

Exide Life Insurance Company Limited

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

Unaudited Revenue Account for the year ended 30 June 2018

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

(₹ '000)

Particulars	Schedule	For the Quarter ended 30 June 2018	Up to the Quarter ended 30 June 2018	For the Quarter ended 30 June 2017	Up to the Quarter ended 30 June 2017
Premiums earned – net					
(a) Premium	L4	5,043,625	5,043,625	4,494,096	4,494,096
(b) Reinsurance ceded		(313,104)	(313,104)	(123,905)	(123,905)
(c) Reinsurance accepted		-	-	-	-
Income from Investments					
(a) Interest, dividends and rent – gross		1,911,214	1,911,214	1,648,049	1,648,049
(b) Profit on sale/redemption of investments		586,620	586,620	761,741	761,741
(c) (Loss) on sale/ redemption of investments		(440,365)	(440,365)	(211,358)	(211,358)
(d) Transfer Gain / (Loss) on revaluation / change in fair value		73,330	73,330	72,336	72,336
Other Income					
(a) Miscellaneous income		17,121	17,121	23,674	23,674
(b) Contribution from the shareholders' account		428,451	428,451	258,206	258,206
Total (A)		7,306,892	7,306,892	6,922,838	6,922,838
Commission	L5	354,510	354,510	271,037	271,037
Operating expenses relating to insurance business	L6	1,739,557	1,739,557	1,716,655	1,716,655
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		-	-	-	-
Total (B)		2,094,066	2,094,066	1,987,691	1,987,691
Benefits paid (net)	L7	2,831,454	2,831,454	2,620,905	2,620,905
Interim bonuses paid		1,458	1,458	1,594	1,594
Change in valuation of liability against life policies					
(a) Gross		2,484,082	2,484,082	2,307,519	2,307,519
(i) Linked		(470,442)	(470,442)	(117,367)	(117,367)
(ii) Non-Linked		2,954,524	2,954,524	2,424,886	2,424,886
(b) (Amount ceded in reinsurance)		(108,523)	(108,523)	-	-
(c) Amount accepted in reinsurance		-	-	-	-
(d) (Amount transferred to "Fund's for discontinued policies")		-	-	-	-
Total (C)		5,208,471	5,208,471	4,930,018	4,930,018
Surplus / (Deficit) (D) = (A)-(B)-(C)		4,355	4,355	5,129	5,129
Appropriations					
Transfer to shareholders' account		-	-	-	-
Surplus transferred to / (from) Balance Sheet		4,355	4,355	5,129	5,129
Transfer to other reserves		-	-	-	-
Balance being funds for future appropriations		-	-	(0)	(0)
Total (D)		4,355	4,355	5,129	5,129
Funds for Discontinued Policies					
Opening Balance		1,289,077	1,289,077	1,248,858	1,248,858
Add : Transfer to Funds for discontinued policies		137,836	137,836	130,937	130,937
Less : Refunded to policyholders		-	-	-	-
Balance Carried forward to Balance Sheet		1,426,914	1,426,914	1,379,795	1,379,795
Funds for Future Appropriation					
Opening Balance		715,084	715,084	415,607	415,607
Add: Surplus transferred to (from) balance sheet		4,355	4,355	5,129	5,129
Less: Transfer to shareholders' account		-	-	-	-
Add: Current year appropriations		-	-	-	-
Balance Carried forward to Balance Sheet		719,439	719,439	420,736	420,736

Exide Life Insurance Company Limited

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

Unaudited Profit and Loss Account for the year ended 30 June 2018

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

(₹ '000)

