
	4,46,348
Balance Sheet Value of :	
A. Life Fund (including Fund Beyond Solvency Margin)	2,70,401
B. Pension & Gen Annuity Fund	27,362
C. Unit Linked Funds	1,48,585
	4,46,348

## NON - LINKED BUSINESS

INVESTMENT ASSETS		SH		PH		BOOK VALUE (SH + PH)		Actual %	FVC AMOUNT	TOTAL FUND (Balance Sheet Value)	MARKET VALUE
A. LIFE FUND	PERCENTAGE AS PER REG.	BALANCE	FRSM+	UL-NON UNIT RESERVE	PAR	NON PAR	F=(b+c+d+e)				
		(a)	(b)	(c)	(d)	(e)					
1. Govt. Securities	Not Less than 25%	139	749	-	45,418	1,13,386	1,59,692	60.26%	-	1,59,692	1,60,725
2. Govt. Securities or Other Approved Securities	Not Less than 50%	139	749	-	47,910	1,15,489	1,64,287	61.99%	-	1,64,287	1,65,406
3. Investment Subject to Exposure Norms											
a. Housing & Infrastructure											
1. Approved Investment	Not Less than 15%	-	1,442	-	10,457	21,093	32,992	12.46%	2,378	35,369	36,930
2. Other Investment		-	4,772	-	93	3,767	8,632	3.26%	625	9,257	7,411
b. (i) Approved Investments		55	6,568	81	13,024	27,152	46,879	17.68%	1,408	48,287	48,344
(ii) Other Investments* not to exceed 15%	Not exceeding 35%	-	7,894	-	2,000	2,292	12,186	4.60%	1,015	13,201	13,564
TOTAL : LIFE FUND	100%	194	21,424	81	73,484	1,69,793	2,64,976	100.00%	5,425	2,70,401	2,71,655

B. PENSION / GROUP GRATUITY FUND		PH		TOTAL BOOK VALUE		Actual %	FVC AMOUNT	TOTAL FUND (Balance Sheet Value)	MARKET VALUE
	PERCENTAGE AS PER REG.	PAR	NON PAR						
1. Government Securities	Not Less than 20%	6,557	10,846	17,402	64.57%	-	17,402	18,447	
2. Government Securities or other approved securities (including (i) above )	Not Less than 40%	6,673	12,054	18,727	69.48%	-	18,727	19,778	
3. Balance in approved investment	Not Exceeding 60%	2,432	5,793	8,225	30.52%	409	8,635	8,799	
TOTAL : PENSION / GROUP GRATUITY FUND	100%	9,105	17,848	26,953	100%	409	27,362	28,577	

## LINKED BUSINESS

C. LINKED LIFE INSURANCE FUND		PH		TOTAL FUND (Balance Sheet)		Actual %
	PERCENTAGE AS PER REG.	PAR	NON PAR			
1. Approved Investments	Not Less than 75%	-	1,31,989	1,31,989	88.83%	
2. Other than Approved Investment	Not More than 25%	-	16,596	16,596	11.17%	
TOTAL : LINKED LIFE INSURANCE FUND	100%	-	1,48,585	1,48,585	100.00%	

\*\*The provision amounting to 35.00 Crore @50% on Face Value of Rs. 70 Crore on NCD's of REL INFRA under Non Linked Funds has been created as part of prudent mechanism and reduced from Investment in NCD (Sch 8 & 8A). The amount of Rs. 35.00 Crore is added in Application of Funds in above Table, for reconciliation purposes. As values in Schedule 8, 8A and 8B is net of provision.

## CERTIFICATION:

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

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

Funds beyond Solvency Margin shall have a separate Custody Account.

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

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

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

Fair value change account forming part of Balance Sheet includes Rs.0.92 crores of unrealized profit/loss for Outstanding Interest Rate Future derivative contracts with notional face value aggregating to Rs.160 crores. Interest rate derivative exposure being an off Balance Sheet item is not included in the investment returns. However, the details are reported separately in the prescribed format for Interest Rate

derivatives vide circular no. IRDA-F&I-CIR-INV-138-06-2014 dated 11 June 2014.

**Note :**  
Other investments\* are as permitted as under Sec 27A(2) and 27B(3)

## FORM L-28-ULIP-NAV-3A

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

STATEMENT AS ON : 30-Jun-2021

PART - C

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

No.	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date (Rs in Lacs)	NAV as per LB 2	NAV as on the above date	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
1	BOND FUND	ULIF00317/08/11BONDFUND147	28-Jul-11	NON PAR	9,531.10	22.91	22.9125	22.5625	22.5490	21.9855	21.7212	5.48%	8.28%	22.9987
2	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	01-Feb-12	NON PAR	17,675.81	18.38	18.3826	18.1760	18.1542	17.8081	17.7590	3.51%	5.61%	18.4333
3	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	25-Jan-13	NON PAR	2,054.94	22.46	22.4564	21.7740	21.5801	20.2385	19.6947	14.02%	9.03%	22.4664
4	GROUP BOND FUND	ULGF00305/09/11GFBOND147	25-Jan-13	NON PAR	1,746.88	20.64	20.6438	20.2446	20.4030	19.8615	19.5639	5.52%	9.07%	20.7173
5	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	25-Jan-13	NON PAR	4,336.23	25.19	25.1923	24.1323	23.5668	21.3961	20.4963	22.91%	10.21%	25.2067
6	MANAGED FUND	ULIF00618/08/11MANAGED147	03-Aug-11	NON PAR	4,042.60	27.85	27.8545	26.9003	26.5186	24.4256	23.5163	18.45%	10.38%	27.8876
7	PENSION SECURE FUND	ULIF00931/03/15ETLIPNSSCR147	04-Feb-16	NON PAR	907.58	15.58	15.5782	15.3239	15.4128	14.8618	14.6965	6.00%	9.10%	15.6537
8	EQUITY MIDCAP FUND	ULIF01107/10/16ETLIMIDCAP147	19-Jan-17	NON PAR	22,272.47	18.42	18.4230	16.0333	14.3365	12.3621	10.8763	69.39%	15.22%	18.4230
9	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	28-Jul-11	NON PAR	38,748.68	35.98	35.9774	33.5093	31.7809	25.8174	23.7670	51.38%	11.23%	36.2441
10	PE BASED FUND	ULIF00526/08/11PEBASED147	22-Jul-11	NON PAR	2,810.09	29.48	29.4771	27.9722	27.0599	23.9844	22.6247	30.29%	9.91%	29.5218
11	PENSION GROWTH FUND	ULIF00831/03/15ETLIPNSGRT147	04-Feb-16	NON PAR	2,114.38	18.43	18.4270	16.9543	15.9629	13.2247	12.1034	52.25%	10.41%	18.4794
12	EQUITY TOP 250	ULIF0027/07/11EQTOP250147	20-Jul-11	NON PAR	37,962.34	36.66	36.6568	33.2599	31.0111	26.2762	23.5603	55.59%	13.45%	36.6568
13	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	25-Aug-11	NON PAR	671.85	21.26	21.2553	20.9888	20.8090	20.5595	20.3268	4.57%	6.64%	21.2553
14	DISCONTINUED POLICY PENSION	ULIF01031/03/15ETLIPNSDSC147	04-Feb-16	NON PAR	498.37	13.27	13.2669	13.0897	13.1126	12.8509	12.7854	3.77%	5.87%	13.2937
15	GROUP MONEY MARKET FUND	ULGF00405/09/11GFMONEYMARKET147	25-Jan-13	NON PAR	-	10.00	10.0000	10.0000	10.0000	10.0000	10.0000	NA	NA	10.0000
16	EQUITY BLUE CHIP FUND	ULIF01226/11/18ETLBLUCHIP147	31-May-19	NON PAR	2,465.82	13.88	13.8814	12.9197	12.2599	9.8390	9.0799	52.88%	NA	13.9904
17	GILT FUND	ULIF01326/11/18ETLGILTFND147	13-Jun-19	NON PAR	745.91	12.74	12.7378	12.4635	12.5409	12.2019	12.1214	5.09%	NA	12.8129

