

**Exide Life Insurance Company Limited**

(Registration No: 114; Date of registration: 2 August 2001)

**Revenue Account for the year ended 31 March 2018**

**Form : L1-A-RA**
**Policyholders' Account (Technical Account)**

(₹ '000)

Particulars	Schedule	For the Quarter ended 31 March 2018	Year ended 31 Mar 2018	For the Quarter ended 31 March 2017	Year ended 31 Mar 2017
<b>Premiums earned – net</b>					
(a) Premium	L4	9,345,996	25,318,866	8,327,647	24,085,795
(b) Reinsurance ceded		(191,912)	(742,313)	(84,313)	(495,622)
(c) Reinsurance accepted		-	-	-	-
<b>Income from Investments</b>					
(a) Interest, dividends and rent – gross		1,837,309	6,956,547	1,678,254	6,340,727
(b) Profit on sale/redemption of investments		989,379	3,543,203	1,045,049	3,149,998
(c) (Loss) on sale/ redemption of investments		(150,607)	(733,113)	(200,624)	(668,347)
(d) Transfer Gain / (Loss) on revaluation / change in fair value		(1,163,768)	(675,636)	1,075,828	1,227,588
<b>Other Income</b>					
(a) Miscellaneous income		76,015	181,998	128,748	162,460
(b) Contribution from the shareholders' account		(291,133)	308,042	(748,127)	35,417
<b>Total (A)</b>		<b>10,451,278</b>	<b>34,157,595</b>	<b>11,222,462</b>	<b>33,838,015</b>
Commission	L5	438,431	1,449,874	472,175	1,636,180
Operating expenses relating to insurance business	L6	1,019,905	6,130,421	932,503	5,677,272
Provision for doubtful debts		-	-	-	-
Bad debts written off		-	-	-	-
Provision for tax		-	-	-	-
Provisions (other than taxation)					
(a) For diminution in the value of investments (net)		-	-	-	-
(b) Others		-	-	-	-
<b>Total (B)</b>		<b>1,458,336</b>	<b>7,580,295</b>	<b>1,404,678</b>	<b>7,313,452</b>
Benefits paid (net)	L7	3,833,776	12,318,296	2,952,578	10,414,022
Interim bonuses paid		1,261	6,253	1,036	4,115
Change in valuation of liability against life policies					
(a) Gross		4,149,668	13,248,579	5,721,639	14,947,967
(i) Linked		(1,384,726)	(1,714,274)	1,123,544	832,953
(ii) Non-Linked		5,534,394	14,962,853	4,598,095	14,115,014
(b) (Amount ceded in reinsurance)		(327,914)	(350,526)	(83,426)	(83,426)
(c) Amount accepted in reinsurance		-	-	-	-
(d) (Amount transferred to "Fund's for discontinued policies")		-	-	-	-
<b>Total (C)</b>		<b>7,656,791</b>	<b>25,222,602</b>	<b>8,591,826</b>	<b>25,282,678</b>
<b>Surplus / (Deficit) (D) = (A)-(B)-(C)</b>		<b>1,336,151</b>	<b>1,354,699</b>	<b>1,225,958</b>	<b>1,241,885</b>
<b>Appropriations</b>					
Transfer to shareholders' account		787,293	787,293	897,335	897,335
Surplus transferred to / (from) Balance Sheet		(18,547)	-	(15,927)	-
Transfer to other reserves		-	-	-	-
Balance being funds for future appropriations		567,406	567,406	344,550	344,550
<b>Total (D)</b>		<b>1,336,151</b>	<b>1,354,699</b>	<b>1,225,958</b>	<b>1,241,885</b>
<b>Funds for Discontinued Policies</b>					
Opening Balance		1,501,331	1,248,858	1,249,645	1,085,756
<b>Add</b> : Transfer to Funds for discontinued policies		206,289	458,763	264,297	428,186
<b>Less</b> : Refunded to policyholders		418,543	418,543	265,084	265,084
<b>Balance Carried forward to Balance Sheet</b>		<b>1,289,077</b>	<b>1,289,077</b>	<b>1,248,858</b>	<b>1,248,858</b>
<b>Funds for Future Appropriation</b>					
Opening Balance		434,155	415,607	316,193	300,266
Add: Surplus transferred to (from) balance sheet		(18,547)	-	(15,927)	-
Less: Transfer to shareholders' account		267,929	267,929	229,209	229,209
Add: Current year appropriations		567,406	567,406	344,550	344,550
<b>Balance Carried forward to Balance Sheet</b>		<b>715,084</b>	<b>715,084</b>	<b>415,607</b>	<b>415,607</b>

**Exide Life Insurance Company Limited**

(Registration No: 114; Date of registration: 2 August 2001)

**Profit and Loss Account for the year ended 31 March 2018**

**Form : L2-A-PL**
**Shareholders' Account (Non - Technical Account)**

(₹ '000)

Particulars	Schedule	For the Quarter ended 31 March 2018	Year ended 31 Mar 2018	For the Quarter ended 31 March 2017	Year ended 31 Mar 2017
<b>Amount transferred from policyholders account (Technical account) (A)</b>		<b>1,055,222</b>	<b>1,055,222</b>	<b>1,126,544</b>	<b>1,126,544</b>
<b>Income from Investments</b>					
(a) Interest, dividends and rent - Gross		158,100	590,638	126,650	533,564
(b) Profit on sale/redemption of investments		10,633	74,132	171,914	360,764
(c) (Loss) on sale/ redemption of investments		-	-	-	(2,538)
Other income		-	-	(31,381)	-
<b>Total (B)</b>		<b>168,733</b>	<b>664,769</b>	<b>267,183</b>	<b>891,790</b>
Expense other than those directly related to the insurance business	6A	9,099	36,223	19,813	35,099
Corporate Social Responsibility		6,120	17,770	8,000	9,500
Expense transferred from Policyholders' Account		757,707	757,707	813,240	813,240
Provisions (other than taxation)					
(a) For diminution in the value of investments (net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
Contribution to policyholders fund		(291,133)	308,042	(748,127)	35,417
<b>Total (C)</b>		<b>481,793</b>	<b>1,119,743</b>	<b>92,927</b>	<b>893,256</b>
<b>Profit / (loss) before tax (A) + (B) - (C)</b>		<b>742,162</b>	<b>600,248</b>	<b>1,300,801</b>	<b>1,125,078</b>
Provision for tax		-	-	-	-
- Current Tax Credit / (Charge)		-	-	-	-
- Deferred Tax Credit / (Charge)		2,082	2,082	64,458	64,458
<b>Profit / (loss) after tax</b>		<b>744,244</b>	<b>602,330</b>	<b>1,365,259</b>	<b>1,189,536</b>
<b>Appropriations</b>					
(a) Balance at beginning of the year		(8,152,573)	(8,010,659)	(9,375,918)	(9,200,196)
(b) Interim dividends paid during the year		-	-	-	-
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution on tax		-	-	-	-
(e) Transfer to reserves/ other accounts		-	-	-	-
<b>Profit / (loss) carried forward to the balance sheet</b>		<b>(7,408,329)</b>	<b>(7,408,329)</b>	<b>(8,010,659)</b>	<b>(8,010,659)</b>

**Exide Life Insurance Company Limited**

(Registration No: 114; Date of registration: 2 August 2001)

**Balance Sheet as at 31 March 2018**

**Form : L3-A-BS**
**(₹ '000)**

Particulars	Schedule	As at 31 March 2018	As at 31 March 2017
<b>SOURCES OF FUNDS</b>			
<b>Shareholders' Funds:</b>			
Share Capital	L8	17,500,000	17,500,000
Share Application Money		-	-
Reserves and surplus	L10	-	-
Credit / (debit) balance in fair value change account (net)		516	-
<b>Sub-total</b>		<b>17,500,516</b>	<b>17,500,000</b>
<b>Borrowings</b>			
	L11	-	-
<b>Policyholders' funds:</b>			
Credit / (debit) balance in fair value change account (net)		97,866	172,972
Policy liabilities			
- Par		56,811,754	46,770,505
- Non Par		19,741,970	16,389,663
- Annuity		475,642	400,497
- Pension		8,610,913	8,774,608
- VIP Non Par Pension		8,450,124	7,382,046
Funds for discontinued policies			
(i) Linked		616,731	815,617
(ii) Non-Linked		672,347	433,241
Insurance reserves		-	-
Provision for linked liabilities		18,599,982	19,443,013
Fair value change (linked)		1,408,144	2,083,779
Non-unit liabilities		111,707	108,292
<b>Total linked liabilities</b>		<b>20,119,833</b>	<b>21,635,085</b>
<b>Sub-total</b>		<b>115,597,180</b>	<b>102,774,233</b>
Funds for future appropriation - Non Participating		-	-
Funds for future appropriation - Participating		715,084	415,607
<b>Total</b>		<b>133,812,780</b>	<b>120,689,840</b>
<b>APPLICATION OF FUNDS</b>			
<b>Investments</b>			
Shareholders'	L12	9,181,541	6,955,490
Policyholders'	L13	92,855,648	79,304,061
Assets held to cover linked liabilities	L14	20,624,857	22,342,410
Loans	L15	1,516	627
Fixed Assets (Net)	L16	412,636	328,390
Deferred Tax Assets		66,540	64,458
<b>Current Assets</b>			
Cash and bank balances	L17	2,099,244	2,857,109
Advances and other assets	L18	5,590,932	4,820,476
<b>Sub-total (A)</b>		<b>7,690,175</b>	<b>7,677,585</b>
Current liabilities	L19	4,320,844	3,906,300
Provisions	L20	107,618	87,540
<b>Sub-total (B)</b>		<b>4,428,462</b>	<b>3,993,840</b>
<b>Net current assets (C) = ((A) - (B))</b>		<b>3,261,713</b>	<b>3,683,745</b>
Miscellaneous expenditure (to the extent not written off or adjusted)	L21	-	-
Debit balance in profit and loss account (shareholders' account)		7,408,329	8,010,659
<b>Total</b>		<b>133,812,780</b>	<b>120,689,840</b>

**Contingent Liabilities**

Particulars	As at 31 March 2018	As at 31 March 2017
1. Partly paid up investments	28,972	-
2. Claims, other than those under policies, not acknowledged as debts by the Company	-	-
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	-	-
5. Statutory demands / liabilities in dispute, not provided for	2,997,954	2,821,473
6. Re-insurance obligations to the extent not provided for in accounts	-	-
7. Re-insurance obligations to the extent not provided for in accounts	-	-
8. Others		
- Policy claims under dispute	197,616	187,356
- Claims under arbitration	467,658	375,700
<b>Total</b>	<b>3,692,200</b>	<b>3,384,529</b>

**Exide Life Insurance Company Limited**(Registration No: 114; Date of registration: 2 August 2001)  
Schedules forming part of Financial Statements for the year ended 31 March 2018**FORM L4-Premium Schedule**

(₹ '000)

<b>Particulars</b>	<b>For the quarter ended 31 March 2018</b>	<b>Year ended 31 March 2018</b>	<b>For the quarter ended 31 March 2017</b>	<b>Year ended 31 March 2017</b>
<b>Premium (net of service tax)</b>				
First year premiums	2,609,217	7,277,944	2,263,097	6,376,759
Renewal premiums	6,634,821	17,719,858	5,911,733	15,458,153
Single premiums	101,958	321,064	152,816	2,250,882
<b>Total premium</b>	<b>9,345,996</b>	<b>25,318,866</b>	<b>8,327,647</b>	<b>24,085,795</b>

**FORM : L5-Commission Schedule**

<b>Commission</b>				
Commission paid				
Direct - First year premium	382,900	1,126,785	441,220	1,290,157
- Renewal premium	54,645	319,917	29,471	320,953
- Single premium	886	3,173	1,485	25,070
<b>Total</b>	<b>438,431</b>	<b>1,449,874</b>	<b>472,175</b>	<b>1,636,180</b>
Add : Commission on reinsurance accepted	-	-	-	-
Less : Commission on reinsurance ceded	-	-	-	-
<b>Net Commission</b>	<b>438,431</b>	<b>1,449,874</b>	<b>472,175</b>	<b>1,636,180</b>

**Break up of commission paid to intermediaries:**

Agents	240,598	<b>895,175</b>	291,554	<b>1,144,701</b>
Brokers	138,725	<b>386,348</b>	134,272	<b>370,506</b>
Corporate agency	28,863	<b>104,921</b>	22,352	<b>66,038</b>
Referral	3,550	<b>9,525</b>	15,761	<b>27,219</b>
Bancassurance	26,585	<b>53,558</b>	6,794	<b>25,260</b>
IMF	110	<b>347</b>	1,442	<b>2,456</b>
<b>Total</b>	<b>438,431</b>	<b>1,449,874</b>	<b>472,175</b>	<b>1,636,180</b>

**Exide Life Insurance Company Limited**

 (Registration No: 114; Date of registration: 2 August 2001)  
 Schedules forming part of Financial Statements for the year ended 31 March 2018

**FORM : L6-Operating Expenses Schedule**
**Operating expenses relating to insurance business**

(₹ '000)

Particulars	For the quarter ended 31 March 2018	Year ended 31 March 2018	For the quarter ended 31 March 2017	Year ended 31 March 2017
Employees' remuneration, welfare benefits and other manpower costs	709,078	2,907,919	789,851	2,824,510
Travel, conveyance and vehicle running expenses	46,730	139,969	38,378	127,237
Rent, rates and taxes	148,184	620,454	168,835	516,768
Repairs, maintenance and office upkeep	103,656	384,011	91,975	294,578
Printing and stationery	5,615	29,259	9,006	26,319
Communication expenses	9,081	51,992	17,233	72,861
Legal expenses	28,042	56,272	31,490	38,322
Professional charges	180,386	498,383	163,555	499,378
Medical fees	7,339	25,863	7,284	22,404
Auditors' fees, expenses etc				
a) as auditor	250	3,000	400	3,000
b) as advisory				
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
c) tax audit	38	150	38	150
d) Concurrent audit & Other certifications	(734)	755	339	1,348
e) Out of pocket reimbursement	(12)	226	375	685
Advertisement and publicity	124,873	402,939	149,730	535,173
Interest and bank charges	19,391	61,462	19,842	45,958
Agents training & Recruitment expenses	10,391	27,094	9,668	19,243
Electricity charges	9,040	73,035	21,608	83,615
GST on premium	(69)	1,533	1,974	5,497
Service tax expense	231	9,300	8,124	28,974
Sales and business promotion expenses	342,335	1,471,099	189,622	1,241,448
Exchange fluctuation loss / (gain)	-	-	-	-
Less : Expense transferred to Shareholders' Account	757,707	757,707	813,240	813,240
Membership fees	3,113	19,204	4,167	20,179
Depreciation	29,225	99,298	21,256	76,760
Other expenses	1,428	4,911	996	6,106
<b>Total</b>	<b>1,019,905</b>	<b>6,130,421</b>	<b>932,503</b>	<b>5,677,272</b>