Particulars	Schedule	For the Quarter ended 30 June 2018	Up to the Quarter ended 30 June 2018	For the Quarter ended 30 June 2017	Up to the Quarter ended 30 June 2017
Amount transferred from policyholders account (Technical account) (A)		-	-	-	-
Income from Investments					
(a) Interest, dividends and rent - Gross		160,985	160,985	132,855	132,855
(b) Profit on sale/redemption of investments		8,295	8,295	16,481	16,481
(c) (Loss) on sale/ redemption of investments		(153)	(153)	-	-
Other income		-	-	-	-
Total (B)		169,127	169,127	149,336	149,336
Expense other than those directly related to the insurance business	6A	15,253	15,253	8,990	8,990
Corporate Social Responsibility		-	-	-	-
Expense transferred from Policyholders' Account		-	-	-	-
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		428,451	428,451	258,206	258,206
Total (C)		443,704	443,704	267,196	267,196
Profit / (loss) before tax (A) + (B) - (C)		(274,577)	(274,577)	(117,860)	(117,860)
Provision for tax		-	-	-	-
- Current Tax Credit / (Charge)		-	-	-	-
- Deferred Tax Credit / (Charge)		-	-	-	-
Profit / (loss) after tax		(274,577)	(274,577)	(117,860)	(117,860)
Appropriations					
(a) Balance at beginning of the year		(7,408,329)	(7,408,329)	(8,010,659)	(8,010,659)
(b) Interim dividends paid during the year		-	-	-	-
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution on tax		-	-	-	-
(e) Transfer to reserves/ other accounts		-	-	-	-
Profit / (loss) carried forward to the balance sheet		(7,682,906)	(7,682,906)	(8,128,519)	(8,128,519)

Exide Life Insurance Company Limited

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

Unaudited Balance Sheet as at 30 June 2018


Form : L3-A-BS

(₹ '000)

Particulars	Schedule	As at 30 June 2018	As at 30 June 2017
SOURCES OF FUNDS			
Shareholders' Funds:			
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)		95	-
Sub-total		17,500,095	17,500,000
Borrowings			
	L11	-	-
Policyholders' funds:			
Credit / (debit) balance in fair value change account (net)		266,944	279,407
Policy liabilities			
- Par		58,377,278	48,234,184
- Non Par		20,766,127	17,207,823
- Annuity		513,665	400,839
- Pension		8,558,906	8,630,379
- VIP Non Par Pension		8,657,916	7,593,415
Funds for discontinued policies			
(i) Linked		692,055	870,990
(ii) Non-Linked		734,859	508,805
Insurance reserves		-	-
Provision for linked liabilities		17,980,542	19,205,529
Fair value change (linked)		1,481,473	2,156,116
Non-unit liabilities		112,052	100,700
Total linked liabilities		19,574,067	21,462,345
Sub-total		118,141,816	105,188,187
Funds for future appropriation - Non Participating		4,355	5,129
Funds for future appropriation - Participating		715,084	415,607
Total		136,361,350	123,108,922
APPLICATION OF FUNDS			
Investments			
Shareholders'	L12	9,214,441	8,512,582
Policyholders'	L13	97,236,870	81,834,804
Assets held to cover linked liabilities	L14	20,154,070	22,232,634
Loans	L15	1,407	1,325
Fixed Assets (Net)	L16	426,924	352,090
Deferred Tax Assets		66,540	64,458
Current Assets			
Cash and bank balances	L17	483,164	1,411,585
Advances and other assets	L18	5,008,212	4,380,108
Sub-total (A)		5,491,376	5,791,693
Current liabilities	L19	3,796,066	3,703,295
Provisions	L20	117,118	105,888
Sub-total (B)		3,913,184	3,809,183
Net current assets (C) = ((A) – (B))		1,578,192	1,982,510
Miscellaneous expenditure (to the extent not written off or adjusted)	L21	-	-
Debit balance in profit and loss account (shareholders' account)		7,682,906	8,128,519
Total		136,361,350	123,108,922

Contingent Liabilities

Particulars	As at 30 June 2018	As at 30 June 2017
1. Partly paid up investments	-	-
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	204,764	201,746
- Claims under arbitration	482,329	375,700
Total	3,685,047	3,398,919