**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: 30 JUNE 2021

## Detail regarding Debt securities

(₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 30/06/2021	As % of total for this class	As at 30/06/2020	As % of total for this class	As at 30/06/2021	As % of total for this class	As at 30/06/2020	As % of total for this class
<b>Break down by credit rating</b>								
Sovereign	1,64,392	65.10%	137426	62.66%	1,63,360	65.84%	123526	59.93%
AAA rated	49,462	19.59%	57837	26.37%	45,464	18.32%	54680	26.53%
AA or better	-	-	9469	4.32%	-	-	9461	4.59%
Rated below AA but above A	4,069	1.61%	4210	1.92%	3,706	1.49%	4147	2.01%
A rated	-	-	-	-	-	-	-	-
Rated below B	3,500	1.39%	3796	1.73%	5,346	2.15%	8193	3.98%
				-				
<b>Others</b>								
MF/FD/OTHERS	31,099	12.32%	6567	2.99%	30,233	12.19%	6106	2.96%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
<b>Total</b>	<b>252522</b>	<b>100.00%</b>	<b>219305</b>	<b>100.00%</b>	<b>248109</b>	<b>100.00%</b>	<b>206114</b>	<b>100.00%</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	13,108	5.19%	9876	4.50%	14949	6.03%	9868	4.79%
more than 1 year and up to 3years	1,655	0.66%	6322	2.88%	1621	0.65%	9802	4.76%
More than 3 years and up to 7years	37,634	14.90%	27805	12.68%	36768	14.82%	28364	13.76%
More than 7 years and up to 10 years	24,474	9.69%	16136	7.36%	22799	9.19%	15006	7.28%
More than 10 years and up to 15 years	7,706	3.05%	5083	2.32%	7492	3.02%	4682	2.27%
More than 15 years and up to 20 years	10,510	4.16%	4236	1.93%	10973	4.42%	3946	1.91%
Above 20 years	1,57,434	62.34%	149847	68.33%	153508	61.87%	134444	65.23%
<b>Total</b>	<b>252522</b>	<b>100.00%</b>	<b>219305</b>	<b>100.00%</b>	<b>248109</b>	<b>100.00%</b>	<b>206114</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	160725	63.65%	133599	60.92%	1,59,692	64.36%	119859	58.15%
State Government	4681	1.85%	6018	2.74%	4,595	1.85%	5631	2.73%
Corporate Securities	40832	16.17%	36394	16.60%	40,697	16.40%	38284	18.57%
MF/REV REPO/TREP/FD/OTHERS	46284	18.33%	43294	19.74%	43,125	17.38%	42340	20.54%
Others	-	-	-	-	-	-	-	-
<b>Total</b>	<b>252522</b>	<b>100.00%</b>	<b>219305</b>	<b>100.00%</b>	<b>248109</b>	<b>100.00%</b>	<b>206114</b>	<b>100.00%</b>

**Note :**

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

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

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

 Date: **30 JUNE 2021**
**Detail regarding Debt securities**

(₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 30/06/2021	As % of total for this class	As at 30/06/2020	As % of total for this class	As at 30/06/2021	As % of total for this class	As at 30/06/2020	As % of total for this class
<b>Break down by credit rating</b>								
Sovereign	19665	71.41%	19356	76.91%	18625	71.54%	16997	75.57%
AAA rated	7189	26.11%	5811	23.09%	6725	25.83%	5493	24.43%
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
A rated	-	-	-	-	-	-	-	-
Rated below B	-	-	-	-	-	-	-	-
<b>Others</b>			-	-			-	-
MF/FD/OTHERS	685	2.49%	-	-	685	2.63%	-	-
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
<b>Total</b>	<b>27540</b>	<b>100.00%</b>	<b>25168</b>	<b>100.00%</b>	<b>26035</b>	<b>100.00%</b>	<b>22490</b>	<b>100.00%</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	1293	4.70%	834	3.31%	1293	4.97%	834	3.71%
more than 1 year and up to 3years	3223	11.70%	763	3.03%	3143	12.07%	740	3.29%
More than 3 years and up to 7years	2491	9.04%	3264	12.97%	2413	9.27%	3098	13.77%
More than 7 years and up to 10 years	221	0.80%	115	0.46%	202	0.78%	103	0.46%
More than 10 years and up to 15 years	131	0.48%	-	-	125	0.00	-	-
More than 15 years and up to 20 years	170	0.62%	86	0.34%	173	0.66%	83	0.37%
Above 20 years	20010	72.66%	20105	79.88%	18686	71.77%	17633	78.40%
<b>Total</b>	<b>27540</b>	<b>100.00%</b>	<b>25168</b>	<b>100.00%</b>	<b>26035</b>	<b>100.00%</b>	<b>22490</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	18447	66.98%	18634	74.04%	17402	66.84%	16309	72.52%
State Government	1331	4.83%	837	3.33%	1325	5.09%	790	3.51%
Corporate Securities	4773	17.33%	3964	15.75%	4608	17.70%	3738	16.62%
MF/REV REPO/TREP/FD/OTHERS	2989	10.85%	1732	6.88%	2699	10.37%	1653	7.35%
Others	0	-	-	-	0	-	-	-
<b>Total</b>	<b>27540</b>	<b>100.00%</b>	<b>25168</b>	<b>100.00%</b>	<b>26035</b>	<b>100.00%</b>	<b>22490</b>	<b>100.00%</b>

**Note :**

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

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

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

Date: 30 JUNE 2021

**Detail regarding Debt securities**

(₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 30/06/2021	As % of total for this class	As at 30/06/2020	As % of total for this class	As at 30/06/2021	As % of total for this class	As at 30/06/2020	As % of total for this class
<b>Break down by credit rating</b>								
Sovereign	32154	78.58%	14463	41.11%	32062	78.77%	14298	39.51%
AAA rated	8703	21.27%	15456	43.93%	8582	21.08%	14979	41.40%
AA or better	-	-	73	0.21%	-	-	73	0.20%
Rated below AA but above A	-	-	-	0.00%	-	-	0	0.00%
A rated	-	-	-	-	-	-	-	-
Rated below B	-	-	135	0.38%	-	-	547	1.51%
Others								
<b>MF/FD/OTHERS</b>	60	0.15%	5059	14.38%	60	0.15%	6289	17.38%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
<b>Total</b>	<b>40918</b>	<b>100.00%</b>	<b>35186</b>	<b>100.00%</b>	<b>40704</b>	<b>100.00%</b>	<b>36185</b>	<b>100.00%</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	9677	23.65%	11017	31.31%	9673	23.76%	12247	33.84%
more than 1 year and up to 3years	23921	58.46%	7835	22.27%	23757	58.37%	7724	21.35%
More than 3 years and up to 7years	6316	15.44%	11480	32.63%	6262	15.38%	11547	31.91%
More than 7 years and up to 10 years	1	0.00%	962	2.73%	1	0.00%	886	2.45%
More than 10 years and up to 15 years	877	2.14%	1,565.99	4.45%	883	2.17%	1510	4.17%
More than 15 years and up to 20 years	-	-	27	0.08%	-	-	26	0.07%
Above 20 years	127	0.31%	2299	6.53%	129	0.32%	2244	6.20%
<b>Total</b>	<b>40918</b>	<b>100.00%</b>	<b>35186</b>	<b>100.00%</b>	<b>40704</b>	<b>100.00%</b>	<b>36185</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	18312	44.75%	11340	32.23%	18321	45.01%	11230	31.03%
State Government	13843	33.83%	3660	10.40%	13741	33.76%	3570	9.87%
Corporate Securities	4417	10.79%	9493	26.98%	4295	10.55%	9463	26.15%
MF/REV REPO/TREP/FD/OTHERS	4347	10.62%	10693	30.39%	4347	10.68%	11922	32.95%
Others	-	-	-	-	-	-	-	-
<b>Total</b>	<b>40918</b>	<b>100.00%</b>	<b>35186</b>	<b>100.00%</b>	<b>40704</b>	<b>100.00%</b>	<b>36185</b>	<b>100.00%</b>