**Schedule - 6A**
**Expenses other than those directly related to the insurance business**

Particulars	Current Year	Previous Year
Claims - Ex-Gratia	-	-
Director sitting fees	840	1,260
Board meeting / Other expenses	131	924
Penalties	-	500
Over / Short Premium	7	-
Managerial Remuneration in excess of ₹ 15,000	35,245	32,415
<b>Total</b>	<b>36,223</b>	<b>35,099</b>

**FORM : L7-Benefits Paid Schedule**

Benefits Paid (Net)				
1. Insurance Claims:				
(a) Claims by death	530,362	2,096,936	310,110	1,121,869
(b) Claims by maturity	1,772,259	4,583,949	1,302,576	3,126,346
(c) Annuities / pensions in payment	7,736	21,936	5,083	17,204
(f) Other benefits (incl Surrenders)	1,729,614	6,272,841	1,386,104	6,411,068
2. (Amount ceded in reinsurance) :				
(a) Claims by death	(206,196)	(657,367)	(51,295)	(262,465)
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions in payment	-	-	-	-
(f) Other benefits	-	-	-	-
3. Amount accepted in reinsurance :				
(a) Claims by death	-	-	-	-
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions in payment	-	-	-	-
(f) Other benefits	-	-	-	-
<b>Total</b>	<b>3,833,776</b>	<b>12,318,296</b>	<b>2,952,578</b>	<b>10,414,022</b>

**Exide Life Insurance Company Limited**

(Registration No: 114; Date of registration: 2 August 2001)  
Schedules forming part of Financial Statements for the year ended 31 March 2018

**FORM : L8-Share Capital Schedule**

(₹ '000)

Particulars	As at 31 March 2018	As at 31 March 2017
<b>Share capital</b>		
<b>Authorised capital</b>		
1,900,000,000 (Previous Year: 1,900,000,000) Equity shares of ₹ 10 each	<u>19,000,000</u>	<u>19,000,000</u>
<b>Issued capital</b>		
1,750,000,000 (Previous Year: 1,750,000,000) Equity shares of ₹ 10 each	<u>17,500,000</u>	<u>17,500,000</u>
<b>Subscribed capital</b>		
1,750,000,000 (Previous Year: 1,750,000,000) Equity shares of ₹ 10 each	<u>17,500,000</u>	<u>17,500,000</u>
<b>Called-up capital</b>		
1,750,000,000 (Previous Year: 1,750,000,000) Equity shares of ₹ 10 each	<u>17,500,000</u>	<u>17,500,000</u>
Less : Calls unpaid	-	-
Add : Shares forfeited (amount originally paid up)	-	-
Less: Par value of equity shares bought back	-	-
Less : Preliminary expenses	-	-
Less: Expenses on underwriting or subscription of shares	-	-
<b>Total</b>	<b><u>17,500,000</u></b>	<b><u>17,500,000</u></b>

**FORM : L9-Pattern of Shareholding Schedule**
**Pattern of Shareholding  
(As Certified by the Management)**

Shareholders	Current year		Previous year	
	No. of shares	% of holding	No. of shares	% of holding
Promoters				
- Indian	1,750,000,000	100 *	1,750,000,000	100
- Foreign	-	-	-	-
Others				
- Indian	-	-	-	-
<b>Total</b>	<b><u>1,750,000,000</u></b>	<b><u>100</u></b>	<b><u>1,750,000,000</u></b>	<b><u>100</u></b>

**Note:**

\* The shares held by Exide Industries Limited (EIL) include 60 shares jointly held with six individual nominee shareholders of EIL.

**Exide Life Insurance Company Limited**

(Registration No: 114; Date of registration: 2 August 2001)  
Schedules forming part of Financial Statements for the year ended 31 March 2018

**FORM : L10-Reserve and Surplus Schedule****(₹ '000)**

<b>Particulars</b>	<b>As at 31 March 2018</b>	<b>As at 31 March 2017</b>
<b>Reserves and surplus</b>		
Capital reserve	-	-
Capital redemption reserve	-	-
Share premium	-	-
Revaluation reserve	-	-
General reserves	-	-
Less: debit balance in profit and loss Account, if any	-	-
Less: Amount utilized for buy - back	-	-
Catastrophe reserve	-	-
Other reserves (to be specified)	-	-
Balance of profit in profit and loss account	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

**FORM : L11-Borrowings Schedule****Borrowings**

Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

**Exide Life Insurance Company Limited**

(Registration No: 114; Date of registration: 2 August 2001)  
Schedules forming part of Financial Statements for the year ended 31 March 2018


**FORM : L12-Investment Shareholders Schedule**

(₹ '000)

Particulars	As at 31 March 2018	As at 31 March 2017
<b>Investments - Shareholders'</b>		
<b>Long term investments</b>		
Government securities and Government guaranteed bonds including Treasury Bills	6,083,418	4,682,960
Other approved securities	224,447	174,864
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	225,103	168,853
(e) Other securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	1,755,566	1,338,453
(b) Other Investment	-	-
Other investments	-	-
<b>Sub total (A)</b>	<b>8,288,535</b>	<b>6,365,130</b>
<b>Short term investments</b>		
Government securities and Government guaranteed bonds including Treasury Bills	-	-
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	541,916	466,360
(c) Derivative instruments	-	-
(d) Debentures/ bonds	-	114,000
(e) Other securities (CBLO)	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	351,090	10,000
(b) Other Investment	-	-
Other investments (Mutual Funds)	-	-
<b>Sub total (B)</b>	<b>893,006</b>	<b>590,360</b>
<b>Total (C) = (A) + (B)</b>	<b>9,181,541</b>	<b>6,955,490</b>

**Note:**

- Aggregate market value of quoted investments other than mutual funds and shares, having a book value of ₹ 8,639,625 (Previous year: ₹ 6,489,125) as at 31 March 2018 is ₹ 8,465,220 (Previous year: ₹ 6,548,998).
- Aggregate market value of mutual funds and shares, having a book value of ₹ 541,400 (Previous year: ₹ 466,360) as at 31 March 2018 is ₹ 541,916 (Previous year: ₹ 466,360)
- Government securities having a Face Value ₹ 53,000 (Previous year : ₹ 53,000) as at 31 March 2018, having Market value ₹ 58,894 (Previous year : ₹ 60,840) has been deposited with Clearing Corporation of India Limited (CCIL) for trades in the collateralized Borrowing and Lending Obligation (CBLO) segment.

**Exide Life Insurance Company Limited**

(Registration No: 114; Date of registration: 2 August 2001)  
Schedules forming part of Financial Statements for the year ended 31 March 2018

**FORM : L13-Investment Policyholders Schedule****(₹ '000)**

Particulars	As at 31 March 2018	As at 31 March 2017
<b>Investment - Policyholders'</b>		
<b>Long term investments</b>		
Government securities and Government guaranteed bonds including Treasury Bills	55,875,719	46,227,123
Other approved securities	2,587,208	2,462,579
Other approved investments		
(a) Shares		
(aa) Equity (Including ETF ₹ 100,080)	5,661,478	4,017,157
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	5,299,502	5,218,146
(e) Other securities (Policy Loan)	2,843,949	2,110,620
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (includes Bond ₹ 16,226,084 and Equity ₹ 185,159)	16,411,243	15,822,312
(b) Other Investment (Equity)	-	-
Other investments (includes Equity ₹ 580,225 and Bonds ₹ 310,085)	890,310	461,554
<b>Sub total (A)</b>	<b>89,569,408</b>	<b>76,319,490</b>
<b>Short term investments</b>		
Government securities and Government guaranteed bonds including Treasury Bills	741,285	468,451
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	2,050,736	1,779,260
(c) Derivative instruments	-	-
(d) Debentures / bonds	100,007	236,744
(e) Other securities(CBLO)	185,516	189,393
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	171,921	273,412
(b) Other Investment	-	-
Other investments (Mutual Funds Mutual Funds ₹ NIL and Bonds ₹ 36,776)	36,776	37,311
<b>Sub total (B)</b>	<b>3,286,240</b>	<b>2,984,571</b>
<b>Total (C) = (A) + (B)</b>	<b>92,855,648</b>	<b>79,304,061</b>

**Note:**

- Aggregate market value of quoted investments, other than mutual funds (including ETF) and shares, having a book value of ₹ 81,534,102 (Previous year: ₹ 70,896,735) as at 31 March 2018 is ₹ 82,876,770 (Previous year: ₹ 74,922,930).
- Aggregate market value of mutual funds (including ETF) and shares having a historic value of ₹ 8,379,731 (Previous year: ₹ 6,123,735) as at 31 March 2018 is ₹ 8,477,597 (Previous year: ₹ 6,296,707).

**Exide Life Insurance Company Limited**

(Registration No: 114; Date of registration: 2 August 2001)  
Schedules forming part of Financial Statements for the year ended 31 March 2018


**FORM : L14-Investment - Assets Held to cover Linked Liabilities Schedule**

(₹ '000)

Particulars	As at 31 March 2018	As at 31 March 2017
<b>Assets held to cover linked liabilities</b>		
<b>Long term investments</b>		
Government securities and Government guaranteed bonds including Treasury Bills	3,551,511	3,121,400
Other approved securities	116,995	675,124
Other approved investments		
(a) Shares		
(aa) Equity (Including EFT ₹ 27,471)	10,696,485	11,777,629
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	590,577	788,683
(e) Other securities (to be specified)	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (includes Bonds ₹ 987,393 and Equity ₹ 418,662)	1,406,055	2,108,758
(b) Other Investment (Equity)	83,101	7,952
Other investments (includes Equity ₹ 593,455 and ETF ₹ 310,668)	904,123	665,481
<b>Sub total (A)</b>	<b>17,348,847</b>	<b>19,145,028</b>
<b>Short term investments</b>		
Government securities and Government guaranteed bonds including Treasury Bills	1,650,918	1,701,467
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	673,699	806,380
(c) Derivative instruments	-	-
(d) Debentures/ bonds	142,819	117,678
(d) Other securities (CBLO)	138,952	43,537
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	393,741	293,084
(b) Other Investment	-	-
Other investments (Mutual Funds)	-	-
Net current assets	275,879	235,235
<b>Sub total (B)</b>	<b>3,276,010</b>	<b>3,197,381</b>
<b>Total (C) = (A) + (B)</b>	<b>20,624,857</b>	<b>22,342,410</b>

- Note:**
- Aggregate market value of above investments, other than mutual funds and shares (including ETF), having a book value of ₹ 7,548,163 (Previous year: ₹ 8,287,176) as at 31 March 2018 is ₹ 7,572,913 (Previous year: ₹ 8,410,411).
  - Aggregate market value of mutual funds and shares, having a book value of ₹ 11,353,195 (Previous year: ₹ 11,693,462) as at 31 March 2018 is ₹ 12,776,071 (Previous year: ₹ 13,696,771).

**FORM : L15-Loans Schedule**

(₹ '000)

Particulars	As at 31 March 2018	As at 31 March 2017
<b>Loans</b>		
<b>Security-wise classification</b>		
Secured	-	-
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On shares, bonds, Government securities	-	-
(c) Loans against policies	-	-
(d) Others	-	-
Unsecured	1,516	627
<b>Total</b>	<b>1,516</b>	<b>627</b>
<b>Borrower-wise classification</b>		
(a) Central and State Governments	-	-
(b) Banks and financial institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies - Policholder's	-	-
(f) Others - loans to employees	1,516	627
<b>Total</b>	<b>1,516</b>	<b>627</b>
<b>Performance-wise classification</b>		
(a) Loans classified as standard		
(aa) In India	1,516	627
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
<b>Total</b>	<b>1,516</b>	<b>627</b>
<b>Maturity-wise classification</b>		
(a) Short term	1,046	596
(b) Long term	471	31
<b>Total</b>	<b>1,516</b>	<b>627</b>

**Exide Life Insurance Company Limited**

(Registration No: 114; Date of registration: 2 August 2001)

Schedules forming part of Financial Statements for the year ended 31 March 2018

**FORM : L16 - Fixed Assets**

(₹ '000)

Particulars	Gross Block				Depreciation				Net Block	
	As at 1-Apr-17	Additions	Deductions	As at 31 Mar-18	As at 1-Apr-17	For the period	On Sales/ Adjustments	As at 31 Mar-18	As at 31 Mar-18	As at 31 Mar-17
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Application Software)	358,751	57,540	-	416,291	291,513	28,225	-	319,738	96,553	67,238
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvement	556,219	27,055	4,305	578,970	475,273	13,569	4,110	484,732	94,238	80,946
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	110,199	5,772	1,487	114,483	84,951	7,713	1,487	91,177	23,307	25,248
Information Technology Equipment	250,165	50,801	-	300,965	166,738	33,869	-	200,606	100,359	83,427
Vehicles	76,039	-	59,735	16,304	71,162	2,512	59,735	13,938	2,365	4,877
Office Equipment	185,074	13,444	840	197,677	146,736	13,410	823	159,322	38,355	38,338
<b>Total</b>	<b>1,536,447</b>	<b>154,611</b>	<b>66,368</b>	<b>1,624,691</b>	<b>1,236,373</b>	<b>99,298</b>	<b>66,156</b>	<b>1,269,514</b>	<b>355,177</b>	<b>300,074</b>
Capital Work-in Progress (including capital advances)	-	-	-	-	-	-	-	-	57,459	28,316
<b>Grand Total</b>	<b>1,536,447</b>	<b>154,611</b>	<b>66,368</b>	<b>1,624,691</b>	<b>1,236,373</b>	<b>99,298</b>	<b>66,156</b>	<b>1,269,514</b>	<b>412,636</b>	<b>328,390</b>
Previous Year	1,427,955	112,533	4,040	1,536,447	1,163,618	76,760	4,005	1,236,373	328,390	280,635

**Exide Life Insurance Company Limited**

(Registration No: 114; Date of registration: 2 August 2001)  
Schedules forming part of Financial Statements for the year ended 31 March 2018

**FORM : L17-Cash and Bank Balance Schedule**

(₹ '000)

Particulars	As at 31 March 2018	As at 31 March 2017
<b>Cash and bank balances</b>		
Cash (includes cash & cheques in hand) (refer note 1 below)	419,208	706,360
Bank balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months from the date of Balance Sheet) *	993,500	431,000
(bb) Others	-	-
(b) Current Accounts	686,536	1,719,749
(c) Others	-	-
Money at call and short notice		
(a) With banks	-	-
(b) With other institutions	-	-
Others	-	-
<b>Total</b>	<b>2,099,244</b>	<b>2,857,109</b>
Balances with non-scheduled banks included in (a) and (b) above	11	11
<b>Cash and bank balances</b>		
In India	2,099,244	2,857,109
Outside India	-	-
<b>Total</b>	<b>2,099,244</b>	<b>2,857,109</b>

**FORM : L18-Advances and other Assets Schedule****Advances and other assets****Advances**

Prepayments	65,350	52,961
Advance tax paid and taxes deducted at source	15,484	7,199
Advances to suppliers	31,987	7,948
Advances to employees	38,537	29,736
<b>Total (A)</b>	<b>151,357</b>	<b>97,844</b>

**Other assets**

Income accrued on investments	2,301,819	2,033,313
Outstanding premiums	881,378	723,408
Net due from entities carrying on insurance business (including reinsurers)	65,479	-
Agents' balances		
- Gross	18,831	13,424
- Less: Provision for doubtful agent's balance	-	13,424
Security and other deposits	447,326	416,944
Less : Provision for Security Deposit	(10,292)	(10,292)
Service tax - unutilised credit	253,480	549
Assets held for unclaimed amount of Policyholders'	618,804	739,032
Others (including Debtors)	862,750	806,255
<b>Total (B)</b>	<b>5,439,574</b>	<b>4,722,631</b>
<b>Total (A+B)</b>	<b>5,590,932</b>	<b>4,820,476</b>

**Note:**

1. Cash includes cheques in hand amounting to ₹ 282,370 (Previous year ₹ 495,489) and stamps in hand amounting to ₹ 7,418 (Previous year: ₹ 2,737)

\* Includes ₹ 900 with commercial tax department (Govt. of J&K) as security under GST and ₹ 100 with Kotak Mahindra Bank as margin money for Bank Guarantee.