Exide Life Insurance Company Limited

(Registration No: 114; Date of registration: 2 August 2001)
Schedules forming part of Financial Statements for the year ended 30 June 2018

**FORM L4-Premium Schedule**

(₹ '000)

Particulars	For the quarter ended 30 June 2018	Up to the Quarter ended 30 June 2018	For the quarter ended 30 June 2017	Up to the Quarter ended 30 June 2017
Premium (net of service tax)				
First year premiums	1,479,755	1,479,755	1,385,464	1,385,464
Renewal premiums	3,476,314	3,476,314	3,034,824	3,034,824
Single premiums	87,557	87,557	73,808	73,808
Total premium	5,043,625	5,043,625	4,494,096	4,494,096

FORM : L5-Commission Schedule

Commission				
Commission paid				
Direct - First year premium	266,248	266,248	201,440	201,440
- Renewal premium	87,429	87,429	68,724	68,724
- Single premium	833	833	872	872
Total	354,510	354,510	271,037	271,037
Add : Commission on reinsurance accepted	-	-	-	-
Less : Commission on reinsurance ceded	-	-	-	-
Net Commission	354,510	354,510	271,037	271,037

Break up of commission paid to intermediaries:

Agents	245,510	245,510	169,211	169,211
Brokers	73,893	73,893	73,732	73,732
Corporate agency	20,826	20,826	19,653	19,653
Referral	1,371	1,371	1,605	1,605
Bancassurance	12,326	12,326	6,483	6,483
IMF	583	583	352	352
Total	354,510	354,510	271,037	271,037

Exide Life Insurance Company Limited

 (Registration No: 114; Date of registration: 2 August 2001)
 Schedules forming part of Financial Statements for the year ended 30 June 2018

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

(₹ '000)

Particulars	For the quarter ended 30 June 2018	Up to the Quarter ended 30 June 2018	For the quarter ended 30 June 2017	Up to the Quarter ended 30 June 2017
Employees' remuneration, welfare benefits and other manpower costs	750,545	750,545	747,549	747,549
Travel, conveyance and vehicle running expenses	34,439	34,439	27,937	27,937
Rent, rates and taxes	156,597	156,597	224,417	224,417
Repairs, maintenance and office upkeep	79,004	79,004	83,361	83,361
Printing and stationery	10,339	10,339	9,388	9,388
Communication expenses	15,412	15,412	18,256	18,256
Legal expenses	(4,581)	(4,581)	2,412	2,412
Professional charges	116,634	116,634	77,668	77,668
Medical fees	8,745	8,745	8,063	8,063
Auditors' fees, expenses etc				
a) as auditor	875	875	875	875
b) as advisory				
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
c) tax audit	38	38	38	38
d) Other certifications	125	125	263	263
e) Out of pocket reimbursement	100	100	152	152
Advertisement and publicity	79,330	79,330	69,814	69,814
Interest and bank charges	15,608	15,608	15,038	15,038
Agents training & Recruitment expenses	2,030	2,030	6,352	6,352
Electricity charges	19,130	19,130	20,538	20,538
GST on premium	(849)	(849)	1,184	1,184
Service tax expense	396	396	6,285	6,285
Sales and business promotion expenses	416,608	416,608	367,407	367,407
Exchange fluctuation loss / (gain)	-	-	-	-
Less : Expense transferred to Shareholders' Account	-	-	-	-
Membership fees	7,751	7,751	6,845	6,845
Depreciation	29,405	29,405	22,281	22,281
Other expenses	1,877	1,877	531	531
Total	1,739,557	1,739,557	1,716,655	1,716,655

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

Particulars	Current Year	Previous Year
Director sitting fees	280	160
Board meeting / Other expenses	-	19
Legal Cost	5,363	-
Managerial Remuneration in excess of ₹ 15,000	9,110	8,811
Total	14,753	8,990