**Note :**

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

**FORM L-30 : Related Party Transactions**

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

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

(₹ in Lacs)

Sr. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the quarter ending 30 June 2021	For the quarter ending 30 June 2020
1	Edelweiss Financial Service Limited	Holding Company	Reimbursement of Cost of premium towards Group Term Life	-	-242.75
			Premium collected for group insurance policy	28.16	-
			Royalty Fees	-75.00	-60.00
			ESOP Charges	-52.90	-71.06
			Advertisement and Promotions	-	-
			Information Technology Cost	-0.01	-3.04
			Professional expenses	-	-18.59
			Staff Welfare	-	-0.29
2	Edelweiss Securities Limited	Fellow Subsidiary	Brokerage Paid	-20.70	-6.10
			Information Technology Cost	-	-0.16
			Staff Welfare	-	-0.18
3	ECL Finance Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	-	-
			Purchase of Securities	-	-985.61
			Sale of Securities	-	1,141.68
			Premium collected for group insurance policy	9.80	3.53
			Redemption of Securities	-	1.52
			Claims paid to Group Policyholders	-8.00	-
4	Edelweiss Broking Limited	Fellow Subsidiary	Insurance Commission paid as Corporate Agent	-135.29	-88.26
			Brokerage Paid	-1.89	-5.58
5	Edelweiss Retail Finance Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	72.33	74.24
			Insurance Premium Collected	6.66	-
			Claims paid to Group Policyholders	-2.00	-
6	Edelweiss Finance & Investments Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	-	-
			Purchase of Securities	-118.27	-
			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	-130.23	-239.39
10	Edelweiss Housing Finance Limited	Fellow Subsidiary	Premium collected for group insurance policy	112.87	2.01
			Claims paid to Group Policyholders	-175.70	-44.46
			Share of Gratuity for transferred employees	-	-
			Interest on Non-Convertible Debentures	6.43	6.42
	Edelweiss General Insurance Company Limited	Fellow Subsidiary	Reimbursement of Cost of premium towards Group Term Life	-213.87	-
			Sale of Securities	-	-
	Edelweiss Rural & Corporate Services Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	46.12	46.00
			Office Rent, Business Centre Charges and Facility Charges	-0.05	-82.71
			Redemption of Securities	-	919.27
			Information Technology Cost	-151.60	-14.43
			Professional expenses	-16.08	-
16	Key Managerial Personnel	Key Managerial Personnel	Managerial Remuneration	-215.10	-43.99



**FORM - L-31**LNL - 6 : **Board of Directors & Key Persons**Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED**Date : **30 June 2021**Registration Number: **147 dated 10 May 2011****Board of Directors and Key Management Person (KMP) information**

Sr. No.	Name of Directors	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	-
5	Mr. Deepak Mittal	Director	-
6	Mr. Ian Brimecome	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 KMPs	Role/designation	Details of change in the period
1	Mr. Sumit Rai	Managing Director & CEO	-
2	Mr. Subhrajit Mukhopadhyay	Executive Director	-
3	Mr. Vikas Bansal	Chief Human Resource Officer	-
4	Mr. Abhishek Gupta	Chief Marketing Officer	-
5	Mr. Nirmal Nogaja	Appointed Actuary	-
6	Mr. Ankur Chadha	Chief Compliance Officer	-
7	Mr. Ritesh Taksali	Chief Investment Officer (Equity)	-
8	Mr. Ashish Kela	Chief Investment Officer (Debt)	-
9	Mr. Kumar Saurav	Chief Risk Officer	-
10	Mr. Sharad Maheshwari	Interim Chief Financial Officer	-
11	Mr. Swadesh Agrawal	Company Secretary	-

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

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

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

Date : 30 June 2021

**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 lacs)*

Item	Description	Adjusted Value
01	Available Assets in Policyholders' Fund:	4,26,158
	Deduct:	
02	Mathematical Reserves	4,24,577
03	Other Liabilities	-
04	Excess in Policyholders' funds	1,581
05	Available Assets in Shareholders Fund:	27,974
	Deduct:	
06	Other Liabilities of shareholders' fund	-
07	Excess in Shareholders' funds	27,974
08	Total ASM (04)+(07)	29,555
09	Total RSM	16,025
10	Solvency Ratio (ASM/RSM)	184%

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

Name of the fund: Life Fund

STATEMENT AS ON : 30-Jun-2021

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 21	YTD as on date	Prev FY as on 31 Mar 21	YTD as on date	Prev FY as on 31 Mar 21	YTD as on date	Prev FY as on 31 Mar 21	YTD as on date	Prev FY as on 31 Mar 21
1	Investment Assets (As per form 3A/ 3B - Total Fund)	40,697	42,233	-	-	32,136	31,150	1,92,143	1,85,287	2,64,976	2,58,670
2	Gross NPA	5,346	6,631	-	-	-	-	-	-	5,346	6,631
3	% of Gross NPA on Investment assets (2/1)	13.14%	15.70%	-	-	-	-	-	-	2.02%	2.56%
4	Provision made on NPA	3,500	4,145	-	-	-	-	-	-	3,500	4,145
5	Provision as a % of NPA (4/2)	65.46%	62.51%	-	-	-	-	-	-	65.46%	62.51%
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	37,197	38,089	-	-	32,136	31,150	1,92,143	1,85,287	2,61,476	2,54,525
8	Net NPA (2-4)	1,846	2,486	-	-	-	-	-	-	1,846	2,486
9	% of Net NPA to Net Investment Assets (8/7)	4.96%	6.53%	-	-	-	-	-	-	0.71%	0.98%
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 Reliance Infra is at Rs. 70 Crs.(FV). Provision of Rel Infra is 50% amounting to Rs. 35 Crs.