**Exide Life Insurance Company Limited**

(Registration No: 114; Date of registration: 2 August 2001)  
Schedules forming part of Financial Statements for the year ended 31 March 2018

**FORM : L19-Current Liabilities Schedule**

(₹ '000)

Particulars	As at 31 March 2018	As at 31 March 2017
<b>Current liabilities</b>		
Agents' balances	358,731	374,458
Balances due to other insurance companies (net) *	-	264,445
Premiums received in advance	123,578	155,454
Sundry creditors	342,490	240,795
Claims outstanding	426,032	7,712
Maturity / Annuities / Foreclosures due	17,779	172,163
Accrued expenses	1,232,183	1,376,910
Proposal / policy deposits / Unallocated premium / Others	883,288	558,621
Unclaimed amount of policyholder's	618,804	656,181
Cash bonus payable	6,400	4,018
Statutory dues payable	27,553	26,643
Tax Deducted at Source payable	55,256	43,864
Salary payable	7,037	14,157
Service tax / GST payable	221,714	10,879
<b>Total</b>	<b>4,320,844</b>	<b>3,906,300</b>

\* Current year reinsurance receivable of ₹ 65,479 (net) have been disclosed in Schedule-12

**FORM : L20-Provisions Schedule****Provisions**

For taxation (net of advance tax paid)	-	-
For Rent / lease equalization	31,646	37,507
For other provisions (Gratuity and Compensated absences)	75,972	50,033
<b>Total</b>	<b>107,618</b>	<b>87,540</b>

**FORM : L21-Misc Expenditure Schedule****Miscellaneous Expenditure**

(To the extent not written off or adjusted)

Discount allowed in issue of shares/ debentures	-	-
Others	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

**Exide Life Insurance Company Limited**

(Registration No: 114; Date of registration: 2 August 2001)


**FORM : L22-Analytical Ratios**

SI No	Ratios	For the quarter ended 31 March 2018	Year ended 31 March 2018	For the quarter ended 31 March 2017	Year ended 31 March 2017
1	New business premium income growth:				
	Participating	-22.9%	-7.2%	67.0%	48.9%
	Non Participating	28.5%	17.8%	-7.0%	-4.6%
	Pension- Individual	na	na	na	176.6%
	VIP Non Par Pension	-41.0%	-79.8%	-20.1%	174.5%
	Annuity	-23.9%	-3.7%	190.1%	292.2%
	Unit - Linked - Individual Pension	na	na	na	-12.8%
	Unit - Linked - Individual	338.0%	102.7%	-46.1%	-15.6%
	Unit - Linked - Group	218.9%	238.5%	-69.5%	-71.7%
2	Net retention ratio	97.9%	97.1%	99.0%	97.9%
3	Ratio of expenses of management	15.6%	29.9%	16.9%	30.4%
4	Commission ratio	4.7%	5.7%	5.7%	6.8%
5	Ratio of policy holders' liabilities to shareholders' funds	1152.5%	1152.5%	1087.4%	1087.4%
6	Growth rate of shareholders' fund (over previous year same quarter)	6.4%	6.4%	14.3%	14.3%
7	Ratio of policyholders' surplus to policy holders' liability	1.1%	1.1%	1.4%	1.4%
8	Change in net worth - (Rs. Mn)	745	603	1,365	1,190
9	Profit / (loss) after tax / total income	6.7%	1.7%	11.1%	3.4%
10	(Total real estate + loans)/ cash and invested assets	2.3%	2.3%	1.9%	1.9%
11	Total investments/ (capital + total surplus) *	1215.5%	1215.5%	1144.5%	1144.5%
12	Total affiliated investments/ (capital + total surplus)	1.0%	1.0%	1.1%	1.1%
13	<b>Investment Yield (Gross and Net)</b> <b>With realized gains / (losses)</b>				
	Participating	2.1%	8.6%	2.5%	9.4%
	Non Participating	2.0%	9.1%	2.5%	10.2%
	Pension	2.1%	8.7%	2.0%	8.8%
	Unit Linked Funds	3.7%	12.5%	2.7%	10.3%
	Shareholders	1.9%	8.0%	4.3%	14.9%
	<b>Without realized gains / (losses)</b>				
	Participating	1.5%	8.4%	3.3%	10.1%
	Non Participating	1.6%	8.9%	2.8%	10.3%
	Pension	1.7%	8.6%	2.6%	9.4%
	Unit Linked Funds	-2.1%	8.0%	7.7%	16.0%
	Shareholders	1.8%	7.7%	4.2%	12.4%
14	Conservation Ratio	81.2%	81.2%	82.1%	78.1%
	Linked	50.5%	62.5%	101.3%	75.6%
	Non Linked	85.6%	83.9%	83.8%	79.4%
	Pension	73.3%	71.2%	48.2%	66.4%
15	Persistence Ratio **				
	For 13th month	64.7%	64.7%	59.7%	59.7%
	For 25th month	50.4%	50.4%	54.2%	54.2%
	For 37th month	50.0%	50.0%	56.1%	56.1%
	For 49th Month	54.5%	54.5%	56.6%	56.6%
	for 61st month	53.6%	53.6%	47.2%	47.2%
16	NPA Ratio	NIL	NIL	NIL	NIL

**Equity Holding Pattern for Life Insurers**

1	(a) No. of shares	1,750,000,000	1,750,000,000	1,750,000,000	1,750,000,000
2	(b) Percentage of shareholding (Indian / Foreign)				
	- Indian	100	100	100	100
	- Foreign	-	-	-	-
3	(c) %of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.34	0.34	0.68	0.68
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.34	0.34	0.68	0.68
6	(iv) Book value per share (Rs 10 Paid Up)	5.77	5.77	5.42	5.42

\* Investments represent the total of Form L12, L13 &amp; L14

\*\*

1) Persistence ratios have been calculated based on the data as at 31 March 2018 for those policies where premiums are due and are based on APE.

2) Persistence ratios given above are to be read as follows: for e.g., 25th month's 50.4% for 2018 is based on the new business written from 01 April 2015 to 31 March 2016 and 25th month's 54.2% for 2017 is based on the new business written from 01 April 2014 to 31 March 2015 and so on.

3) Group policies are not included in the persistence ratio.

**Exide Life Insurance Company Limited**

(Registration No: 114; Date of registration: 2 August 2001)

**Direct method Cash Flow Statement**

Form L23-Receipts and payments schedule for the year ended 31 March 2018

₹ '000

Particulars	Current Year	Previous Year
<b>Cash flows from operating activities</b>		
<b>Cash receipts from policy holders/ others:</b>		
Premium and deposits from policyholders	25,453,687	24,140,484
Other income received	169,293	147,946
<b>Cash paid towards operating activities:</b>		
Reinsurance premium ceded	(1,072,237)	(375,174)
Operating expenses	(7,097,910)	(6,218,735)
Commission / Brokerage paid	(1,465,602)	(1,632,524)
Benefits paid	(12,095,607)	(10,340,042)
Deposits, advances and Staff Loan	95,031	(397,873)
<b>Cash generated from operations</b>	<b>3,986,656</b>	<b>5,324,082</b>
Taxes (paid) / refund	(8,284)	-
<b>Net cash generated by operating activities (A)</b>	<b>3,978,372</b>	<b>5,324,082</b>
<b>Cash flows from investing activities</b>		
Purchase of fixed assets	(182,659)	(124,298)
Proceeds from sale of equipment	405	250
Purchase of investments	(67,069,330)	(76,341,066)
Loan against policies	(733,329)	(586,644)
Sale of investments	56,606,758	66,867,512
Rent / Interest / Dividends received	7,194,416	6,405,430
Investment in money market instruments and in liquid mutual fund (net)	(550,520)	(718,425)
<b>Net cash used in investing activities (B)</b>	<b>(4,734,259)</b>	<b>(4,497,241)</b>
<b>Cash flows from financing activities</b>		
Proceeds from issuance of share capital	-	-
Proceeds from borrowings	-	-
Repayment of borrowings	-	-
Proceeds on account of share application money	-	-
Interest / dividend paid	-	-
<b>Net cash generated by financing activities (C)</b>	<b>-</b>	<b>-</b>
<b>Net (decrease)/increase in cash and cash equivalents (A+B+C)</b>	<b>(755,887)</b>	<b>826,842</b>
<b>Cash and cash equivalents at beginning of period</b>	<b>2,861,643</b>	<b>2,034,801</b>
<b>Cash and cash equivalents at end of period</b>	<b>2,105,757</b>	<b>2,861,643</b>
<b>Note:</b>		
<b>Details of cash and cash equivalents</b>		
Cash (including cheques, drafts & stamps)	419,208	706,360
Balance in current accounts	1,686,549	2,155,283
	<b>2,105,757</b>	<b>2,861,643</b>

**Exide Life Insurance Company Limited**

(Registration No: 114; Date of registration: 2 August 2001)

**FORM L24 : Valuation of Net Liabilities  
As on 31 March 2018**

(₹ Lacs)

Sl.No.	Particular	As on 31 March 2018	As on 31 March 2017
<b>1</b>	<b><u>Linked</u></b>		
a	Life	186,862	200,160
b	General Annuity	-	-
c	Funds for discontinued policies	6,167	8,156
d	Pension	14,336	16,191
e	Health	-	-
<b>2</b>	<b><u>Non-Linked</u></b>		
a	Life	765,484	631,600
b	General Annuity	4,756	4,005
c	Funds for discontinued policies	6,723	4,332
d	Pension	170,610	161,567
e	Health	53	2

**Exide Life Insurance Company Limited**

(Registration No: 114; Date of registration: 2 August 2001)


**FORM : L25 (I) - Geographical Distribution Channel - Individuals (Apr to Mar-18)**

Geographical Distribution of Total Business													
Sl. No.	State / Union Territory	Rural (Individual)				Urban (Individual)				Total Business (Individual)			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	4,285	4,172	10.52	203.43	14,420	13,538	51.05	1,126.92	18,705	17,710	61.57	1,330.36
2	Arunachal Pradesh	2	2	0.01	0.04	10	10	0.04	0.25	12	12	0.06	0.29
3	Assam	357	339	0.98	11.35	2,564	2,242	9.00	100.08	2,921	2,581	9.98	111.42
4	Bihar	1,301	1,282	3.03	31.39	3,981	3,864	10.18	127.79	5,282	5,146	13.21	159.18
5	Chattisgarh	136	135	0.27	3.82	814	768	2.38	41.83	950	903	2.64	45.64
6	Goa	43	41	0.21	1.52	309	277	1.90	19.45	352	318	2.11	20.97
7	Gujarat	2,900	2,875	7.10	57.76	11,145	10,729	33.85	411.25	14,045	13,604	40.95	469.01
8	Haryana	561	545	1.89	28.96	2,862	2,574	12.81	267.13	3,423	3,119	14.71	296.09
9	Himachal Pradesh	443	437	1.07	11.78	755	728	1.96	22.50	1,198	1,165	3.03	34.28
10	Jammu & Kashmir	173	172	0.40	4.10	757	737	2.28	26.73	930	909	2.68	30.83
11	Jharkhand	918	896	2.47	27.37	2,424	2,284	7.83	104.41	3,342	3,180	10.30	131.78
12	Karnataka	3,628	3,546	10.43	156.99	16,488	15,444	68.81	1,138.94	20,116	18,990	79.24	1,295.93
13	Kerala	917	896	2.93	24.90	3,989	3,749	16.50	142.44	4,906	4,645	19.43	167.33
14	Madhya Pradesh	579	559	1.21	16.63	4,144	3,632	14.28	163.25	4,723	4,191	15.49	179.88
15	Maharashtra	7,592	7,550	16.53	130.16	18,636	17,898	57.34	945.00	26,228	25,448	73.87	1,075.17
16	Manipur	12	11	0.05	0.37	17	14	0.08	0.61	29	25	0.13	0.97
17	Meghalaya	5	4	0.02	0.11	31	25	0.09	0.64	36	29	0.11	0.75
18	Mizoram	1	1	0.00	0.01	6	6	0.03	0.09	7	7	0.03	0.10
19	Nagaland	-	-	-	-	29	23	0.14	1.86	29	23	0.14	1.86
20	Orissa	4,907	4,734	9.71	105.03	6,874	6,454	19.16	230.57	11,781	11,188	28.87	335.60
21	Punjab	631	613	1.75	23.22	3,447	3,150	12.16	272.84	4,078	3,763	13.91	296.06
22	Rajasthan	814	784	2.04	47.31	3,952	3,570	14.08	406.14	4,766	4,354	16.12	453.45
23	Sikkim	14	14	0.03	0.24	79	72	0.24	1.94	93	86	0.28	2.18
24	Telangana	2,153	2,060	5.21	149.61	10,587	9,684	43.72	1,118.45	12,740	11,744	48.93	1,268.06
25	Tamil Nadu	2,350	2,204	6.20	76.43	15,552	14,011	61.88	808.45	17,902	16,215	68.09	884.88
26	Tripura	53	53	0.13	1.19	400	398	1.08	9.42	453	451	1.22	10.62
27	Uttar Pradesh	3,255	3,159	7.92	99.40	13,610	12,686	43.46	754.89	16,865	15,845	51.38	854.29
28	Uttarakhand	1,023	1,014	3.19	33.14	2,840	2,752	9.93	104.38	3,863	3,766	13.12	137.52
29	West Bengal	1,137	1,081	3.09	31.99	7,958	7,149	31.95	287.63	9,095	8,230	35.04	319.62
30	Andaman & Nicobar Islands	-	-	-	-	14	13	0.05	0.48	14	13	0.05	0.48
31	Chandigarh	2	2	0.01	0.04	169	156	0.67	10.96	171	158	0.68	11.00
32	Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	11	11	0.03	0.26	11	11	0.03	0.26
34	Delhi	60	60	0.22	1.47	4,545	4,168	19.30	329.87	4,605	4,228	19.52	331.34
35	Lakshadweep	-	-	0.00	-	-	-	0.00	-	-	-	0.00	-
36	Pondicherry	14	14	0.06	0.53	178	167	0.55	11.13	192	181	0.62	11.66
<b>Total</b>		<b>40,266</b>	<b>39,255</b>	<b>98.70</b>	<b>1,280.29</b>	<b>153,597</b>	<b>142,983</b>	<b>548.83</b>	<b>8,988.55</b>	<b>193,863</b>	<b>182,238</b>	<b>647.53</b>	<b>10,268.84</b>