FORM : L7-Benefits Paid Schedule

Benefits Paid (Net)				
1. Insurance Claims:				
(a) Claims by death	547,418	547,418	381,172	381,172
(b) Claims by maturity	977,796	977,796	699,210	699,210
(c) Annuities / pensions in payment	6,824	6,824	6,296	6,296
(f) Other benefits (incl Surrenders)	1,476,583	1,476,583	1,599,843	1,599,843
2. (Amount ceded in reinsurance) :				
(a) Claims by death	(177,168)	(177,168)	(65,616)	(65,616)
(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	-	-	-	-
Total	2,831,454	2,831,454	2,620,905	2,620,905

Exide Life Insurance Company Limited

(Registration No: 114; Date of registration: 2 August 2001)
Schedules forming part of Financial Statements for the year ended 30 June 2018

**FORM : L8-Share Capital Schedule**

(₹ '000)

Particulars	As at 30 June 2018	As at 30 June 2017
Share capital		
Authorised capital		
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>
Issued capital		
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>
Subscribed capital		
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>
Called-up capital		
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	-	-
Total	<u>17,500,000</u>	<u>17,500,000</u>

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	-	-	-	-
Total	<u>1,750,000,000</u>	<u>100</u>	<u>1,750,000,000</u>	<u>100</u>

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 30 June 2018

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

Particulars	As at 30 June 2018	As at 30 June 2017
Reserves and surplus		
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	-	-
Total	-	-

FORM : L11-Borrowings Schedule**Borrowings**

Debentures/ Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
Total	-	-

FORM : L12-Investment Shareholders Schedule

(₹ '000)

Particulars	As at 30 June 2018	As at 30 June 2017
Investments - Shareholders'		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	6,435,265	5,316,941
Other approved securities	224,306	174,727
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	323,634	168,588
(e) Other securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	1,824,864	1,448,414
(b) Other Investment	-	-
Other investments	-	-
Sub total (A)	8,808,069	7,108,670
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	26,165	270,938
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	329,985	706,200
(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)	50,223	312,774
(b) Other Investment	-	-
Other investments (Mutual Funds)	-	-
Sub total (B)	406,372	1,403,912
Total (C) = (A) + (B)	9,214,441	8,512,582

Note:

- Aggregate market value of quoted investments other than mutual funds and shares, having a book value of ₹ 8,884,452 (Previous year: ₹ 7,806,377) as at June 30, 2018 is ₹ 8,428,252 (Previous year: ₹ 8,007,295).
- Aggregate market value of mutual funds and shares, having a historical cost of ₹ 329,890 (Previous year: ₹ 706,200) as at June 30, 2018 is ₹ 329,985 (Previous year: ₹ 706,200)
- Government securities having a Face Value ₹ 53,000 (Previous year : ₹ 53,000) as at June 30, 2018, having Market value ₹ 57,014 (Previous year : ₹ 62,007) 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 30 June 2018


FORM : L13-Investment Policyholders Schedule

(₹ '000)

Particulars	As at 30 June 2018	As at 30 June 2017
Investment - Policyholders'		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	58,921,546	48,376,431
Other approved securities	2,440,376	2,464,626
Other approved investments		
(a) Shares		
(aa) Equity (Including ETF ₹ 91,970)	5,898,463	4,700,887
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	5,067,284	5,369,283
(e) Other securities (Policy Loan)	2,983,860	2,234,509
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (includes Bond ₹ 17,155,803 and Equity ₹ 97,065)	17,252,868	15,879,204
(b) Other Investment (Equity)	-	-
Other investments (includes Equity ₹ 243,676 and Bonds ₹ 548,588)	792,264	662,114
Sub total (A)	93,356,661	79,687,053
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	816,077	530,855
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	2,472,786	998,250
(c) Derivative instruments	-	-
(d) Debentures / bonds	100,005	236,704
(e) Other securities(CBLO)	133,467	73,245
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	271,799	272,111
(b) Other Investment	-	-
Other investments	86,076	36,585
Sub total (B)	3,880,210	2,147,751
Total (C) = (A) + (B)	97,236,870	81,834,804