**CERTIFICATION**

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

**Note:**

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

L-33

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

Name of Fund: Pension and General Annuity Fund

STATEMENT AS ON : 30-Jun-2021

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 21	YTD as on date	Prev FY as on 31 Mar 21	YTD as on date	Prev FY as on 31 Mar 21	YTD as on date	Prev FY as on 31 Mar 21	YTD as on date	Prev FY as on 31 Mar 21
1	Investment Assets (As per form 3A/ 3B - Total Fund)	4,608	5,110	-	-	685	670	21,659	20,378	26,953	26,158
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)	4,608	5,110	-	-	685	670	21,659	20,378	26,953	26,158
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 &amp; CODE: Edelweiss Tokio Life Insurance Company Limited - 147

Name of Fund: Linked Fund

STATEMENT AS ON : 30-Jun-2021

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 21	YTD as on date	Prev FY as on 31 Mar 21	YTD as on date	Prev FY as on 31 Mar 21	YTD as on date	Prev FY as on 31 Mar 21	YTD as on date	Prev FY as on 31 Mar 21
1	Investment Assets (As per form 3A/ 3B - Total Fund)	4,417	5,590	-	-	60	60	1,44,108	1,29,230	1,48,585	1,34,880
2	Gross NPA	-	540	-	-	-	-	-	136.64	-	676
3	% of Gross NPA on Investment assets (2/1)	-	9.65%	-	-	-	-	-	0.11%	-	0.50%
4	Provision made on NPA	-	405	-	-	-	-	-	102	0	507
5	Provision as a % of NPA (4/2)	-	75.00%	-	-	-	-	-	75.00%	-	75.00%
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	4,417	5,185	-	-	60	60	144108	129128	148585	134373
8	Net NPA (2-4)	-	135	-	-	-	-	-	34	-	169
9	% of Net NPA to Net Investment Assets (8/7)	-	2.60%	-	-	-	-	-	0.03%	-	0.13%
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

NAME OF THE FUND : LIFE FUND

(₹ In Lakhs)

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Investment*	Current Quarter			Investment*	Year to Date (Current Year)			Investment*	Year to Date (Previous Year)			
				INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD		INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD		INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	
A CENTRAL GOVERNMENT SECURITIES															
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	156255	3300	2.11%	2.11%	156255	3300	2.11%	2.11%	117604	2441	2.08%	2.08%	
A2	Deposits under section 7 of Insurance Act 1938	CGSS	-	-	-	-	-	-	-	-	-	-	-	-	
A3	Treasury Bills	CTRB	2201	-	-	-	2201	-	-	-	-	-	-	-	
B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES															
B1	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-	-	-	-	-	-	-	-	-	
B2	State Government Bonds	SGGB	3668	65	1.78%	1.78%	3668	65	1.78%	1.78%	3667	65	1.78%	1.78%	
B3	Central Government Guaranteed Loans / Bonds	CGSL	927	19	2.07%	2.07%	927	19	2.07%	2.07%	1965	41	2.06%	2.06%	
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	5936	127	2.14%	2.14%	5936	127	2.14%	2.14%	8300	178	2.14%	2.14%	
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	288	15	5.19%	5.19%	288	15	5.19%	5.19%	122	-10	-8.12%	-8.12%	
D2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	302	7	2.19%	2.19%	302	7	2.19%	2.19%	48	-3	-5.96%	-5.96%	
TAXABLE BONDS OF															
D3	Infrastructure - PSU - Debentures / Bonds	IPTD	19068	368	1.93%	1.93%	19068	368	1.93%	1.93%	13793	269	1.95%	1.95%	
D4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	-	-	-	-	-	-	-	-	-	-	-	-	
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	5435	0	0.00%	0.00%	5435	0	0.00%	0.00%	7000	0	0.00%	0.00%	
D8	Infrastructure - Equity (Promoter Group)	IOPE	-	-	-	-	-	-	-	-	-	-	-	-	
D9	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-	
D10	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-	
D11	Infrastructure - Securitised Assets	IESA	-	-	-	-	-	-	-	-	-	-	-	-	
D12	Infrastructure - Infrastructure Development Fund (IDF)	IDOF	500	10	2.04%	2.04%	500	10	2.04%	2.04%	500	10	2.04%	2.04%	
D13	INFRASTRUCTURE OTHER- EQUITY	IOEQ	17	3	17.29%	17.29%	17	3	17.29%	17.29%	0	0	-	-	
D14	Reclassified Approved Investments - Equity	IORE	-	-	-	-	0	0	-	-	137	7	5.08%	5.08%	
D15	Units of InvIT	EIIT	7367	695	9.43%	9.43%	7367	695	9.43%	9.43%	4632	152	3.29%	3.29%	
D16	OTHER Investment Infrastructure - Securitised Debt	IOSA	3200	-3	-0.10%	-0.10%	3200	-3	-0.10%	-0.10%	3821	-	-	-	
TAX FREE BONDS															
	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-	
E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS															
E1	PSU - Equity shares - quoted	EAEQ	216	27	12.62%	12.62%	216	27	12.62%	12.62%	103	-14	-13.23%	-13.23%	
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	6250	607	9.72%	9.72%	6250	607	9.72%	9.72%	5416	-95	-1.76%	-1.76%	
E3	Corporate Securities - Debentures	ECDS	6498	130	1.99%	1.99%	6498	130	1.99%	1.99%	3587	73	2.03%	2.03%	
E4	Corporate Securities - Debentures	EDPG	-	-	-	-	-	-	-	-	-	-	-	-	
E5	Corporate Securities - Preference Shares	EPNQ	75	0	0.00%	0.00%	75	0	0.00%	0.00%	242	0	0.00%	0.00%	
E6	Application Money	ECAM	2530	2	0.09%	0.09%	2530	2	0.09%	0.09%	49	0	0.07%	0.07%	
E7	Deposits - Deposit with Scheduled Banks, Fis (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	28531	843	2.96%	2.96%	28531	843	2.96%	2.96%	26850	798	2.97%	2.97%	
E8	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	
E9	CCIL - CBO	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	-	-	-	-	-	-	-	-	-	-	-	-	
E13	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-	
E14	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	
F15 APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS															
E15	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS	EAPB	-	-	-	-	-	-	-	-	-	-	-	-	
E16	Investment Properties - Immovable	EINP	-	-	-	-	-	-	-	-	4180	100	2.38%	2.38%	
E17	Passively Managed Equity ETF (Non Promoter group)	EETF	-	-	-	-	-	-	-	-	-	-	-	-	
E18	Deposits - Repo / Reverse Repo	ECMR	7887	62	0.79%	0.79%	7887	62	0.79%	0.79%	8942	62	0.70%	0.70%	
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	191	-4	-2.12%	-2.12%	191	-4	-2.12%	-2.12%	-	-	-	-	
E23	Corporate Securities - Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-	
F OTHER INVESTMENTS															
F1	Equity Shares (incl. Co-op Societies)	OESH	5928	51	0.87%	0.87%	5928	51	0.87%	0.87%	4537	-3	-0.06%	-0.06%	
F2	Equity Shares (PSUs & Unlisted)	OEFU	709	0	0.00%	0.00%	709	0	0.00%	0.00%	-	-	-	-	
F3	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	
F4	DEBENTURES	OLDB	-	-	-	-	-	-	-	-	-	-	-	-	
F5	Debentures / Bonds / CPs / Loans - (Promoter Group)	ODPG	3708	122	3.28%	3.28%	3708	122	3.28%	3.28%	4499	135	2.99%	2.99%	
F6	Mutual Funds (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	
F7	Passively Managed Equity ETF (Non Promoter group)	OETF	-	-	-	-	-	-	-	-	12	-11	-95.38%	-95.38%	
F8	Derivative Instrument	OCDI	-	203	-	-	-	203	-	-	-	1954	-	-	
F9	Passively Managed Equity ETF Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-	
F10	Securitised Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	
F11	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	OIPO	-	-	-	-	-	-	-	-	-	-	-	-	
F12	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	
F13	Debentures / Bonds / CPs / Loans	HOOS	-	-	-	-	-	-	-	-	-	-	-	-	
F14	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG	-	-	-	-	-	-	-	-	-	-	-	-	
F15	Alternate Investment Funds (Category I)	OAFI	-	-	-	-	-	-	-	-	-	-	-	-	
F16	Reclassified Approved Investments - Debt	HORD	841	-481	-57.22%	-57.22%	841	-481	-57.22%	-57.22%	1193	-	-	-	
F17	Debt Capital Instruments (DCI Basel III)	ODO	-	-	-	-	-	-	-	-	-	-	-	-	
F18	Reclassified Approved Investments - Equity	ORAE	190	9	4.60%	4.60%	190	9	4.60%	4.60%	342	-31	-8.95%	-8.95%	
F19	Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	-	
F20	Alternate Investment Fund (Category II)	OAFB	1285	-	-	-	1285	-	-	-	926	-	-	-	
F21	Reclassified Approved Investments - Debt	ORAD	-	-	-	-	-	-	-	-	0	-	-	-	
TOTAL			270004	6177	2.29%	2.29%	270004	6177	2.29%	2.29%	222465	6119	2.75%	2.75%	

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-S 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  
7 Use fund includes Fund Beyond Solvency Margin for the purpose of this disclosure.