**Exide Life Insurance Company Limited**

(Registration No: 114; Date of registration: 2 August 2001)


**FORM : L25 (II) - Geographical Distribution Channel - Group (Apr to Mar-18)**

Geographical Distribution of Total Business- GROUP													
Sl.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	-	-	-	-	1	718	0.36	53.22	1	718	0.36	53.22
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	1	(67)	(0.01)	(20.55)	1	(67)	(0.01)	(20.55)
5	Chattisgarh	-	-	-	-	-	(22)	(0.01)	(8.03)	-	(22)	(0.01)	(8.03)
6	Goa	-	-	-	-	-	18	0.00	2.65	-	18	0.00	2.65
7	Gujarat	-	-	-	-	14	6,235	0.62	426.75	14	6,235	0.62	426.75
8	Haryana	-	-	-	-	13	68,371	9.09	16,939.90	13	68,371	9.09	16,939.90
9	Himachal Pradesh	-	-	-	-	-	57	0.00	27.25	-	57	0.00	27.25
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	10	101,001	0.87	397.52	10	101,001	0.87	397.52
12	Karnataka	-	-	-	-	71	583,083	29.17	53,932.39	71	583,083	29.17	53,932.39
13	Kerala	-	-	-	-	2	14,149	0.98	3,016.94	2	14,149	0.98	3,016.94
14	Madhya Pradesh	-	-	-	-	-	231	0.06	75.14	-	231	0.06	75.14
15	Maharashtra	-	-	-	-	60	669,721	59.54	64,529.39	60	669,721	59.54	64,529.39
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Naqaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	8	243,250	1.87	680.64	8	243,250	1.87	680.64
21	Punjab	-	-	-	-	-	(125)	0.07	161.96	-	(125)	0.07	161.96
22	Rajasthan	-	-	-	-	1	156	0.02	19.37	1	156	0.02	19.37
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Telangana	-	-	-	-	19	28,161	1.61	2,130.68	19	28,161	1.61	2,130.68
25	Tamil Nadu	-	-	-	-	16	103,681	3.34	4,792.69	16	103,681	3.34	4,792.69
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	3	2,673	0.56	1,013.15	3	2,673	0.56	1,013.15
28	UttraKhand	-	-	-	-	2	419	0.09	38.61	2	419	0.09	38.61
29	West Bengal	-	-	-	-	4	19,709	0.55	262.47	4	19,709	0.55	262.47
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	2	1,109	0.13	232.82	2	1,109	0.13	232.82
32	Dadra & Naqar Haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	(46)	(0.00)	(1.38)	-	(46)	(0.00)	(1.38)
34	Delhi	-	-	-	-	14	15,587	3.43	3,330.43	14	15,587	3.43	3,330.43
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Pondicherry	-	-	-	-	1	279	0.04	32.59	1	279	0.04	32.59
<b>Total</b>		-	-	-	-	<b>242</b>	<b>1,858,348</b>	<b>112.37</b>	<b>152,066.61</b>	<b>242</b>	<b>1,858,348</b>	<b>112.37</b>	<b>152,066.61</b>

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	91,815
	Investments (Policyholders)	8A	928,556
	Investments (Linked Liabilities)	8B	206,249
2	Loans	9	15
3	Fixed Assets	10	4,126
4	Current Assets		-
	a. Cash & Bank Balance	11	20,992
	b. Advances & Other Assets	12	55,909
5	Current Liabilities		-
	a. Current Liabilities	13	(43,208)
	b. Provisions	14	(1,076)
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		74,083
	Deferred Tax Assets		665
<b>Application of Funds as per Balance Sheet (A)</b>			<b>1,338,128</b>

Reconciliation of Investment Assets	
<b>Total Investment Assets (As per Balance Sheet)</b>	<b>1,226,620</b>

Balance Sheet Value of:	
A. Life Fund	841,663
B. Pension , General Annuity Fund & Group Business	178,709
C. Unit Linked Funds	206,249
	<b>1,226,620</b>

No	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	15
2	Fixed Assets (if any)	10	4,126
3	Cash & Bank Balance (if any)	11	20,992
4	Advances & Other Assets (if any)	12	55,909
5	Current Liabilities	13	(43,208)
6	Provisions	14	(1,076)
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		74,083
	Deferred Tax Assets		665
<b>TOTAL (B)</b>			<b>111,507</b>
<b>Investment Assets(A-B)</b>			<b>1,226,620</b>

NON- Linked Business

A. LIFE FUND	PERCENTAGE AS PER REG.	SH			PH		Book Value (SH+PH)	ACTUAL %	FVC Amount	Total Fund	Market Value	
		Balance (a)	FRSM+ (b)	UL -Non Unit Res (c)	PAR (d)	NONPAR (e)						
1	Central Govt Securities	Not less than 25%	10,940	49,894	1,195	342,612	126,681	63%	-	531,322	532,943	
2	Central Govt Sec, State Govt Sec or Other approved Securities	Not less than 50%	10,940	52,138	1,195	355,835	129,330	66%	-	549,438	551,305	
3	<b>INVESTMENTS SUBJECT TO EXPOSURE NORMS</b>											
	a		-	-	-	-	-	-	-	-	-	
	1. Housing and Infrastructure		-	-	-	-	-	-	-	-	-	
	1. Approved Investments	Not less than 15%	5,500	15,566	-	91,630	26,813	16%	(119)	139,391	141,963	
	2. Other investments		-	-	-	-	-	0%	-	-	-	
	b		4,528	3,137	372	95,793	38,571	17%	1,162	143,564	144,508	
	i) Approved Investments	Not exceeding 35%	0	0	-	5,646	3,924	1%	(299)	9,271	9,199	
	ii) Other Investments not to exceed 15%		-	-	-	-	-	-	-	-	-	
<b>TOTAL LIFE FUND</b>			<b>100%</b>	<b>20,968</b>	<b>70,842</b>	<b>1,567</b>	<b>548,904</b>	<b>198,639</b>	<b>840,920</b>	<b>100%</b>	<b>744</b>	<b>841,663</b>

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS	PERCENTAGE AS PER REG.	PH		Book Value	ACTUAL %	FVC Amount	Total Fund	Market Value
		PAR	NON PAR					
1	Central Government Securities	Not less than 20%	-	95,682	54%	-	95,682	99,143
2	Central Govt Sec , State Govt Sec or Other Approved Securities	Not less than 40%	-	105,683	59%	-	105,683	109,362
3	Balance in Approved Investment	Not exceeding 60%	-	72,785	41%	240	73,026	75,218
4	Other Investment		-	-	0%	-	-	-
<b>TOTAL PENSION &amp; GENERAL ANNUITY AND GROUP BUSINESS</b>			<b>100%</b>	<b>178,469</b>	<b>178,469</b>	<b>240</b>	<b>178,709</b>	<b>185,079</b>

C. Linked Business	PERCENTAGE AS PER REG.	PH		Total Fund	ACTUAL %
		PAR	NON PAR		
1	Approved investments	Not less than 75%	-	196,376	95%
2	Other investments	Not more than 25%	-	9,872	5%
<b>TOTAL LINKED INSURANCE FUND</b>			<b>100%</b>	<b>206,249</b>	<b>100%</b>

**Exide Life Insurance Company Limited**

(Registration No: 114; Date of registration: 2 August 2001)

**FORM : L27-UNIT LINKED BUSINESS - 3A**

PART - B

Link to Item C of Form 3A Part A

**Statement as on : 31 March 2018**



( ₹ Lacs)

PARTICULARS	ULGF00124804EBBALA NCE114 - Group Balanced Fund	ULGF00224804EBDEBT 114 -Group Debt Fund	ULGF00324804EBGRO WTH114 -Group Growth Fund	ULGF00424804EBLIQU ID114 -Group Liquid Fund	ULGF00524804EBSECU RE114 -Group Secure Fund	ULIF001181004BALANCE11 4 -Individual Balanced Fund	ULIF002181004DEBT 114 - Individual Debt Fund	ULIF003181004GROW TH114-Individual Growth Fund	ULIF004181004SECU E114-Individual Secure Fund	ULIF005141005EQUITY11 4 - Individual Equity Fund
Opening Balance(Market Value)	17	640	7	-	6,511	7,236	2,907	64,707	3,344	45,177
Add : Inflows During the quarter	(0)	200	(0)	-	100	155	44	2	188	1
Increase/(Decrease) Value Of Inv(net)	(0)	8	(0)	-	24	(52)	30	(1,095)	(1)	(1,820)
Less: Outflow During the quarter	0	9	0	-	98	132	222	3,151	80	5,438
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>17</b>	<b>838</b>	<b>7</b>	<b>-</b>	<b>6,538</b>	<b>7,206</b>	<b>2,759</b>	<b>60,462</b>	<b>3,451</b>	<b>37,921</b>

	ULGF00124804EBBALA NCE114 -Group Balanced Fund		ULGF00224804EBDEBT 114-Group Debt Fund		ULGF00324804EBGRO WTH114-Group Growth Fund		ULGF00424804EBLIQU ID114-Group Liquid Fund		ULGF00524804EBSECU RE114-Group Secure Fund		ULIF001181004BALANCE11 4-Individual Balanced Fund		ULIF002181004DEBT 114-Individual Debt Fund		ULIF003181004GROW TH114-Individual Growth Fund		ULIF004181004SECU E114-Individual Secure Fund		ULIF005141005EQUITY11 4-Individual Equity Fund	
Investment of Unit Fund	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investment(&gt;=75%)</b>																				
A Central Government Securities	9	53	472	56	2	31	0	0	4,379	67	3,064	43	1,498	54	13,103	22	1,662	48	0	0
B State Government securities	0	0	0	0	0	0	0	0	0	0	254	4	72	3	311	1	73	2	0	0
C Other Approved Securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Corporate bonds	0	0	10	1	0	0	0	0	492	8	595	8	264	10	7,166	12	415	12	0	0
E Infrastructure Bonds	0	0	109	13	0	0	0	0	283	4	591	8	505	18	5,232	9	324	9	0	0
F Equity	4	25	0	0	3	50	0	0	827	13	2,040	28	0	0	30,683	51	509	15	34,701	92
G Money Market Investment	2	12	90	11	0	0	0	0	0	0	0	0	140	5	0	0	100	3	0	0
H Mutual Funds	0	0	80	9	0	0	0	0	439	7	363	5	48	2	874	1	157	5	189	0
I Deposits with Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>SUB TOTAL (A)</b>	<b>15</b>	<b>89</b>	<b>760</b>	<b>91</b>	<b>6</b>	<b>81</b>	<b>0</b>	<b>0</b>	<b>6,421</b>	<b>98</b>	<b>6,907</b>	<b>96</b>	<b>2,526</b>	<b>92</b>	<b>57,369</b>	<b>95</b>	<b>3,241</b>	<b>94</b>	<b>34,890</b>	<b>92</b>
<b>Current Assets</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Accrued Interest	0	1	14	2	0	0	0	0	106	2	109	2	51	2	750	1	54	2	0	0
Dividend Receivable	0	0	0	0	0	0	0	0	1	0	1	0	0	0	8	0	0	0	20	0
Bank Balance	2	9	0	0	1	17	0	0	0	0	1	0	1	0	6	0	1	0	5	0
Receivable for Sale of investments	0	0	95	11	0	1	0	0	140	2	92	1	334	12	1,877	3	193	6	710	2
Other Current Assets (for Investments)	0	0	44	5	0	0	0	0	2	0	8	0	0	0	0	0	8	0	17	0
<b>Less:Current Liabilities</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Payable for Investments	0	0	(75)	(9)	0	0	0	0	(127)	(2)	(92)	(1)	(131)	(5)	(1,117)	(2)	(90)	(3)	(158)	(0)
Fund Management of Charges Payable	(0)	(0)	(1)	(0)	0	0	0	0	(5)	(0)	(9)	(0)	(2)	(0)	(77)	(0)	(3)	(0)	(60)	(0)
Other current liabilities (for Investments)	(0)	(0)	0	0	0	0	0	0	(43)	(1)	(11)	(0)	(21)	(1)	(465)	(1)	0	0	(997)	(3)
<b>SUB TOTAL (B)</b>	<b>2</b>	<b>10</b>	<b>78</b>	<b>9</b>	<b>1</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>74</b>	<b>1</b>	<b>98</b>	<b>1</b>	<b>233</b>	<b>8</b>	<b>983</b>	<b>2</b>	<b>163</b>	<b>5</b>	<b>(464)</b>	<b>(1)</b>
<b>Other Investment(&lt;=25%)</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
A Corporate bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
B Infrastructure Bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
C Equity	0	1	0	0	0	1	0	0	43	1	200	3	0	0	2,111	3	47	1	3,495	9
D Mutual Funds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
F Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>SUB TOTAL (C)</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>43</b>	<b>1</b>	<b>200</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>2,111</b>	<b>3</b>	<b>47</b>	<b>1</b>	<b>3,495</b>	<b>9</b>
<b>Total A + B + C</b>	<b>17</b>	<b>100</b>	<b>838</b>	<b>100</b>	<b>7</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>6,538</b>	<b>100</b>	<b>7,206</b>	<b>100</b>	<b>2,759</b>	<b>100</b>	<b>60,462</b>	<b>100</b>	<b>3,451</b>	<b>100</b>	<b>37,921</b>	<b>100</b>
<b>Funds Carried Forward ( As Per LB2)</b>	<b>17</b>		<b>838</b>		<b>7</b>		<b>0</b>		<b>6,538</b>		<b>7,206</b>		<b>2,759</b>		<b>60,462</b>		<b>3,451</b>		<b>37,921</b>	

**Exide Life Insurance Company Limited**

(Registration No: 114; Date of registration: 2 August 2001)

**FORM : L27-UNIT LINKED BUSINESS - 3A**

PART - B

Link to Item C of Form 3A Part A

Statement as on : 31 March 2018



( ₹ Lacs)

PARTICULARS	ULIF006271107GTDG ROWTH114 - Individual Guaranteed Growth Fund	ULIF00705208PENDEB T114 - Pension Debt Fund	ULIF00805208PENEQU ITY114 - Pension Equity Fund	ULIF00905208PENLIQ UID114 - Pension Liquid Fund	ULIF010161209PRESER VER114 - Individual Preserver Fund	ULIF011161209PRIME EEQU114 - Individual Prime Equity Fund	ULIF012161209PNPRESER VR114 - Individual Preserver Pension Fund	ULIF013161209PNPRIME EEQU114 - Individual Prime Equity Pension Fund	ULIF014031210GTDNA V114 - Market Shield	ULIF015271210ACTASSET1 14 - Exide Life Active Asset Allocation Fund	ULIF01620/09/13DIS CONLIFE114- Discontinued Fund	ULIF01701/01/17MI DCAP114-Exide Life Midcap Fund	Total For all Funds
Opening Balance/Market Value)	2,337	3,269	5,742	450	10,464	19,744	2,535	3,851	21,607	11,122	8,063	527	220,260
Add : Inflows During the quarter	0	4	4	28	1,689	2,098	29	14	16	1,045	79	1,442	7,139
Increase/(Decrease) Value Of Inv/net)	9	31	(255)	6	135	(843)	26	(159)	(354)	(299)	104	(25)	(4,532)
Less: Outflow During the quarter	1,877	421	436	132	96	103	81	177	2,027	33	2,079	25	16,619
<b>TOTAL INVESTIBLE FUNDS(MKT VALUE)</b>	<b>469</b>	<b>2,884</b>	<b>5,056</b>	<b>352</b>	<b>12,189</b>	<b>20,896</b>	<b>2,509</b>	<b>3,530</b>	<b>19,241</b>	<b>11,835</b>	<b>6,167</b>	<b>1,920</b>	<b>206,249</b>