Note:

- Aggregate market value of quoted investments, other than mutual funds and shares (including ETF), having a book value of ₹ 85,236,108 (Previous year: ₹ 73,204,793) as at June 30, 2018 is ₹ 83,536,481 (Previous year: ₹ 78,756,572)
- Aggregate market value of mutual funds and shares (including ETF) having a historical value of ₹ 8,499,958 (Previous year: ₹ 6,116,096) as at June 30, 2018 is ₹ 8,766,902 (Previous year: ₹ 6,395,502)
- Investment in Unlisted Equity Shares is ₹ 250,000 (Previous year: ₹ 250,000)

Exide Life Insurance Company Limited

(Registration No: 114; Date of registration: 2 August 2001)
Schedules forming part of Financial Statements for the year ended 30 June 2018


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

(₹ '000)

Particulars	As at 30 June 2018	As at 30 June 2017
Assets held to cover linked liabilities		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	3,571,114	3,365,556
Other approved securities	64,535	579,639
Other approved investments		
(a) Shares		
(aa) Equity (includes ETF ₹ 25,196)	10,033,769	11,460,065
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	619,649	787,493
(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 Bond ₹ 1,156,608 and Equity ₹ 273,524)	1,430,132	1,718,872
(b) Other Investment (Equity)	86,881	7,897
Other investments (includes Equity ₹ 604,725 and ETF ₹ 338,437)	943,162	891,973
Sub total (A)	16,749,242	18,811,494
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	1,461,273	1,556,322
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	1,020,260	1,082,550
(c) Derivative instruments	-	-
(d) Debentures/ bonds	141,583	118,478
(d) Other securities (CBLO)	95,334	74,915
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	384,217	242,144
(b) Other Investment	-	-
Other investments (Mutual Funds)	-	-
Net current assets	302,161	346,732
Sub total (B)	3,404,828	3,421,140
Total (C) = (A) + (B)	20,154,070	22,232,634

- Note:**
- Aggregate market value of above investments, other than mutual funds and shares (including ETF), having a book value of ₹ 7,576,743 (Previous year: ₹ 7,962,953) as at June 30, 2018 is ₹ 7,494,320 (Previous year: ₹ 8,142,927)
 - Aggregate market value of mutual funds and shares (including ETF), having a historical cost of ₹ 10,749,527 (Previous year: ₹ 11,727,298) as at June 30, 2018 is ₹ 12,357,596 (Previous year: ₹ 13,742,981)

FORM : L15-Loans Schedule

(₹ '000)

Particulars	As at 30 June 2018	As at 30 June 2017
Loans		
Security-wise classification		
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	1,407	1,325
Total	1,407	1,325
Borrower-wise classification		
(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	1,407	1,325
Total	1,407	1,325
Performance-wise classification		
(a) Loans classified as standard		
(aa) In India	1,407	1,325
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	1,407	1,325
Maturity-wise classification		
(a) Short term	1,001	1,250
(b) Long term	406	74
Total	1,407	1,325