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

NAME OF THE FUND : PENSION AND GENERAL ANNUITY FUND

(₹ in Lakhs)

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Current Quarter			Year to Date (Current Year)			Year to Date (Previous Year)			Total		
			Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*		INCOME ON INVESTMENT (Rs.)	GROSS YIELD
A CENTRAL GOVERNMENT SECURITIES														
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	17269	337	1.95%	1.95%	17269	337	1.95%	1.95%	16077	311	1.94%	1.94%
A2	Deposits under section 7 of Insurance Act 1938	CGSS	-	-	-	-	-	-	-	-	-	-	-	-
A3	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	-	-	-
B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES														
B1	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-	-	-	-	-	-	-	-	-
B2	State Government Bonds	SGGB	1053	17	1.63%	1.63%	1053	17	1.63%	1.63%	910	23	2.52%	2.52%
B3	Central Government Guaranteed Loans / Bonds	CGSL	102	2	2.10%	2.10%	102	2	2.10%	2.10%	103	2	2.10%	2.10%
C HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT														
TAKABLE BONDS OF														
C1	Bonds / Debentures issued by NHB/Institution accredited by NHB	HTDN	507	9	1.71%	1.71%	507	9	1.71%	1.71%	729	15	2.07%	2.07%
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	34	3	10.20%	10.20%	34	3	10.20%	10.20%	28	-1	-3.11%	-3.11%
D2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	35	3	9.64%	9.64%	35	3	9.64%	9.64%	6	-1	-18.64%	-18.64%
TAKABLE BONDS OF														
D3	Infrastructure - PSU - Debentures / Bonds	IPTD	440	9	1.93%	1.93%	440	9	1.93%	1.93%	598	11	1.83%	1.83%
D4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	-	-	-	-	-	-	-	-	-	-	-	-
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)	IDPE	-	-	-	-	-	-	-	-	-	-	-	-
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	IDEQ	-	-	-	-	-	-	-	-	-	-	-	-
D14	Reclassified Approved Investments - Equity	IDRE	-	-	-	-	-	-	-	-	-	-	-	-
D15	Units of InvIT	EIIT	686	35	5.03%	5.03%	686	35	5.03%	5.03%	499	17	3.44%	3.44%
D16	OTHER Investment Infrastructure - Securitised Debt	IOSA	-	-	-	-	-	-	-	-	-	-	-	-
TAX FREE BONDS														
	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-
E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
E1	PSU - Equity shares -quoted	EAEQ	17	13	72.08%	72.08%	17	13	72.08%	72.08%	30	-2	-6.11%	-6.11%
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	989	119	12.07%	12.07%	989	119	12.07%	12.07%	967	-26	-2.67%	-2.67%
E3	Corporate Securities - Debentures	ECOS	3821	70	1.82%	1.82%	3821	70	1.82%	1.82%	2400	26	1.09%	1.09%
E4	Corporate Securities - Debentures	EDPG	-	-	-	-	-	-	-	-	-	-	-	-
E5	Corporate Securities - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-
E6	Application Money	ECAM	687	1	0.08%	0.08%	687	1	0.08%	0.08%	4	0	0.07%	0.07%
E7	Deposits - Deposit with Scheduled Banks, Fd (Incl. Bank Balance awaiting Investment), CCL, RBI	ECDB	679	23	3.36%	3.36%	679	23	3.36%	3.36%	339	10	2.89%	2.89%
E8	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
E9	CCL - CBL	ECBO	-	-	-	-	-	-	-	-	-	-	-	-
E10	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPO	-	-	-	-	-	-	-	-	-	-	-	-
E11	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	-	-	-	-
E12	Mutual Funds - Under Promoter Group	EMPG	-	-	-	-	-	-	-	-	-	-	-	-
E13	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-
E14	Commercial Papers	ECOP	-	-	-	-	-	-	-	-	-	-	-	-
E15 APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
E16	Investment Properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-
E17	Passively Managed Equity ETF (Non Promoter group)	EETF	-	-	-	-	-	-	-	-	-	-	-	-
E18	Deposits - Repo / Reverse Repo	ECMR	1218	10	0.79%	0.79%	1218	10	0.79%	0.79%	615	4	0.69%	0.69%
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	ECOI	-	-	-	-	-	-	-	-	-	-	-	-
F OTHER INVESTMENTS														
F1	Equity Shares (Incl. Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	-	-	-
F2	Equity Shares (PSUs & Unlisted)	OEPJ	-	-	-	-	-	-	-	-	-	-	-	-
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)	IDPD	-	-	-	-	-	-	-	-	-	-	-	-
F12	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-
F13	Debentures / Bonds / CPs / Loans	HOOS	-	-	-	-	-	-	-	-	-	-	-	-
F14	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG	-	-	-	-	-	-	-	-	-	-	-	-
F15	Alternate Investment Funds (Category I)	OAFI	-	-	-	-	-	-	-	-	-	-	-	-
F16	Reclassified Approved Investments - Debt	HORD	-	-	-	-	-	-	-	-	-	-	-	-
F17	Debt Capital Instruments (DCI Basel III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-
F18	Reclassified Approved Investments - Equity	ORAE	-	-	-	-	-	-	-	-	-	-	-	-
F19	Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	-
F20	Alternate Investment Fund (Category II)	OAFB	-	-	-	-	-	-	-	-	-	-	-	-
F21	Reclassified Approved Investments - Debt	ORAD	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL			27539	650	2.36%	2.36%	27539	650	2.36%	2.36%	23904	390	1.67%	1.67%

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-3 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.

NAME OF THE FUND : LINKED FUND

(₹ in Lakhs)