	ULIF006271107GTDG ROWTH114-Individual Guaranteed Growth Fund		ULIF00705208PENDEB T114-Pension Debt Fund		ULIF00805208PENEQU ITY114-Pension Equity Fund		ULIF00905208PENLIQ UID114-Pension Liquid Fund		ULIF010161209PRESER VER114-Individual Preserver Fund		ULIF011161209PRIME EEQU114-Individual Prime Equity Fund		ULIF012161209PNPRESER VR114-Individual Preserver Pension Fund		ULIF013161209PNPRIME EEQU114-Individual Prime Equity Pension Fund		ULIF014031210GTDNA V114-Market Shield		ULIF015271210ACTASSET1 14 - Exide Life Active Asset Allocation Fund		ULIF01620/09/13DIS CONLIFE114- Discontinued Fund		ULIF01701/01/17MI DCAP114-Exide Life Midcap Fund		Total For all Funds	Total For all Funds		
Investment of Unit Fund	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investment(>=75%)																												
A Central Government Securities	365	78	1,708	59	0	0	376	107	6,843	56	0	0	1,667	66	0	0	7,864	41	2,241	19	6,770	110	0	0	0	0	52,024	25
B State Government securities	0	0	104	4	0	0	0	0	108	1	0	0	134	5	0	0	0	0	102	1	0	0	0	0	0	0	1,158	1
C Other Approved Securities	0	0	0	0	0	0	0	0	6	0	0	0	6	0	0	0	0	0	0	0	0	0	0	0	0	0	12	0
D Corporate bonds	242	53	490	17	0	0	0	0	1,182	10	0	0	164	7	0	0	0	0	364	3	0	0	0	0	0	0	11,387	6
E Infrastructure Bonds	262	56	479	17	0	0	0	0	1,303	11	0	0	192	8	0	0	0	0	477	4	0	0	0	0	0	0	9,758	5
F Equity	137	29	0	0	4,591	91	0	0	0	0	17,659	85	0	0	3,059	87	8,962	47	7,008	59	0	0	968	50	111,151	54		
G Money Market Investment	0	0	0	0	0	0	4	1	450	4	0	0	200	8	0	0	73	0	2	0	19	0	310	16	1,390	1		
H Mutual Funds	0	0	87	3	24	0	23	6	1,023	8	456	2	62	2	65	2	2,407	13	440	4	0	0	0	0	6,737	3		
I Deposits with Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>SUB TOTAL (A)</b>	<b>1,012</b>	<b>216</b>	<b>2,867</b>	<b>99</b>	<b>4,615</b>	<b>91</b>	<b>403</b>	<b>114</b>	<b>10,915</b>	<b>90</b>	<b>18,115</b>	<b>87</b>	<b>2,425</b>	<b>97</b>	<b>3,124</b>	<b>89</b>	<b>19,306</b>	<b>100</b>	<b>10,634</b>	<b>90</b>	<b>6,789</b>	<b>110</b>	<b>1,278</b>	<b>67</b>	<b>193,618</b>	<b>94</b>		
Current Assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Accrued Interest	24	5	65	2	0	0	0	0	199	2	0	0	36	1	0	0	0	0	73	1	0	0	0	0	0	0	1,482	1
Dividend Receivable	0	0	0	0	2	0	0	0	0	0	9	0	0	0	2	0	3	0	3	0	0	0	0	0	0	0	49	0
Bank Balance	79	6	1	0	1	0	0	0	6	0	0	0	1	0	0	1	0	1	0	0	0	0	4	0	0	0	65	0
Receivable for Sale of Investments	18	4	132	5	92	2	0	0	2,080	17	258	1	140	6	56	2	78	0	209	2	0	0	0	0	0	0	6,505	3
Other Current Assets (for Investments)	0	0	0	0	1	0	0	0	615	5	762	4	0	0	10	0	0	0	338	3	0	0	481	25	2,285	1		
Less: Current Liabilities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Payable for Investments	0	0	(42)	(1)	(21)	(0)	0	0	(1,614)	(13)	(234)	(1)	(88)	(4)	(13)	(0)	0	0	(124)	(1)	0	0	(62)	(3)	(3,988)	(2)		
Fund Management of Charges Payable	(2)	(0)	(2)	(0)	(8)	(0)	(0)	(0)	(11)	(0)	(27)	(0)	(2)	(0)	(5)	(0)	(22)	(0)	(15)	(0)	(4)	(0)	(2)	(0)	(0)	(257)	(0)	
Other current liabilities (for Investments)	(614)	(131)	(137)	(5)	(136)	(3)	(51)	(14)	0	0	0	0	(3)	(0)	(0)	(0)	(288)	(1)	0	0	(619)	(10)	0	0	(3,384)	(2)		
<b>SUB TOTAL (B)</b>	<b>(545)</b>	<b>(116)</b>	<b>17</b>	<b>1</b>	<b>(67)</b>	<b>(1)</b>	<b>(51)</b>	<b>(14)</b>	<b>1,275</b>	<b>10</b>	<b>769</b>	<b>4</b>	<b>84</b>	<b>3</b>	<b>51</b>	<b>1</b>	<b>(227)</b>	<b>(1)</b>	<b>485</b>	<b>4</b>	<b>(62)</b>	<b>(10)</b>	<b>422</b>	<b>22</b>	<b>2,759</b>	<b>1</b>		
Other Investment(<=25%)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
A Corporate bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
B Infrastructure Bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
C Equity	2	0	0	0	508	10	0	0	0	0	2,012	10	0	0	355	10	162	1	716	6	0	0	220	11	9,872	5		
D Mutual Funds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
F Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>SUB TOTAL (C)</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>508</b>	<b>10</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,012</b>	<b>10</b>	<b>0</b>	<b>0</b>	<b>355</b>	<b>10</b>	<b>162</b>	<b>1</b>	<b>716</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>220</b>	<b>11</b>	<b>9,872</b>	<b>5</b>		
<b>Total A + B + C</b>	<b>469</b>	<b>100</b>	<b>2,884</b>	<b>100</b>	<b>5,056</b>	<b>100</b>	<b>352</b>	<b>100</b>	<b>12,189</b>	<b>100</b>	<b>20,896</b>	<b>100</b>	<b>2,509</b>	<b>100</b>	<b>3,530</b>	<b>100</b>	<b>19,241</b>	<b>100</b>	<b>11,835</b>	<b>100</b>	<b>6,167</b>	<b>100</b>	<b>1,920</b>	<b>100</b>	<b>206,249</b>	<b>100</b>		
<b>Funds Carried Forward ( As Per LB2)</b>	<b>469</b>	<b>100</b>	<b>2,884</b>	<b>100</b>	<b>5,056</b>	<b>100</b>	<b>352</b>	<b>100</b>	<b>12,189</b>	<b>100</b>	<b>20,896</b>	<b>100</b>	<b>2,509</b>	<b>100</b>	<b>3,530</b>	<b>100</b>	<b>19,241</b>	<b>100</b>	<b>11,835</b>	<b>100</b>	<b>6,167</b>	<b>100</b>	<b>1,920</b>	<b>100</b>	<b>206,249</b>	<b>100</b>		

**Exide Life Insurance Company Limited**

(Registration No: 114; Date of registration: 2 August 2001)


**FORM : L28-ULIP-NAV-3A**

PART - C

[Link to FORM 3A \(Part B\)](#)
**Statement as on : 31 March 2018**

( ₹ Lacs)

No	Name of the Scheme	Date of Launch	Par/Non Par	Assets Held as on 31 March 2018	NAV as on 31 March 2018	NAV as on 31 March 2018 (as per LB2)	NAV as on 31 December 2017	NAV as on 30 September 2017	NAV as on 30 June 2017	NAV as on 31 March 2017	Annualised Return/Yield	3 Year Rolling CAGR	Highest NAV Since Inception
1	ULGF00124/08/04EBBALANCE114-Group Balanced Fund	24-Aug-04	NON-PAR	16.75	32.2412	32.2412	32.3751	31.8916	31.6502	30.5249	5.62%	5.28%	32.8865
2	ULGF00224/08/04EBDEBT114-Group Debt Fund	24-Aug-04	NON-PAR	837.99	27.8610	27.8610	27.5962	27.8163	27.6164	26.6206	4.66%	7.33%	27.9444
3	ULGF00324/08/04EBGROWTH114-Group Growth Fund	24-Aug-04	NON-PAR	6.86	41.6968	41.6968	42.5276	40.9409	40.2857	38.6930	7.76%	7.78%	43.8136
4	ULGF00524/08/04EBSECURE114-Group Secure Fund	24-Aug-04	NON-PAR	6,538.47	29.8362	29.8362	29.7276	29.5524	29.2325	28.3233	5.34%	7.36%	29.9270
5	ULGF00424/08/04EBLIQUID114-Group Liquid Fund#	24-Aug-04	NON-PAR	0.00	10.0000	10.0000	10.0000	10.0000	10.0000	10.0000	NA	NA	22.7810
6	ULIF01620/09/13DISCONLIFE114-Discontinued Fund	20-Sep-13	NON-PAR	6,167.31	13.5366	13.5366	13.3519	13.1682	12.9855	12.8054	5.71%	6.39%	13.5366
7	ULIF01527/12/10ACTASSET114-Exide Life Active Asset Allocation Fund	27-Dec-10	NON-PAR	11,834.77	18.1447	18.1447	18.6254	17.7673	17.4258	16.8511	7.68%	5.93%	19.1500
8	ULIF00118/10/04BALANCE114-Individual Balanced Fund	18-Oct-04	NON-PAR	7,206.27	32.3464	32.3464	32.5814	32.0544	31.5918	30.6004	5.71%	6.94%	33.0528
9	ULIF00218/10/04DEBT114-Individual Debt Fund	18-Oct-04	NON-PAR	2,758.88	28.4664	28.4664	28.1556	28.3303	28.0499	27.1639	4.79%	8.02%	28.4664
10	ULIF00514/10/05EQUITY114-Individual Equity Fund	14-Oct-05	NON-PAR	37,920.91	30.3338	30.3338	31.7232	29.1948	28.6422	27.8557	8.90%	6.39%	33.2275
11	ULIF00318/10/04GROWTH114-Individual Growth Fund	18-Oct-04	NON-PAR	60,462.42	36.6965	36.6965	37.3426	35.8527	35.2411	34.0847	7.66%	6.79%	38.2205
12	ULIF00627/11/07GTDGROWTH114-Individual Guaranteed Growth Fund	27-Nov-07	NON-PAR	469.49	20.0443	20.0443	19.9479	19.6355	19.3363	18.9956	5.52%	6.47%	20.1317
13	ULIF01016/12/09PRESERVER114-Individual Preserver Fund	16-Dec-09	NON-PAR	12,189.43	20.8751	20.8751	20.6402	20.7636	20.5717	19.9008	4.90%	7.82%	20.8898
14	ULIF01216/12/09PNPRESERV114-Individual Preserver Pension Fund	16-Dec-09	NON-PAR	2,508.65	20.8732	20.8732	20.6572	20.7787	20.6050	19.9153	4.81%	7.57%	20.8926
15	ULIF01116/12/09PRIMEEQU114-Individual Prime Equity Fund	16-Dec-09	NON-PAR	20,896.41	18.7783	18.7783	19.5768	18.1069	17.7071	17.2061	9.14%	6.63%	20.4477
16	ULIF01316/12/09PNPRIMEEQU114-Individual Prime Equity Pension Fund	16-Dec-09	NON-PAR	3,529.53	18.6791	18.6791	19.5191	18.0011	17.5728	17.0624	9.48%	6.74%	20.4240
17	ULIF00418/10/04SECURE114-Individual Secure Fund	18-Oct-04	NON-PAR	3,451.45	30.3635	30.3635	30.3803	30.2457	29.8797	28.9352	4.94%	7.26%	30.6546
18	ULIF01403/12/10GTDNAV114-Market Shield	3-Dec-10	NON-PAR	19,240.93	15.7832	15.7832	16.0670	15.3154	15.0278	14.6123	8.01%	5.48%	16.6257
19	ULIF01701/01/17MIDCAP114-Exide Life Midcap Fund	16-Mar-17	NON-PAR	1,919.94	11.3014	11.3014	11.6994	10.8854	10.4776	10.0094	0.1291	NA	11.9679
20	ULIF00705/02/08PENDEBT114-Pension Debt Fund	5-Feb-08	NON-PAR	2,884.02	23.5838	23.5838	23.3282	23.4640	23.2450	22.4888	4.87%	7.95%	23.5972
21	ULIF00805/02/08PENEQUITY114-Pension Equity Fund	5-Feb-08	NON-PAR	5,055.70	20.7565	20.7565	21.7522	20.0807	19.6442	19.1097	8.62%	6.29%	22.7789
22	ULIF00905/02/08PENLIQUID114-Pension Liquid Fund	5-Feb-08	NON-PAR	352.41	20.7452	20.7452	20.4583	20.1790	19.9020	19.6324	5.67%	6.37%	20.7452
	<b>TOTAL</b>			<b>206,249</b>									

# Note that there has been complete redemption of units from Group Liquid Fund effective Nov 18, 2016

**Exide Life Insurance Company Limited**

(Registration No: 114; Date of registration: 2 August 2001)


**FORM : L-29 - Detail regarding debt securities**
**Statement as on : 31 March 2018**
**( ₹ Lacs)**

Detail Regarding debt securities(ULIP)								
	MARKET VALUE				Book Value			
	As at 31 March, 2018	as % of total for this class	As at 31 March, 2017	as % of total for this class	As at 31 March, 2018	as % of total for this class	As at 31 March, 2017	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	20,636	28%	27,640	33%	20,417	28%	26,875	33%
AA or better	510	1%	1,049	1%	502	1%	1,002	1%
Rated below AA but above A	-	0%	-	0%	-	-	-	0%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	53,194	72%	54,980	66%	53,174	72%	54,559	66%
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	21,875	29%	21,122	25%	21,451	29%	20,443	25%
more than 1 year and upto 3years	5,576	8%	6,108	7%	5,459	7%	5,853	7%
More than 3 years and up to 7years	13,478	18%	9,585	11%	13,576	18%	9,292	11%
More than 7 years and up to 10 years	18,771	25%	19,449	23%	18,815	25%	19,378	24%
More than 10 years and up to 15 years	11,358	15%	14,797	18%	11,430	15%	14,810	18%
More than 15 years and up to 20 years	1,698	2%	5,438	6%	1,756	2%	5,513	7%
Above 20 years	1,582	2%	7,170	9%	1,605	2%	7,146	9%
<b>Breakdown by type of the issuer</b>								
a. Central Government	52,037	70%	48,241	58%	52,035	70%	47,881	58%
b. State Government	1,158	2%	6,739	8%	1,139	2%	6,678	8%
c. Corporate Securities	21,145	28%	28,689	34%	20,919	28%	27,877	34%