Exide Life Insurance Company Limited

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

Schedules forming part of Financial Statements for the year ended 30 June 2018

**FORM : L16 - Fixed Assets****(₹ '000)**

Particulars	Gross Block				Depreciation				Net Block	
	As at 1-Apr-18	Additions	Deductions	As at 30 Jun-18	As at 1-Apr-18	For the period	On Sales/ Adjustments	As at 30 Jun-18	As at 30 Jun-18	As at 30 Jun-17
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Application Software)	416,291	782	-	417,073	319,738	8,476	-	328,214	88,859	62,368
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvement	578,970	9,127	-	588,097	484,732	3,770	-	488,503	99,594	81,451
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	114,483	2,198	1,064	115,618	91,177	2,056	1,102	92,131	23,487	24,667
Information Technology Equipment	300,965	26,762	-	327,727	200,606	10,680	-	211,286	116,441	99,596
Vehicles	16,304	-	-	16,304	13,938	628	-	14,566	1,738	4,249
Office Equipment	197,677	5,645	1,702	201,619	159,322	3,807	1,689	161,440	40,179	36,213
Total	1,624,691	44,514	2,766	1,666,438	1,269,514	29,417	2,791	1,296,140	370,298	308,543
Capital Work-in Progress (including capital advances)	-	-	-	-	-	-	-	-	56,626	43,547
Grand Total	1,624,691	44,514	2,766	1,666,438	1,269,514	29,417	2,791	1,296,140	426,924	352,090
Previous Year	1,536,446	30,705	117	1,567,035	1,236,373	22,178	59	1,258,492	352,090	260,537

Exide Life Insurance Company Limited

 (Registration No: 114; Date of registration: 2 August 2001)
 Schedules forming part of Financial Statements for the year ended 30 June 2018

FORM : L17-Cash and Bank Balance Schedule

(₹ '000)

Particulars	As at 30 June 2018	As at 30 June 2017
Cash and bank balances		
Cash (includes cash & cheques in hand)	9,335	8,690
Bank balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months from the date of Balance Sheet)	323,525	501,000
(bb) Others	-	-
(b) Current Accounts	150,304	901,895
(c) Others	-	-
Money at call and short notice		
(a) With banks	-	-
(b) With other institutions	-	-
Others	-	-
Total	483,164	1,411,585
Balances with non-scheduled banks included in (a) and (b) above	11	11
Cash and bank balances		
In India	483,164	1,411,585
Outside India	-	-
Total	483,164	1,411,585
FORM : L18-Advances and other Assets Schedule		
Advances and other assets		
Advances		
Prepayments	92,351	85,397
Advance tax paid and taxes deducted at source	15,484	7,199
Advances to suppliers	92,935	11,554
Advances to employees	55,916	41,399
Total (A)	256,686	145,549
Other assets		
Income accrued on investments	2,151,177	1,875,321
Outstanding premiums	563,019	452,993
Net due from entities carrying on insurance business (including reinsurers)	-	-
Agents' balances		
- Gross	19,393	15,854
- Less: Provision for doubtful agent's balance	(19,393)	(15,854)
Security and other deposits	437,837	437,227
Less : Provision for Security Deposit	(10,292)	(10,292)
Service tax - unutilised credit	267,024	1,296
Assets held for unclaimed amount of Policyholders'	611,580	679,017
Others (including Debtors)	711,788	783,144
Total (B)	4,751,526	4,234,559
Total (A+B)	5,008,212	4,380,108

Exide Life Insurance Company Limited

(Registration No: 114; Date of registration: 2 August 2001)
Schedules forming part of Financial Statements for the year ended 30 June 2018

**FORM : L19-Current Liabilities Schedule**

(₹ '000)

Particulars	As at 30 June 2018	As at 30 June 2017
Current liabilities		
Agents' balances	296,697	404,029
Balances due to other insurance companies (net)	10,909	327,903
Premiums received in advance	117,407	138,715
Sundry creditors	410,580	293,522
Claims outstanding	527,610	75,887
Maturity / Annuities / Foreclosures due	15,692	42,980
Accrued expenses	1,021,288	1,211,719
Proposal / policy deposits / Unallocated premium / Others	512,376	454,841
Unclaimed amount of policyholder's	611,580	647,748
Cash bonus payable	4,913	5,425
Statutory dues payable	26,796	24,986
Tax Deducted at Source payable	68,741	32,616
Salary payable	6,485	14,603
Service tax / GST payable	164,992	28,320
Total	3,796,066	3,703,295