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Investment*	Current Quarter			Investment*	Year to Date (Current Year)			Investment*	Year to Date (Previous Year)		
				INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD		INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD		INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD
A CENTRAL GOVERNMENT SECURITIES														
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	16287	224	1.38%	1.38%	16287	224	1.38%	1.38%	10288	367	3.57%	3.57%
A2	Deposits under section 7 of Insurance Act 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
A3	Treasury Bills	CTRB	1062	2	0.19%	0.19%	1062	2	0.19%	0.19%	-	-	-	-
B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES														
B1	Other Approved Securities (excluding Infrastructure Investments)	SGOA	1175	18	1.50%	1.50%	1175	18	1.50%	1.50%	2145	94	4.40%	4.40%
B2	State Government Bonds	SGGB	11055	215	1.95%	1.95%	11055	215	1.95%	1.95%	605	34	5.60%	5.60%
B3	Central Government Guaranteed Loans / Bonds	CGSL	204	3	1.46%	1.46%	204	3	1.46%	1.46%	522	28	5.46%	5.46%
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	2056	35	1.70%	1.70%	2056	35	1.70%	1.70%	2129	90	4.21%	4.21%
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	1892	169	8.95%	8.95%	1892	169	8.95%	8.95%	1746	310	17.78%	17.78%
D2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	3126	245	7.84%	7.84%	3126	245	7.84%	7.84%	774	146	18.83%	18.83%
TAXABLE BONDS OF														
D3	Infrastructure - PSU - Debentures / Bonds	IPTD	979	15	1.54%	1.54%	979	15	1.54%	1.54%	3276	179	5.47%	5.47%
D4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	-	-	-	-	-	-	-	-	-	-	-	-
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	IOCP	-	-	-	-	-	-	-	-	-	-	-	-
D10	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-
D11	Infrastructure - Securitised Assets	IESA	-	-	-	-	-	-	-	-	-	-	-	-
D12	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	-	-	-	-	-	-	-	-	-	-	-	-
D13	INFRASTRUCTURE OTHER- EQUITY	IOEQ	177	67	37.93%	37.93%	177	67	37.93%	37.93%	-	-	-	-
D14	Reclassified Approved Investments - Equity	IORE	-	-	-	-	-	-	-	-	1043	209	20.07%	20.07%
D15	Units of invt	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	EAEQ	2177	445	20.46%	20.46%	2177	445	20.46%	20.46%	1013	122	12.08%	12.08%
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	74410	7682	10.32%	10.32%	74410	7682	10.32%	10.32%	40625	7853	19.33%	19.33%
E3	Corporate Securities - Debentures	ECOS	2160	35	1.62%	1.62%	2160	35	1.62%	1.62%	3789	139	3.67%	3.67%
E4	Corporate Securities - Debentures	EDPG	-	-	-	-	-	-	-	-	-	-	-	-
E5	Corporate Securities - Preference Shares	EPNQ	87	2	2.56%	2.56%	87	2	2.56%	2.56%	147	25	16.75%	16.75%
E6	Application Money	ECAM	1782	2	0.11%	0.11%	1782	2	0.11%	0.11%	230	0	0.07%	0.07%
E7	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	60	3	4.76%	4.76%	60	3	4.76%	4.76%	136	6	4.42%	4.42%
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	-	-	-	-	-	-	-	-	502	4	0.77%	0.77%
E12	Mutual Funds - Under Promoter Group	EMPG	-	-	-	-	-	-	-	-	-	-	-	-
E13	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-
E14	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
E15 APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
E16	Investment Properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-
E17	Passively Managed Equity ETF (Non Promoter group)	EETF	1689	188	11.16%	11.16%	1689	188	11.16%	11.16%	-	-	-	-
E18	Deposits - Repo / Reverse Repo	EQMR	5413	43	0.79%	0.79%	5413	43	0.79%	0.79%	4643	33	0.71%	0.71%
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	3781	21	0.55%	0.55%	3781	21	0.55%	0.55%	1336	197	14.75%	14.75%
F2	Equity Shares (PSUs & Unlisted)	OEPJ	757	378	49.95%	49.95%	757	378	49.95%	49.95%	28	12	43.54%	43.54%
F3	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	-	-	-	-	-	-	-	-	129	2	1.51%	1.51%
F4	DEBENTURES	OLDB	-	-	-	-	-	-	-	-	-	-	-	-
F5	Debentures / Bonds / CPs / Loans - (Promoter Group)	ODPG	-	-	-	-	-	-	-	-	2	0	-0.02%	-0.02%
F6	Mutual Funds (Under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-
F7	Passively Managed Equity ETF (Non Promoter group)	OETF	9143	515	5.63%	5.63%	9143	515	5.63%	5.63%	4578	497	10.86%	10.86%
F8	Derivative Instrument	OXDI	-	-	-	-	-	-	-	-	-	-	-	-
F9	Passively Managed Equity ETF Promoter Group)	OETP	-	-	-	-	-	-	-	-	-	-	-	-
F10	Securitised Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
F11	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IOPD	-	-	-	-	-	-	-	-	-	-	-	-
F12	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-
F13	Debentures / Bonds / CPs / Loans	HOOS	-	-	-	-	-	-	-	-	-	-	-	-
F14	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG	-	-	-	-	-	-	-	-	-	-	-	-
F15	Alternate Investment Funds (Category I)	OAFB	-	-	-	-	-	-	-	-	-	-	-	-
F16	Reclassified Approved Investments - Debt	HORD	134	65	48.13%	48.13%	134	65	48.13%	48.13%	135	-	-	-
F17	Debt Capital Instruments (DCI Basel III)	ODO	-	-	-	-	-	-	-	-	-	-	-	-
F18	Reclassified Approved Investments - Equity	ORAE	2380	424	17.81%	17.81%	2380	424	17.81%	17.81%	1822	351	19.26%	19.26%
F19	Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	-
F20	Alternate Investment Fund (Category II)	OAFB	-	-	-	-	-	-	-	-	-	-	-	-
F21	Reclassified Approved Investments - Debt	ORAD	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL			141985	10796	7.60%	7.60%	141985	10796	7.60%	7.60%	81642	10699	13.11%	13.11%

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 S shall be prepared in respect of each fund. In case of ULIP FORM 1 is prepared at Segregated Fund (SFN) level and also at consolidated level.  
5 Returns as presented in Gross and Net yield are absolute  
6 Zero represents amount less than rupees one lac

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



FORM L-35-DOWNGRADING OF INVESTMENTS - 2  
 COMPANY NAME & CODE : EDELWEISS TOKIO LIFE INSURANCE CO. LTD (147)  
 Statement as on: 30-June-2021  
 STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : LIFE FUND

(₹ in Lacs)

NO.	NAME OF THE SECURITY	COI	AMOUNT ( As per balance sheet)	DATE OF PURCHASE	RATING AGENCY	ORIGINAL GRADE	CURRENT GRADE	DATE OF DOWNGRADE	REMARKS
A.	<u>DURING THE QUARTER</u>								
1	-----	NIL-----							
B.	<u>AS ON DATE</u>								
1	12.50% RELIANCE INFRASTRUCTURE LTD NCD 15-12-2021	IODS	5346	02-07-2018	FITCH	BBB+	D	14-07-2020	
2	11.50% EDELWEISS RETAIL FINANCE LTD NCD 26-05-2025	ODPG	1462	09-05-2019	ICRA	AA	A+	06-05-2020	
3	9.25% EDELWEISS RURAL & CORPORATE SERVICES LIMITED NCD 22-12-2027	ODPG	2000	27-12-2017	ICRA	AA	A+	06-05-2020	
4	10.00% EDELWEISS HOUSING FINANCE LIMITED NCD 19-07-2026	ODPG	244	24-12-2019	ICRA	AA-	A+	06-05-2020	
5	ZEE ENTERTAINMENT ENTERPRISES LTD - PREF SHRS	EPNQ	75	20-03-2014	BWR	AAA	A	07-01-2021	

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
- 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: 30-June-2021

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: 30-June-2021

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	-----		NIL-----						
B.	<u>AS ON DATE</u>								
1	ZEE ENTERTAINMENT ENTERPRISES LTD - PREF SHRS	EPNQ	87	20-03-2014	BWR	AAA	A	07-01-2021	

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.