**( ₹ Lacs)**

Detail Regarding debt securities(NON ULIP)								
	MARKET VALUE				Book Value			
	As at 31 March, 2018	as % of total for this class	As at 31 March, 2017	as % of total for this class	As at 31 March, 2018	as % of total for this class	As at 31 March, 2017	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	242,511	27%	233,066	29%	236,729	26%	219,765	28%
AA or better	6,370	1%	12,812	2%	6,000	1%	12,039	2%
Rated below AA but above A	2,017	0	-	0	2,032	0	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	660,667	72%	566,947	70%	655,121	73%	540,160	70%
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	14,049	2%	11,622	1%	14,011	2%	11,399	1%
more than 1 year and upto 3years	31,310	3%	15,378	2%	30,486	3%	14,930	2%
More than 3 years and up to 7years	99,273	11%	85,700	11%	96,089	11%	80,531	10%
More than 7 years and up to 10 years	158,678	17%	143,610	18%	155,123	17%	136,937	18%
More than 10 years and up to 15 years	247,186	27%	237,258	29%	245,302	27%	224,527	29%
More than 15 years and up to 20 years	92,813	10%	65,272	8%	92,492	10%	63,168	8%
Above 20 years	268,257	29%	253,985	31%	266,380	30%	240,472	31%
<b>Breakdown by type of the issuer</b>								
a. Central Government	658,169	72%	565,893	70%	652,639	73%	539,158	70%
b. State Government	2,498	0%	1,055	0%	2,482	0%	1,002	0%
c. Corporate Securities	250,898	28%	245,878	30%	244,761	27%	231,805	30%

**Exide Life Insurance Company Limited**

(Registration No: 114; Date of registration: 2 August 2001)


**FORM : L30-RELATED PARTY TRANSACTIONS**

₹ Lacs

Name of Related Parties	Description of transactions / Categories	Consideration paid / received			
		For the Quarter ended 31 March 2018	Upto the Quarter ended 31 March 2018	For the Quarter ended 31 March 2017	Upto the Quarter ended 31 March 2017
Exide Industries Ltd	Premium Income	20.49	73.66	20.13	69.27
	Benefits paid (Claims during the year)	0.01	58.07	-	135.66
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 31 March 2018	175,000.00	175,000.00	175,000.00	175,000.00
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Raheja OBE General Insurance Company Limited	Premium Income	1.50	3.52	-	1.89
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Services provided by the company (Premium Paid)	-	3.64	-	3.72
	Share capital as on 31 March 2018	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Sonata Software Limited	Premium Income	(0.01)	24.69	0.09	23.25
	Benefits paid (Claims during the year)	-	75.00	-	-
	Investment	-	-	-	-
	Services provided by the company	140.62	453.30	-	-
	Share capital as on 31 March 2018	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Chloride Power Systems & Solutions Limited	Premium Income	44.66	44.66	-	-
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 31 March 2018	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Juhu Beach Resort Limited	Premium Income	0.45	0.46	0.52	0.53
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 31 March 2018	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Prism Cement Limited	Premium Income	(1.11)	192.61	49.03	166.35
	Benefits paid (Claims during the year)	17.50	138.95	73.50	93.75
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 31 March 2018	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Hathway Investments Pvt Ltd	Premium Income	0.08	0.08	0.09	0.09
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 31 March 2018	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Outlook Publishing (India) Pvt Ltd	Premium Income	0.02	1.36	(0.01)	1.16
	Benefits paid (Claims during the year)	-	-	-	1.55
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 31 March 2018	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Hathway Cable & Datacom Limited	Premium Income	15.21	13.54	0.06	24.78
	Benefits paid (Claims during the year)	13.69	91.25	16.42	44.90
	Investment	-	1,016.75	-	1,016.75
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 31 March 2018	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Employees Group Gratuity cum Life Assurance Scheme (Trust)	Premium Income received from Grauity Trust	130.72	130.72	250.00	380.00
	Benefits paid (Claims during the year)	43.93	194.01	44.29	235.23
	Contribution made to Gratuity Trust by the Company	130.00	130.00	250.00	380.00
	Expenses incurred on behalf of the company	-	0.01	-	1.32
	Managerial Remuneration	143.54	796.80	293.20	809.14
Key Management Personnel *	Premium Income	5.84	14.63	5.84	12.78

\* Key Management Personnel includes MD &amp; CEO, CFO, Company Secretary and Appointed Actuary &amp; CRO.

**Exide Life Insurance Company Limited**

(Registration No: 114; Date of registration: 2 August 2001)

**FORM L-31 - LNL - 6 : Board of Directors & Key Personnel****Board of Directors and Key Personnel**

SI. No.	Name of person	Role / Designation	Details of change in the period
1	Mr. Rajan Raheja	Director	
2	Mr. Kshitij Jain	Managing Director & CEO	
3	Mr. A. K Mukherjee	Director	
4	Ms. Mona Desai	Director	
5	Mr. Vinayak Aggarwal	Director	
6	Mr. Vijay Aggarwal	Director	
7	Mr. Atanu Sen	Director	
8	Ms. Arpita Sen	Director - Legal, Compliance & Secretarial *	
9	Mr. C Anil Kumar	Chief Financial Officer	
10	Mr. Shyam Sunder Bhat	Chief Investment Officer	
11	Mr. Rahul Agarwal	Chief Distribution Officer	
12	Mr. Ashwin B	Chief Operating Officer	
13	Mr. Rangarajan B N	Appointed Actuary & Chief Risk Officer	
14	Ms. Meenakshi Suresh	Head - Internal Audit	
15	Ms Priya Gopalakrishnan	Director - Human Resources *	
16	Mr. Mohit Goel	Director - Marketing and Direct Channel *	
17	Mr. Manas Ranjan Panda	Company Secretary	Appointed effective February 9, 2018

\* Does not represent a Board position

Key persons as defined in IRDA Registration of Companies Regulations, 2000

**Exide Life Insurance Company Limited**

(Registration No: 114; Date of registration: 2 August 2001)

FORM L-32 - SOLVENCY MARGIN - KT 3

Available Solvency Margin (ASM) and Solvency Ratio as on 31 March 2018



₹ Lacs

Item	Description	Amount
1	Available Assets in Policyholders' Fund	1,162,144
	Deduct:	
2	Mathematical Reserves	1,154,993
3	Other Liabilities	-
4	<b>Excess in Policyholders' funds (1) - (2) - (3)</b>	<b>7,151</b>
5	Available Assets in Shareholders Fund	
	Deduct:	
6	Other Liabilities of shareholders' fund	97,108
7	<b>Excess in Shareholders' funds</b>	<b>97,108</b>
8	Total ASM (4) + (7)	104,259
9	Required Solvency Margin (RSM)	50,525
10	<b>Solvency Ratio (8) / (9)</b>	<b>206%</b>



**Exide Life Insurance Company Limited**

(Registration No: 114; Date of registration: 2 August 2001)



₹ Lacs

FORM : L-34-Yield on Investments-1 (As on 31 March 2018)

Name of the Fund **LIFE FUND**

No.	Category of Investment	CAT Code	As on 31-March-2018 (Current Quarter)				As on 31-March-2018 (Year To Date)				As on 31-March- 2017 (Year to Date)			
			Investment	Income on Investment	Gross Yield	Net Yield	Investment	Income on Investment	Gross Yield	Net Yield	Investment	Income on Investment	Gross Yield	Net Yield
			(Rs)	(Rs)	%	%	(Rs)	(Rs)	%	%	(Rs)	(Rs)	%	%
1	<b>A Central Government Securities</b>													
	A1 Central Government Bonds	CGSB	521,561	10,016	1.92	1.92	477,997	39,295	8.22	8.22	377,735	37,751	9.99	9.99
	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	0.00	0.00
	A4 Treasury Bills	CTRB	2,488	24	0.98	0.98	3,449	173	5.00	5.00	4,050	140	3.45	3.45
2	<b>B Government Securities / Other Approved Securities</b>													
	B2 State Government Bonds/ Development Loans	SGGB	1,738	40	2.30	2.30	990	86	8.66	8.66	627	95	15.24	15.24
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	16,134	330	2.05	2.05	16,000	1,372	8.58	8.58	15,948	1,449	9.09	9.09
3	<b>C Housing and Loans to State Govt for housing and fire fighting equipment</b>													
	C8 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	17,703	366	2.07	2.07	20,520	2,159	10.52	10.52	20,630	1,912	9.27	9.27
4	<b>D Infrastructure Investments</b>													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	441	(12)	(2.75)	(2.75)	414	6	1.33	1.33	510	155	30.42	30.42
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	983	(231)	(23.55)	(23.55)	739	(51)	(6.94)	(6.94)	1,014	175	17.29	17.29
	D5 Infrastructure - Securitised Assets	JESA	-	-	-	-	-	-	-	-	-	-	0.00	0.00
	D8 Infrastructure - PSU - Debentures/ Bonds	IPTD	110,019	2,229	2.03	2.03	104,040	8,937	8.59	8.59	91,208	8,257	9.05	9.05
	D10 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	3,730	84	2.26	2.26	3,730	343	9.20	9.20	6,222	974	15.65	15.65
	D15 Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	363	(65)	-17.87	-17.87
5	<b>E Approved Investment Subject To Exposure Norms</b>													
	E1 PSU - Equity Shares - Quoted	EAEQ	6,000	(817)	(13.61)	(13.61)	4,672	(358)	(7.66)	(7.66)	3,027	926	30.58	30.58
	E2 Corporate Securities -Equity Shares (ordinary)-Quoted	EACE	33,254	(495)	(1.49)	(1.49)	30,331	4,025	13.27	13.27	25,778	4,751	18.43	18.43
	E4 Equity Shares - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
	E5 Corporate Securities - Bonds - Taxable	EPBT	18,468	370	2.00	2.00	17,482	1,502	8.59	8.59	12,459	989	7.93	7.93
	E9 Corporate Securities -Debentures	ECOS	23,735	538	2.27	2.27	24,377	2,346	9.62	9.62	27,037	2,672	9.88	9.88
	E14 Loans - Policy Loans	ELPL	26,101	717	2.75	2.75	23,470	1,484	6.32	6.32	17,312	2,178	12.58	12.58
	E 17 Deposits - Deposit with Scheduled Banks, FI (incl. Bank balance awaiting Investment), CCIL, RBI	ECDB	-	-	-	-	-	-	-	-	-	-	0.00	0.00
	E18 Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	0.00	0.00
	E22 CCIL - CBLO	ECBO	68	0	0.03	0.03	304	2	0.61	0.61	212	7	3.40	3.40
	E23 Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	0.00	0.00
	E24 Application Money	ECAM	1,364	-	-	-	1,366	-	-	-	2,265	-	0.00	0.00
	E25 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	1,955	46	2.36	2.36	2,807	271	9.65	9.65	3,459	336	9.72	9.72
	E30 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	23,258	407	1.75	1.75	23,742	1,567	6.60	6.60	7,603	529	6.96	6.96
	Passively Managed Equity ETF (Non Promoter Group)	EETF	915	(78)	(8)	(8)	915	(7)	(1)	(1)	709	93	13	13
6	<b>F Other than Approved Securities</b>													
	F3 Equity Shares (Incl. Co-op Societies)	OESH	2,658	(246)	(9.26)	(9.26)	1,572	(147)	(9.35)	(9.35)	394	123	31.18	31.18
	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	32	2	5.01	5.01	469	44	9.34	9.34	-	-	0.00	0.00
	F5 Equity Shares (PSU & Unlisted)	OEPU	2,751	(101)	(4)	(4)	2,604	(135)	(5)	(5)	2,328	4	0	0
	F6 Debentures	OLDB	-	-	-	-	-	-	-	-	2,232	238	10.67	10.67
	Bonds - PSU – Taxable	OBPT	2,033	44	2.14	2.14	2,034	117	5.74	5.74	-	-	0.00	0.00
	F7 Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	0.00	0.00
	F14 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	0	-	-	-	0	-	-	-	10,202	734	7.19	7.19
	F17 Securitised Assets	OPSA	1,427	19	1.33	1.33	1,506	74	4.88	4.88	1,795	95	5.32	5.32
	<b>TOTAL</b>		<b>818,815</b>	<b>13,251</b>	<b>1.62</b>	<b>1.62</b>	<b>765,529</b>	<b>63,102</b>	<b>8.24</b>	<b>8.24</b>	<b>635,119</b>	<b>64,520</b>	<b>10.16</b>	<b>10.16</b>

No.	Category of Investment	CAT Code	As on 31-March-2018 (Current Quarter)				As on 31-March-2018 (Year To Date)				As on 31-March- 2017 (Year to Date)			
			Investment	Income on Investment	Gross Yield	Net Yield	Investment	Income on Investment	Gross Yield	Net Yield	Investment	Income on Investment	Gross Yield	Net Yield
			(Rs)	(Rs)	%	%	(Rs)	(Rs)	%	%	(Rs)	(Rs)	%	%
<b>A Central Government Securities</b>														
	A1 Central Government Bonds	CGSB	37,743	393	1.04	1.04	34,511	1,635	4.74	4.74	38,026	4,863	12.79	12.79
	A4 Treasury Bills	CTRB	14,787	224	1.52	1.52	15,123	924	6.11	6.11	15,338	1,013	6.61	6.61
<b>B Government Securities / Other Approved Securities</b>														
	B2 State Government Bonds/ Development Loans	SGGB	1,683	13	0.80	0.80	4,429	249	5.61	5.61	1,462	138	9.46	9.46
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	12	0	0.91	0.91	12	1	4.61	4.61	13	1	10.50	10.50
<b>C Housing and Loans to State Govt for housing and fire fighting equipment</b>														
	C8 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	2,605	48	1.86	1.86	2,505	176	7.04	7.04	3,118	273	8.77	8.77
<b>D Infrastructure Investments</b>														
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	1,340	(86)	(6.43)	(6.43)	1,471	(15)	(1.02)	(1.02)	1,888	879	46.54	46.54
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	2,940	(637)	(21.68)	(21.68)	2,146	15	0.71	0.71	2,864	710	24.79	24.79
	D5 Infrastructure - Securitised Assets	IESA	0	0	-	-	-	-	-	-	-	-	-	-
	D8 Infrastructure - PSU - Debentures/ Bonds	IPTD	5,583	97	1.74	1.74	10,527	645	6.13	6.13	11,977	1,196	9.99	9.99
	D10 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	2,657	47	1.79	1.79	2,703	189	7.00	7.00	2,730	288	10.56	10.56
	D15 Infrastructure - Equity (including unlisted)	IOEO	469	(117)	(24.89)	(24.89)	242	(114)	(47.19)	(47.19)	994	(227)	(22.86)	(22.86)
<b>E Approved Investment Subject To Exposure Norms</b>														
	E1 PSU - Equity Shares - Quoted	EAEQ	12,732	(1,898)	(14.91)	(14.91)	11,722	(615)	(5.25)	(5.25)	10,998	4,119	37.46	37.46
	E2 Corporate Securities - Equity Shares (ordinary)-Quoted	EACE	101,169	(778)	(0.77)	(0.77)	104,836	16,025	15.29	15.29	102,785	19,162	18.64	18.64
	E4 Equity Shares - Promoter Group	EEPG	0	0	-	-	-	-	-	-	540	99	18.38	18.38
	E5 Corporate Securities - Bonds - Taxable	EPBT	319	22	6.79	6.79	760	120	15.83	15.83	1,383	57	4.10	4.10
	E9 Corporate Securities - Debentures	ECOS	4,256	81	1.91	1.91	4,592	328	7.15	7.15	5,109	498	9.76	9.76
	E10 Corporate Securities - Bonds - Tax free	EPBF	0	0	-	-	-	-	-	-	495	27	5.39	5.39
	E17 Deposits - Deposit with Scheduled Banks, FI (incl. Bank balance awaiting Investment), CCIL, RBI	ECDB	0	0	-	-	-	-	-	-	-	-	-	-
	E18 Deposits - CDs with Scheduled Banks	EDCD	0	0	-	-	-	-	-	-	-	-	-	-
	E22 CCIL - CBLO	ECBO	1,732	24	1.38	1.38	1,286	74	5.75	5.75	2,248	131	5.83	5.83
	E23 Commercial Papers	ECCP	0	0	-	-	-	-	-	-	-	-	-	-
	E25 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	1,536	27	1.78	1.78	1,556	108	6.96	6.96	1,569	153	9.77	9.77
	E24 Application Money	ECAM	1,040	0	-	-	1,413	-	-	-	1,944	-	-	-
	E30 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	12,048	208	1.73	1.73	11,600	761	6.56	6.56	2,705	161	5.97	5.97
	Passively Managed Equity ETF (Non Promoter Group)	EETF	291	(21)	(7.31)	(7.31)	282	(2)	(0.69)	(0.69)	236	27	11.42	11.42
	E32 Net Current Assets (Only in respect of ULIP Business)	ENCA	2,759	0	-	-	2,759	-	-	-	2,352	-	-	-
<b>F Other than Approved Securities</b>														
	F3 Equity Shares (Incl. Co-op Societies)	OESH	4,880	(782)	(16.03)	(16.03)	5,901	(29)	(0.49)	(0.49)	4,802	1,537	32.01	32.01
	F4 Equity Shares (PSUs & Unlisted)	OEPV	615	(304)	(49.43)	(49.43)	397	(410)	(103.49)	(103.49)	388	16	4.04	4.04
	F5 Equity Shares - Promoter Group	OEPG	808	(128)	(15.87)	(15.87)	778	(82)	(10.48)	(10.48)	711	(22)	(3.13)	(3.13)
	F6 Debentures	OLDB	0	0	-	-	-	-	-	-	1,020	62	6.11	6.11
	F7 Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-
	F14 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	0	0	-	-	-	-	-	-	7,205	396	5.49	5.49
	F17 Passively managed Equity ETF (Non Promoter Group)	OETF	3,255.15	(164.93)	(5.07)	(5.07)	2,822.15	(76.25)	(2.70)	(2.70)	-	-	-	-
	<b>TOTAL</b>		<b>217,258</b>	<b>(3,731)</b>	<b>(1.72)</b>	<b>(1.72)</b>	<b>224,374</b>	<b>19,908</b>	<b>8.87</b>	<b>8.87</b>	<b>224,898</b>	<b>35,558</b>	<b>15.81</b>	<b>15.81</b>

No.	Category of Investment	CAT Code	As on 31-March-2018 (Current Quarter)				As on 31-March-2018 (Year To Date)				As on 31-March- 2017 (Year To Date)			
			Investment	Income on Investment	Gross Yield	Net Yield	Investment	Income on Investment	Gross Yield	Net Yield	Investment	Income on Investment	Gross Yield	Net Yield
			(Rs)	(Rs)	%	%	(Rs)	(Rs)	%	%	(Rs)	(Rs)	%	%
1	<b>A Central Government Securities</b>													
	A1 Central Government Bonds	CGSB	87,056.72	1,758.15	2.02	2.02	84,464.23	6,844.59	8.10	8.10	74,320.98	6,157.47	8.28	8.28
	A4 Treasury Bills	CTRB	6,716.35	101.61	1.51	1.51	5,603.02	341.32	6.09	6.09	4,228.67	280.32	6.63	6.63
2	<b>B Government Securities / Other Approved Securities</b>													
	B2 State Government Bonds/ Development Loans	SGGB	501.25	11.07	2.21	2.21	501.35	44.28	8.83	8.83	501.63	44.28	8.83	8.83
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	9,494.31	199.60	2.10	2.10	9,476.58	799.04	8.43	8.43	9,429.51	799.04	8.47	8.47
3	<b>C Housing and Loans to State Govt for housing and fire fighting equipment</b>													
	C8 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	16,645.87	378.64	2.27	2.27	16,754.49	1,555.25	9.28	9.28	16,573.01	1,544.35	9.32	9.32
4	<b>D Infrastructure Investments</b>													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	138.68	-3.95	-2.85	-2.85	134.71	3.76	2.79	2.79	216.79	62.72	28.93	28.93
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	226.49	-54.40	-24.02	-24.02	191.72	-20.32	-10.60	-10.60	366.81	68.22	18.60	18.60
	D8 Infrastructure - PSU - Debentures/ Bonds	IPTD	25,641.33	547.51	2.14	2.14	25,773.74	2,313.52	8.98	8.98	24,966.30	2,187.84	8.76	8.76
	D10 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	4,793.90	117.24	2.45	2.45	4,796.53	476.09	9.93	9.93	5,843.34	603.63	10.33	10.33
	D15 Infrastructure - Equity (including unlisted)	IOEQ	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	<b>E Approved Investment Subject To Exposure Norms</b>													
	E1 PSU - Equity Shares - Quoted	EAEQ	1,463.69	-191.65	-13.09	-13.09	1,221.79	-77.84	-6.37	-6.37	1,017.81	305.45	30.01	30.01
	E2 Corporate Securities - Equity Shares (ordinary)-Quoted	EACE	7,784.39	-123.98	-1.59	-1.59	7,629.18	1,076.88	14.12	14.12	8,299.60	1,389.81	16.75	16.75
	E5 Corporate Securities - Bonds - Taxable	EPBT	2,268.89	43.75	1.93	1.93	2,270.98	177.82	7.83	7.83	1,581.66	126.78	8.02	8.02
	E9 Corporate Securities - Debentures	ECOS	9,496.82	222.98	2.35	2.35	9,500.63	906.86	9.55	9.55	10,521.61	1,010.95	9.61	9.61
	E17 Deposits - Deposit with Scheduled Banks, FI (incl. Bank balance awaiting Investment). CCIL. RBI	ECDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	E22 CCIL - CBLO	ECBO	1,841.29	25.61	1.39	1.39	1,497.02	86.41	5.77	5.77	525.04	29.57	5.63	5.63
	E24 Application Money	ECAM	30.01	0.00	0.00	0.00	200.26	0.00	0.00	0.00	445.11	0.00	0.00	
	E25 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	499.81	11.31	2.26	2.26	527.61	48.56	9.20	9.20	539.68	49.62	9.19	9.19
	E30 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	1,309.08	23.31	1.78	1.78	1,472.86	96.71	6.57	6.57	3,159.14	226.79	7.18	7.18
	Passively Managed Equity ETF (Non Promoter Group)	EETF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	<b>F Other than Approved Securities</b>													
	F3 Equity Shares (Incl. Co-op Societies)	OESH	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	F5 Equity Shares - Promoter Group	OEPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	F6 Debentures	OLDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29.71	0.06	0.06	
	F7 Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	F14 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	F17 Securitised Assets	OPSA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	<b>TOTAL</b>		<b>175,908.86</b>	<b>3,066.80</b>	<b>1.74</b>	<b>1.74</b>	<b>172,016.69</b>	<b>14,672.93</b>	<b>8.53</b>	<b>8.53</b>	<b>162,536.66</b>	<b>14,916.54</b>	<b>9.16</b>	<b>9.16</b>



Sl. No	Particulars	For the quarter ended 31 March 2018				For the quarter ended 31 March 2017				Year ended 31 March 2018				Year ended 31 March 2017			
		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
<b>1</b>	<b>First Year Premium</b>																
	<b>i Individual Single Premium- (ISP)</b>																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	68.47	-	-	-	248.05	-	-	-	237.68	-	-	-	13,330.68	-	-	-
	From 25,001-50,000	41.50	1	1	20.00	394.67	-	-	-	384.01	2	2	48.00	4,787.30	-	-	-
	From 50,001- 75,000	0.62	1	1	30.00	1.13	2.00	2.00	75.80	2.51	4	4	67.00	171.37	3	3	105.80
	From 75,000-100,000	48.37	38	38	107.46	53.32	54	54	67.95	172.00	141	140	538.90	815.80	177	172	221.96
	From 1,00,001 -1,25,000	30.64	19	19	74.48	13.68	12	12	64.62	71.25	54	54	316.49	48.53	27	26	113.25
	Above Rs. 1,25,000	292.00	44	43	561.38	422.62	75	75	297.44	1,239.22	231	224	2,169.20	2,624.59	263	259	1,288.66
	<b>ii Individual Single Premium (ISPA)- Annuity</b>																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	(0.59)	(1)	(1)	0.07	(4.66)	(6)	(6)	0.23	(4.47)	(6)	(6)	0.34	(16.58)	(17)	(17)	1.75
	From 1,00,001-150,000	(2.56)	(2)	(2)	0.13	(4.98)	(4)	(4)	0.26	(14.32)	(11)	(11)	0.72	(10.51)	(6)	(6)	1.69
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	0.33	-	-	-	0.55
	From 2,00,001-250,000	7.13	3	3	0.40	7.22	3	3	0.81	7.21	3	3	0.95	12.45	5	6	1.85
	From 2,50,001-3,00,000	16.85	6	6	1.07	18.65	7	7	1.34	21.94	8	8	1.56	34.78	13	13	3.25
	Above Rs. 3,00,000	278.72	14	14	20.75	377.57	10	10	26.97	701.20	31	31	53.15	718.80	30	29	54.30
	<b>iii Group Single Premium (GSP) **</b>																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	0.88	1	70	69.50	-	-	-	0.88	-	1	70	69.50
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	16.71	2	938	1,231.27	-	-	-	45.20	3	2,871	3,545.57	-	-	-	-	-
	<b>iv Group Single Premium- Annuity- GSPA **</b>																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>v Individual Non Single Premium- INSP</b>																
	From 0-10000	237.83	3,190	3,164	21,071.03	712.35	10,869	10,740	39,877.37	1,209.78	17,748	17,551	79,249.75	2,561.86	38,127	37,431	131,203.40
	From 10,000-25,000	6,037.46	33,851	32,669	157,952.16	5,428.42	30,666	29,909	150,689.39	18,633.69	107,819	103,402	463,435.23	16,346.05	89,051	87,190	387,974.87
	From 25,001-50,000	5,493.56	15,518	15,154	98,884.28	5,943.25	15,448	14,762	95,697.77	15,537.88	43,308	41,975	262,707.29	16,215.27	38,778	37,146	231,017.57
	From 50,001- 75,000	2,302.06	3,724	3,651	37,040.07	2,279.92	3,613	3,577	38,710.86	6,254.88	9,977	9,772	92,144.63	6,955.82	8,573	8,453	96,151.47
	From 75,000-100,000	2,533.04	2,650	2,607	28,093.37	3,102.17	3,195	3,165	30,915.51	6,406.65	6,684	6,539	71,306.62	7,396.16	6,968	6,852	77,035.47
	From 1,00,001 -1,25,000	520.87	483	470	10,583.75	738.39	619	608	13,114.36	1,404.46	1,258	1,228	24,817.57	2,313.15	1,274	1,246	33,078.67
	Above Rs. 1,25,000	6,299.73	2,369	2,287	73,845.04	2,036.85	916	901	34,676.26	10,027.70	3,856	3,683	126,354.71	4,809.73	1,787	1,740	78,496.65
	<b>vi Individual non Single Premium- Annuity- INSPA</b>																
	From 0-50000	161.22	357	357	-	279.87	706	706	-	535.62	1,362	1,361	-	677.92	1,645	1,644	1.00
	From 50,001-100,000	161.21	190	190	-	342.15	400	399	-	773.83	941	939	-	813.71	869	866	-
	From 1,00,001-150,000	38.06	32	32	-	92.32	72	72	-	204.81	158	158	-	253.41	167	167	-
	From 150,001- 2,00,000	48.24	23	23	-	109.52	61	61	-	280.10	142	142	-	255.77	133	133	-
	From 2,00,001-250,000	29.50	12	12	-	98.88	40	40	-	105.25	44	44	-	165.60	59	57	-
	From 2,50,001 -3,00,000	25.09	8	8	-	47.20	15	15	-	114.42	37	37	-	123.93	34	34	-
	Above Rs. 3,00,000	133.34	23	23	-	205.40	31	31	-	417.95	69	67	-	346.40	60	61	-
	<b>vii Group Non Single Premium (GNSP) **</b>																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	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	2,290.03	79	368,919	2,926,347.18	1,322.78	101	241,030	1,698,296.01	11,191.71	239	1,855,477	15,203,115.27	4,785.68	289	500,831	5,876,998.83
	<b>viii Group Non Single Premium- Annuity- GNSPA **</b>																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>2</b>	<b>Renewal Premium</b>																
	<b>i Individual</b>																
	From 0-10000	5,844.79	96,866	94,171	184,857.08	6,108.81	101,491	98,435	170,964.01	18,278.95	241,557	232,258	445,729.35	18,412.76	245,155	235,478	402,703.39
	From 10,000-25,000	17,419.75	141,040	137,424	402,805.82	15,809.97	131,817	128,338	324,696.34	50,938.05	304,247	293,585	878,383.95	44,781.13	272,246	262,074	685,885.87
	From 25,001-50,000	14,399.78	62,144	60,350	265,587.15	12,623.10	57,281	55,715	228,890.35	40,737.37	116,745	112,292	514,495.35	34,710.59	100,693	96,778	423,852.35
	From 50,001- 75,000	6,121.00	19,507	19,090	109,935.81	4,513.53	17,988	17,588	96,062.26	17,359.41	30,690	29,866	179,745.53	13,670.93	26,839	26,126	149,374.45
	From 75,000-100,000	6,729.01	9,244	9,052	75,446.46	5,282.00	8,036	7,843	66,260.91	16,294.59	18,036	17,474	152,080.56	12,993.12	15,169	14,638	128,590.25
	From 1,00,001 -1,25,000	1,899.70	3,418	3,345	36,046.57	1,570.76	3,245	3,166	33,426.33	5,400.49	5,118	4,977	57,000.35	4,190.08	4,647	4,528	49,533.65
	Above Rs. 1,25,000	4,977.75	3,016	2,887	69,793.56	4,321.65	2,790	2,659	59,814.41	11,702.50	5,467	5,175	134,532.01	9,744.74	4,874	4,591	106,343.16
	<b>ii Individual- Annuity</b>																
	From 0-10000	312.60	2,007	2,007	100.13	371.33	2,321	2,321	114.41	611.82	3,245	3,245	157.36	668.81	3,831	3,831	179.59
	From 10,000-25,000	462.62	2,531	2,525	15.52	574.11	2,969	2,963	22.12	1,372.44	5,666	5,648	30.58	1,612.40	6,672	6,641	35.85
	From 25,001-50,000	737.63	2,783	2,757	6.25	656.26	2,675	2,653	4.25	2,037.81	4,889	4,838	9.75	2,033.52	4,876	4,807	8.35
	From 50,001- 75,000	327.60	1,235	1,230	2.00	260.45	1,183	1,174	2.00	989.82	1,745	1,729	2.00	868.91	1,696	1,671	2.00
	From 75,000-100,000	501.38	829														