Sr. No		Particulars	For the Quarter Ended 30 June 2021				For the Period Ended 30 June 2021				For the Quarter Ended 30 June 2020				For the Period Ended 30 June 2020			
			Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First year Premium																	
	i) Individual Single Premium (ISP)																	
	From 0-10,000	0.01	328	328	0.91	0.01	328	328	0.91	-	-	-	-	-	-	-	-	
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 25,000-50,000	0.01	1	1	0.05	0.01	1	1	0.05	0.01	2	2	0.16	0.01	2	2	0.16	
	From 50,001-75,000	0.01	2	2	0.11	0.01	2	2	0.11	-	-	-	-	-	-	-	-	
	From 75,000-100,000	0.01	1	1	0.02	0.01	1	1	0.02	0.06	6	6	0.10	0.06	6	6	0.10	
	From 1,00,001-1,25,000	0.01	1	1	0.02	0.01	1	1	0.02	0.00	-	-	0.00	-	-	-	-	
	Above Rs. 1,25,000	1.35	10	6	4.25	1.35	10	6	4.25	0.54	8	7	0.57	0.54	8	7	0.57	
	ii) Individual Single Premium-Annuity (ISPA)																	
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 150,001-2,00,000	0.06	3	3	0.06	0.06	3	3	0.06	-	-	-	-	-	-	-	-	
	From 2,00,001-250,000	0.18	8	8	0.18	0.18	8	8	0.18	-	-	-	-	-	-	-	-	
	From 250,001-3,00,000	0.26	9	9	0.26	0.26	9	9	0.26	0.06	2	2	0.06	0.06	2	2	0.06	
	Above Rs. 3,00,000	2.89	23	23	2.89	2.89	23	23	2.89	1.13	14	12	1.13	1.13	14	12	1.13	
	iii) Group Single Premium (GSP)																	
	From 0-10,000	1.19	-	29,833	128.89	1.19	-	29,833	128.89	0.78	-	13,869	81.24	0.78	-	13,869	81.24	
	From 10,000-25,000	0.22	-	127	14.83	0.22	-	127	14.83	0.57	-	359	30.34	0.57	-	359	30.34	
	From 25,001-50,000	0.48	-	135	18.32	0.48	-	135	18.32	0.28	-	83	9.60	0.28	-	83	9.60	
	From 50,001-75,000	0.30	-	50	10.09	0.30	-	50	10.09	0.09	-	14	1.90	0.09	-	14	1.90	
	From 75,000-100,000	0.05	-	5	1.37	0.05	-	5	1.37	0.04	-	5	0.84	0.04	-	5	0.84	
	From 1,00,001-1,25,000	0.01	-	1	0.25	0.01	-	1	0.25	0.01	-	1	0.19	0.01	-	1	0.19	
	Above Rs. 1,25,000	0.85	-	8	8.33	0.85	-	8	8.33	(0.02)	-	(1)	(0.50)	(0.02)	-	(1)	(0.50)	
	iv) Group Single Premium- Annuity (GSPA)																	
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 250,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	v) Individual non Single Premium (INSP)																	
	From 0-10,000	0.67	933	911	239.74	0.67	933	911	239.74	2.10	2,929	2,828	718.84	2.10	2,929	2,828	718.84	
	From 10,000-25,000	6.93	4,193	4,073	1,066.57	6.93	4,193	4,073	1,066.57	12.71	8,866	8,587	2,392.01	12.71	8,866	8,587	2,392.01	
	From 25,001-50,000	10.73	2,734	2,642	456.64	10.73	2,734	2,642	456.64	13.43	3,800	3,620	884.32	13.43	3,800	3,620	884.32	
	From 50,001-75,000	7.06	1,188	1,163	170.76	7.06	1,188	1,163	170.76	6.98	1,083	1,019	222.37	6.98	1,083	1,019	222.37	
	From 75,000-100,000	8.85	947	912	122.86	8.85	947	912	122.86	5.24	556	523	136.96	5.24	556	523	136.96	
	From 1,00,001-1,25,000	3.85	348	337	70.12	3.85	348	337	70.12	3.54	291	268	85.47	3.54	291	268	85.47	
	Above Rs. 1,25,000	19.16	707	669	233.24	19.16	707	669	233.24	13.45	450	412	270.85	13.45	450	412	270.85	
	vi) Individual non Single Premium- Annuity (INSPA)																	
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 250,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	vii) Group Non Single Premium (GNSP)																	
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 10,000-25,000	0.00	-	1	0.02	0.00	-	1	0.02	-	-	-	-	-	-	-	-	
	From 25,001-50,000	0.00	-	94	5.10	0.00	-	94	5.10	0.01	-	77	6.13	0.01	-	77	6.13	
	From 50,001-75,000	0.00	-	110	9.12	0.00	-	110	9.12	0.00	-	18	0.47	0.00	-	18	0.47	
	From 75,000-100,000	0.00	-	7	0.52	0.00	-	7	0.52	0.01	-	315	3.43	0.01	-	315	3.43	
	From 1,00,001-1,25,000	0.00	-	(228)	1.25	0.00	-	(228)	1.25	0.00	-	8	0.48	0.00	-	8	0.48	
	Above Rs. 1,25,000	0.52	4	7,425	845.54	0.52	4	7,425	845.54	1.95	8	13,039	2,004.80	1.95	8	13,039	2,004.80	
	viii) Group Non Single Premium- Annuity (GNSPA)																	
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2	Renewal Premium :																	
	i) Individual																	
	From 0-10,000	3.64	6,942	6,432	2,994.97	3.64	6,942	6,432	2,994.97	2.31	5,116	4,907	1,918.69	2.31	5,116	4,907	1,918.69	
	From 10,000-25,000	23.43	21,708	20,700	8,278.10	23.43	21,708	20,700	8,278.10	13.68	16,197	15,830	5,014.00	13.68	16,197	15,830	5,014.00	
	From 25,000-50,000	31.37	16,668	15,608	3,131.84	31.37	16,668	15,608	3,131.84	20.98	12,923	12,751	2,095.12	20.98	12,923	12,751	2,095.12	
	From 50,001-75,000	20.26	8,630	7,985	1,144.53	20.26	8,630	7,985	1,144.53	14.38	6,776	6,691	864.19	14.38	6,776	6,691	864.19	
	From 75,000-100,000	15.86	3,015	2,766	562.46	15.86	3,015	2,766	562.46	11.32	2,686	2,655	443.44	11.32	2,686	2,655	443.44	
	From 1,00,001-1,25,000	10.96	2,858	2,593	482.20	10.96	2,858	2,593	482.20	8.18	2,273	2,242	346.01	8.18	2,273	2,242	346.01	
	Above Rs. 1,25,000	40.90	3,860	3,564	1,712.30	40.90	3,860	3,564	1,712.30	27.19	3,359	3,323	1,413.97	27.19	3,359	3,323	1,413.97	
	ii) Individual- Annuity																	
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	iii) Group																	
	From 0-10,000	0.00	-	60	0.90	0.00	-	60	0.90	0.00	-	63	0.96	0.00	-	63	0.96	
	From 10,000-25,000	0.01	3	342	8.42	0.01	3	342	8.42	0.03	3	441	35.67	0.03	3	441	35.67	

**FORM L-37-BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (GROUP)**Name of Insurer : **Edelweiss Tokio Life Insurance Company Limited.**Registration Number: **147 dated 10 May 2011**Date: **30 JUNE 2021****Business Acquisition through different channels (Group)***(₹ in Crores)*

Sr.No.	Channels	For the quarter ended 30 June 21			For the quarter ended 30 June 20		
		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	-	38	0.00	-	93	0.01
2	Corporate Agents-Banks	-	29,612	1.11	-	13,277	0.47
3	Corporate Agents -Others	-	-	-	-	-	-
4	Brokers	2	4,971	0.53	8	11,360	1.40
5	Micro Agents	-	-	-	-	-	-
6	Direct Business	2	2,947	1.97	-	3,057	1.86
	<b>Total(A)</b>	<b>4</b>	<b>37,568</b>	<b>3.62</b>	<b>8</b>	<b>27,787</b>	<b>3.73</b>
1	Referral (B)						
	<b>Grand Total (A+B)</b>	<b>4</b>	<b>37,568</b>	<b>3.62</b>	<b>8</b>	<b>27,787</b>	<b>3.73</b>