**Exide Life Insurance Company Limited**

(Registration No: 114; Date of registration: 2 August 2001)

**FORM : L37-Business acquisition through different channels (Group)**

₹ Crores

SI.No.	Channels	For the quarter ended 31 March 2018			For the quarter ended 31 March 2017			Year ended 31 March 2018			Year ended 31 March 2017		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	-	-	-	-	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	1	41	0.02	-	-	-	1	41	0.02	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	63	341,427	11.60	86	224,557	10.98	183	1,146,430	43.89	242	431,361	30.71
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	17	28,389	11.47	16	16,543	2.26	58	711,877	68.46	48	69,540	17.16
7	IMF	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total (A)</b>	<b>81</b>	<b>369,857</b>	<b>23.09</b>	<b>102</b>	<b>241,100</b>	<b>13.24</b>	<b>242</b>	<b>1,858,348</b>	<b>112.37</b>	<b>290</b>	<b>500,901</b>	<b>47.87</b>
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>81</b>	<b>369,857</b>	<b>23.09</b>	<b>102</b>	<b>241,100</b>	<b>13.24</b>	<b>242</b>	<b>1,858,348</b>	<b>112.37</b>	<b>290</b>	<b>500,901</b>	<b>47.87</b>

**Note:**

1. Premium means amount of premium received from business acquired by the source
2. No. of policies stand for no. of policies sold

**Exide Life Insurance Company Limited**

(Registration No: 114; Date of registration: 2 August 2001)

**FORM : L38 - Business acquisition through different channels (Individual)**

₹ Crores

Sl.No.	Channels	For the quarter ended 31 March 2018		For the quarter ended 31 March 2017		Year ended 31 March 2018		Year ended 31 March 2017	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	30,708	152.77	37,622	145.41	97,253	387.47	108,818	597.72
2	Corporate Agents-Banks	4,988	16.30	2,613	7.86	11,284	32.79	6,081	18.96
3	Corporate Agents -Others	3,510	9.01	2,601	8.77	14,038	33.64	7,096	23.36
4	Brokers	15,603	41.60	15,378	44.97	48,287	122.05	47,002	126.77
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	2,169	15.38	3,023	10.21	6,931	37.67	5,819	23.52
7	IMF	-	-	108	0.50	23	0.05	192	0.95
	<b>Total (A)</b>	<b>56,978</b>	<b>235.06</b>	<b>61,345</b>	<b>217.72</b>	<b>177,816</b>	<b>613.66</b>	<b>175,008</b>	<b>791.27</b>
1	Referral (B)	5,587	13.00	5,447	10.63	16,047	33.87	13,017	23.62
	<b>Grand Total (A+B)</b>	<b>62,565</b>	<b>248.06</b>	<b>66,792</b>	<b>228.35</b>	<b>193,863</b>	<b>647.53</b>	<b>188,025</b>	<b>814.90</b>

**Note:**

1. Premium means amount of premium received from business acquired by the source
2. No. of policies stand for no. of policies sold

**Ageing of Claims (Individual)**

Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	10,351	13,127	614	263	96	8	24,459	274.54
2	Survival Benefit	28,644	23,637	482	208	194	87	53,252	199.79
3	For Annuities / Pension **	-	3,325	-	-	-	-	3,325	1.99
4	For Surrender (Incl Foreclosures)	-	42,946	547	266	825	789	45,373	529.93
5	Other benefits (rider)	-	2,851	-	-	-	-	2,851	2.15
1	Death Claims *	-	2,722	382	146	-	-	3,250	77.26

\* in the case of death claims, ageing has been computed from the date of intimation

\*\* Based on payments

\* Claim Settlement includes refund of premium and payment of special surrender value as per terms and conditions

**Ageing of Claims (Group)**

Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender ***	191	-	-	-	-	-	191	0.22
5	Other benefits - Death	-	11	-	-	-	-	11	1.06
6	Other benefits - GRTY / SUPN **	-	457	-	-	-	-	457	4.36
1	Death Claims *	-	1,585	-	-	-	-	1,585	89.85

\* in the case of death claims, ageing has been computed from the date of intimation

\*\* Includes Group payouts under Gratuity and Superannuation Scheme due to member resignation / separation

\*\*\* Includes Surrender amount paid to the members under Mortgage Insurance Scheme

**Exide Life Insurance Company Limited**

(Registration No: 114; Date of registration: 2 August 2001)


**FORM L-40 - : Claims data for Life (Apr to Mar-18)**
**No. of claims only**
**Individual Business**

Sl. No.	Claims Experience	For Death**	for Maturity	Survival Benefit	For Annuities / Pension *	For Surrender (Incl Foreclosure)	Other Benefits
1	Claims O/S at the beginning of the period (Apr-17)	-	673	2,218	505	2,521	-
2	Claims reported during the period	3,357	23,986	52,124	3,460	44,155	2,869
3	Claims Settled during the period	3,250	24,459	53,252	3,325	45,363	2,851
4	Claims Repudiated during the period	102	-	-	-	-	9
a	Less than 2 years from the date of acceptance of risk	89	-	-	-	-	9
b	Grater than 2 year from the date of acceptance of risk	13	-	-	-	-	-
5	Claims Rejected / Written Back	-	-	-	-	-	-
6	<b>Claims O/S at End of the period</b>	<b>5</b>	<b>200</b>	<b>1,090</b>	<b>640</b>	<b>1,313</b>	<b>9</b>
	Less than 3 months	5	134	484	640	173	9
	3 months to 6 months	-	7	35	-	13	-
	6 months to 1 year	-	23	194	-	64	-
	1 year and above	-	36	377	-	1,063	-

\* Based on payments

\*\* Claim Settlement includes refund of premium and payment of special surrender value as per terms and conditions

**No. of claims only**
**Group Business**

Sl. 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 (Apr-17)	-	-	-	-	-	-
2	Claims reported during the period *	1,585	-	-	-	191	468
3	Claims Settled during the period	1,585	-	-	-	191	468
4	Claims Repudiated during the period	-	-	-	-	-	-
a	Less than 2 years from the date of acceptance of risk	-	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-
6	<b>Claims O/S at End of the period</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	Less than 3 months	-	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-
	6 months to 1 year	-	-	-	-	-	-
	1 year and above	-	-	-	-	-	-

\* The above does not include 728 (nos.) claims notified under Group Segment, which are pending for mandatory documentation.

**Exide Life Insurance Company Limited**

(Registration No: 114; Date of registration: 2 August 2001)



FORM : L41 - Grievance Disposal

SI No.	Particulars	Opening Balance as on 01 January 2018	Additions during the quarter	Complaints Resolved / settled during the quarter				Complaints Pending at as on 31 March 2018	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected	Duplicate		
<b>1</b>	<b>Complaints made by customers</b>								
a)	Death Claims	-	3	-	1	2	-	-	24
b)	Policy Servicing	-	12	3	5	4	-	-	43
c)	Proposal Processing	-	14	8	2	4	-	-	63
d)	Survival Claims	-	12	6	3	3	-	-	78
e)	ULIP Related	-	1	-	-	1	-	-	2
f)	Unfair Business Practices	-	1,246	102	165	605	374	-	4,332
g)	Others	-	516	5	6	26	479	-	626
	<b>Total Number of complaints</b>	-	<b>1,804</b>	<b>124</b>	<b>182</b>	<b>645</b>	<b>853</b>	-	<b>5,168</b>

<b>2</b>	Total No. of policies during previous year	188,025
<b>3</b>	Total No. of claims during previous year	2,866
<b>4</b>	Total No. of policies during current year	193,863
<b>5</b>	Total No. of claims during current year	3,357
<b>6</b>	Total No. of Policy Complaints (Current Year) per 10,000 policies (Current Year)	2
<b>7</b>	Total No. of Claim Complaints (Current Year) per 10,000 claims registered (Current Year)	71

<b>8</b>	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Up to 7 Days	-	-	-
b)	7-15 Days	-	-	-
c)	15 - 30 Days	-	-	-
d)	30 - 90 Days	-	-	-
e)	90 Days & above	-	-	-
	<b>Total Number of complaints</b>	-	-	-

**a. How the policy data needed for valuation is accessed:** The IT department provides the data required for performing the valuation. IT extracts the data from the Policy Administration System by means of a query. Fields that are necessary for the purpose of valuation are extracted. Validation checks are performed on the data received from the Policy administration system. The download contains details of both base policies and riders. The data is then converted into the requisite format, used for valuation purpose, using a Data Conversion System (DCS) package. The actuarial valuation process is done by means of the actuarial software – Prophet

**b. How the valuation bases are supplied to the system:** The valuation parameters are classified as:  
Global: These are common across businesses and do not vary according to product, e.g., tax on surplus, inflation, etc.  
Input: These are product-specific, e.g., expenses, commission, etc.  
The non-variants are classified as constants and the individual modal points are generated from the policy download after validation checks. These inputs are fed into the Prophet System for generating the valuation output

		Jun-17		Sep-17		Dec-17		Mar-18	
		Min	Max	Min	Max	Min	Max	Min	Max
1) Interest : Maximum and minimum interest rate taken for each segment									
<b>i. Individual Business</b>									
1.	Life- Participating policies	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
2.	Life- Non-participating Policies	6.00%	6.75%	6.00%	6.75%	6.00%	6.75%	6.00%	6.75%
3.	Annuities- Participating policies								
4.	Annuities – Non-participating policies	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
5.	Annuities- Individual Pension Plan	4.50%	6.75%	4.50%	6.75%	4.50%	6.75%	4.50%	6.75%
6.	Unit Linked	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
7.	Health Insurance	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
<b>ii. Group Business</b>									
2)	Mortality Rates : the mortality rates used for each segment <sup>1</sup>								
1.	Life- Participating policies	100.00%	148.50%	100.00%	148.50%	100.00%	148.50%	100.00%	148.50%
2.	Life- Non-participating Policies	100.00%	148.50%	100.00%	148.50%	100.00%	148.50%	100.00%	148.50%
3.	Annuities- Participating policies								
4.	Annuities – Non-participating policies	55.00%	75.00%	55.00%	75.00%	55.00%	75.00%	55.00%	75.00%
5.	Annuities- Individual Pension Plan	70.00%	80.00%	70.00%	80.00%	70.00%	80.00%	70.00%	80.00%
6.	Unit Linked	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
7.	Health Insurance <sup>2</sup>	60.80%	100.00%	60.80%	100.00%	60.80%	100.00%	60.80%	100.00%
<b>ii. Group Business</b>									
3)	Expense : (all are per policy unless otherwise mentioned)								
1.	Life- Participating policies	489	748	494	756	498	763	503	771
2.	Life- Non-participating Policies	387	748	391	756	395	763	399	771
3.	Annuities- Participating policies	-	-	-	-	-	-	-	-
4.	Annuities – Non-participating policies	345	345	349	349	352	352	356	356
5.	Annuities- Individual Pension Plan	748	748	756	756	763	763	771	771
6.	Unit Linked <sup>3</sup>	720	720	727	727	735	735	742	742
7.	Health Insurance	513	513	518	518	523	523	528	528
<b>ii. Group Business (Term Assurance)</b>									
		22	76	22	77	22	77	23	78

1) The percentages shown above refer to the adjustments made to the base tables. The base table used For Non-participating annuity products was "Mortality for Annuitants - LIC (a) (1996-98) Ultimate Rates" and for all other assurance products both Indian Assured Lives Mortality (2006 -2008) (modified) Ult.  
2) The morbidity assumption used in valuation varies from 110% to 192.5% of CIBT 93 rates and 100% of K<sub>v</sub> factor (proportion of Post-CI deaths out of total deaths at age x in any year).  
3) In addition to this in respect of Unit Linked policies, additional expenses varying from 0.3% to 0.8% to unit balance based on type of fund was also allowed. In respect of traditional paid up policies, expenses @40% of that of inforce policy expense was allowed for in the valuation as at 31 March 2018. In case of Individual Pension Plan where premium discontinued beyond a year, expense @ 75% of inforce policy expense has been used for valuation as on 31 March 2018.  
4) Bonus Rates : Each year bonus rates are declared on 31st of March post annual actuarial valuation in accordance with section 49 of Insurance Act, 1938 and IRDA ( Distribution of Surplus) Regulations, 2002.  
5) Policyholders Reasonable Expectations Bonus rates declared were in line with the bonus rates illustrated at the time of sale based on rates prescribed by the Life Council/IRDA Regulations.  
6) Taxation and Shareholder Transfers Both allowed for in the valuation of participating business. Taxes charged were at **12.5% Base Rate + applicable Surcharge + Education Cess**  
7) Basis of provisions for Incurred But Not Reported (IBNR) Set up assumed 2 - 3 month reporting delay in respect of death claims based on Line of Business  
8) Change in Valuation Methods or Bases (comparison to valuation bases as at 31 December 2017)

**i. Individuals Assurances**

		Dec-17	
		Min	Max
1. Interest			
	Participating	No Change	No Change
	Non participating	No Change	No Change
2. Expenses			
3. Inflation			
No change other than allowing for implied inflation			
No Change			
<b>ii. Annuities</b>			
1. Interest			
	a. Annuity in payment	No Change	No Change
	b. Annuity during deferred period	No Change	No Change
	c. Pension : All Plans	No Change	No Change
2. Expenses			
3. Inflation			
No change other than allowing for implied inflation			
No Change			
<b>iii. Unit Linked</b>			
1. Interest			
2. Expenses			
3. Inflation			
No change other than allowing for implied inflation			
No Change			
<b>iv. Health</b>			
1. Interest			
2. Expenses			
3. Inflation			
No change other than allowing for implied inflation			
No Change			
<b>v. Group</b>			
1. Interest			
2. Expenses			
3. Inflation			
No change other than allowing for implied inflation			
No Change			