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

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

Date: 30 JUNE 2021

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

Sr.No.	Channels	For the quarter ended 30 June 2021		For the quarter ended 30 June 2020	
		No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	6,097	27.86	9,565	29.15
2	Corporate Agents-Banks	1,467	12.53	1,939	6.51
3	Corporate Agents -Others	686	6.16	1,074	3.66
4	Brokers	647	4.47	636	3.28
5	Micro Agents	-	-	5	0.00
6	Direct Business	2,422	10.63	4,247	15.46
7	Web Aggregators	117	0.40	541	1.18
	<b>Total (A)</b>	<b>11,436</b>	<b>62.03</b>	<b>18,007</b>	<b>59.25</b>
1	Referral (B)	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>11,436</b>	<b>62.03</b>	<b>18,007</b>	<b>59.25</b>

**FORM L-39-Data on Settlement of Claims**Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED**Date: **30 JUNE 2021****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	133	234	45	42	35	20	509	1.99
3	for Annuities / Pension	288	71	77	26	-	2	464	0.32
4	For Surrender	1,376	-	-	-	-	-	1,376	19.48
5	Other benefits*	390**	12	-	-	-	-	47	1.80
1	Group Death Claims	-	398	-	-	-	-	398	18.28
2	Individual Death Claims	-	154	-	-	-	-	154	17.35

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

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

Ageing reckoned from the date of receipt of last requirement

**FORM L-40 : Quarterly claims data for Life**Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED**Date: **30 JUNE 2021**

Quarterly claims data for Life For the Quarter ended 30 June 21

**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	2	-	1,177	550	833	16
2	Claims reported during the period	237	-	544	652	1,371	26
3	Claims Settled during the period	154	-	509	464	1,376	12
4	T & C Rejected	-	-	-	-	-	20
5	Claims Repudiated during the period	2	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	-	-	-	-	-	-
	b) Grater than 2 year from the date of acceptance of risk	2	-	-	-	-	-
6	Claims Written Back	-	-	-	-	-	-
7	Claims O/S at End of the period	83	-	1,212	738	828	10
	Less than 3months	83	-	188	313	-	10
	3 months to 6 months	-	-	372	173	-	-
	6months to 1 year	-	-	325	49	-	-
	1year and above	-	-	327	203	828	-

\* 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	-	-	-	-	-	-
2	Claims reported during the period	458	-	-	-	-	390
3	Claims Settled during the period	398	-	-	-	-	390
4	T & C Rejected	-	-	-	-	-	-
5	Claims Repudiated during the period	-	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	-	-	-	-	-	-
	b) Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
6	Claims Written Back	-	-	-	-	-	-
7	Claims O/S at End of the period	60	-	-	-	-	-
	Less than 3months	60	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-



**FORM L-40 : Quarterly claims data for Life**Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED**Date: **30 JUNE 2021**

Claims data for Life For the Quarter ended 30 June 2021

**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	2	-	1,177	550	833	16
2	Claims reported during the period	237	-	544	652	1,371	26
3	Claims Settled during the period	154	-	509	464	1,376	12
4	T & C Rejected	-	-	-	-	-	20
5	Claims Repudiated during the period	2	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	-	-	-	-	-	-
	b) Grater than 2 year from the date of acceptance of risk	2	-	-	-	-	-
6	Claims Written Back	-	-	-	-	-	-
7	Claims O/S at End of the period	83	-	1,212	738	828	10
	Less than 3months	83	-	188	313	-	10
	3 months to 6 months	-	-	372	173	-	-
	6months to 1 year	-	-	325	49	-	-
	1year and above	-	-	327	203	828	-

\* 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	458	-	-	-	-	390
3	Claims Settled during the period	398	-	-	-	-	390
4	T & C Rejected	-	-	-	-	-	-
5	Claims Repudiated during the period	-	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	-	-	-	-	-	-
	b) Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
6	Claims Written Back	-	-	-	-	-	-
7	Claims O/S at End of the period	60	-	-	-	-	-
	Less than 3months	60	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

**FORM L-41 - GRIEVANCE DISPOSAL**

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

Date: 30 JUNE 2021

**GRIEVANCE DISPOSAL**

Sl.No.	Particulars	Opening Balance As on begining 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	1	1	0	0	1	0	1
(b)	Policy Servicing	0	19	5	0	14	0	19
(c)	Proposal Processing	0	9	1	0	8	0	9
(d)	Survival Claims	0	5	1	0	4	0	5
(e)	ULIP Related	0	1	0	0	1	0	1
(f)	Unfair Business Practices	0	66	11	0	52	3	66
(g)	Others	0	0	0	0	0	0	0
	Total Number of complaints:	1	101	18	0	80	3	101

2	Total No. of policies during previous year:	80,160
3	Total No. of claims during previous year	1,605
4	Total No. of policies during current year	11,440
5	Total No. of claims during current year	695
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	88
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current	14

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
(a)	Upto 7 days	2	0	2
(b)	7 - 15 days	1	0	1
(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	3	0	3
* 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

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	5.00% (Without MAD)	7.50% (Without MAD)
4. Annuities - Participating policies	NA	NA
5. Annuities - Non-participating policies	7.50% (Without MAD)	7.50% (Without MAD)
6. Annuities - Individual Pension Plan	NA	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	21.1% (Without MAD)	215.0% (Without MAD)
- Non Term Plans	79.0% (Without MAD)	155.0% (Without MAD)
4. Annuities- Participating policies	NA	NA
5. Annuities - Non-participating policies **	78% (Without MAD) of IAM 12-15 - Indian Individual Annuitant Mortality Table (2012-15)	101% (Without MAD) of IAM 12-15 - Indian Individual Annuitant Mortality Table (2012-15)
6. Annuities- Individual Pension Plan	NA	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)	80.7% (Without MAD)	187.3% (Without MAD)
2. Unit Linked (Non-Unit Fund)	102.0% (Without MAD)	102.0% (Without MAD)
3. Variable Insurance Plan (General Fund Reserve)	102.0% (Without MAD)	102.0% (Without MAD)

### 3) Expense : The value of future expenses has been derived to allow for all the future maintenance expenses as applicable namely fixed per policy, renewal

i. Individual Business	Min	Max
1. Life - Participating Policies	472 (INFL @ 5%) (without MAD)	942 (INFL @ 5%) (without MAD)
2. Pension - Participating Policies	570 (INFL @ 5%) (without MAD)	712 (INFL @ 5%) (without MAD)
3. Life - Non - participating Policies	220 (without MAD)	942 (INFL @ 5%) (without MAD)
	18 (INFL @ 5%) (without MAD) for micro Insurance plan	18 (INFL @ 5%) (without MAD) for micro Insurance plan
4. Annuities - Participating policies	NA	NA
5. Annuities - Non-participating policies	284 (INFL @ 5%) (without MAD)	570 (INFL @ 5%) (without MAD)
6. Annuities - Individual Pension Plan	NA	NA
7. Unit Linked - Life	425 (INFL @ 5%) (without MAD)	942 (INFL @ 5%) (without MAD)
8. Unit Linked - Pension	323 (INFL @ 5%) (without MAD)	646 (INFL @ 5%) (without MAD)
9. Health Insurance	335 (INFL @ 5%) (without MAD)	543 (INFL @ 5%) (without MAD)
ii. Group Business		
1. Non-Participating (excluding OYRGTA)	per member - 279(INFL @ 5%) (without MAD)	per member - 300 (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
	per scheme - 6459 (INFL @ 5%) (without MAD) for fund based product	per scheme - 6459 (INFL @ 5%) (without MAD) for fund based product
2. Unit Linked (Non-Unit Fund)	per scheme - 9422 (INFL @ 5%) (without MAD)	
3. Variable Insurance Plan (General Fund Reserve)	per scheme - 6459 (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
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
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