FORM : L20-Provisions Schedule**Provisions**

For taxation (net of advance tax paid)	-	-
For Rent / lease equalization	31,646	41,097
For other provisions (Gratuity and Compensated absences)	85,472	64,792
Total	117,118	105,888

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

(To the extent not written off or adjusted)

Discount allowed in issue of shares/ debentures	-	-
Others	-	-
Total	-	-

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 30 June 2018	Up to the quarter ended 30 June 2018	For the quarter ended 30 June 2017	Up to the quarter ended 30 June 2017
1	New business premium income growth:				
	Participating	-20.3%	-20.3%	8.3%	8.3%
	Non Participating	41.8%	41.8%	44.7%	44.7%
	Pension- Individual	na	na	na	na
	VIP Non Par Pension	-40.6%	-40.6%	-94.8%	-94.8%
	Annuity	na	na	na	na
	Unit - Linked - Individual Pension	na	na	na	na
	Unit - Linked - Individual	63.3%	63.3%	-21.5%	-21.5%
	Unit - Linked - Group	-94.2%	-94.2%	-19.3%	-19.3%
2	Net retention ratio	93.8%	93.8%	97.2%	97.2%
3	Ratio of expenses of management	41.5%	41.5%	44.2%	44.2%
4	Commission ratio	7.0%	7.0%	6.0%	6.0%
5	Ratio of policy holders' liabilities to shareholders' funds	1210.7%	1210.7%	1126.9%	1126.9%
6	Growth rate of shareholders' fund (over previous year same quarter)	-2.7%	-2.7%	-1.2%	-1.2%
7	Ratio of policyholders' surplus to policy holders' liability	-0.4%	-0.4%	-0.2%	-0.2%
8	Change in net worth - (Rs. Mn)	(275)	(275)	(118)	(118)
9	Profit / (loss) after tax / total income	-3.7%	-3.7%	-1.7%	-1.7%
10	(Total real estate + loans)/ cash and invested assets	2.3%	2.3%	2.0%	2.0%
11	Total investments/ (capital + total surplus) *	1289.6%	1289.6%	1201.3%	1201.3%
12	Total affiliated investments/ (capital + total surplus)	1.0%	1.0%	1.1%	1.1%
13	Investment Yield (Gross and Net) With realized gains / (losses)				
	Participating	2.0%	2.0%	2.2%	2.2%
	Non Participating	2.0%	2.0%	2.2%	2.2%
	Pension	1.9%	1.9%	2.0%	2.0%
	Unit Linked Funds	1.0%	1.0%	3.0%	3.0%
	Shareholders	1.8%	1.8%	2.1%	2.1%
	Without realized gains / (losses)				
	Participating	2.2%	2.2%	2.3%	2.3%
	Non Participating	2.1%	2.1%	2.2%	2.2%
	Pension	2.2%	2.2%	2.1%	2.1%
	Unit Linked Funds	1.3%	1.3%	3.0%	3.0%
	Shareholders	1.8%	1.8%	2.0%	2.0%
14	Conservation Ratio	78.6%	78.6%	85.1%	85.1%
	Linked	62.8%	62.8%	69.4%	69.4%
	Non Linked	79.9%	79.9%	86.5%	86.5%
	Pension	88.8%	88.8%	101.0%	101.0%
15	Persistence Ratio **				
	For 13th month	65.4%	65.4%	61.0%	61.0%
	For 25th month	51.2%	51.2%	53.9%	53.9%
	For 37th month	49.8%	49.8%	53.7%	53.7%
	For 49th Month	51.5%	51.5%	58.4%	58.4%
	for 61st month	55.4%	55.4%	51.8%	51.8%
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)	(0.16)	(0.16)	(0.07)	(0.07)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.16)	(0.16)	(0.07)	(0.07)
6	(iv) Book value per share (Rs 10 Paid Up)	5.61	5.61	5.36	5.36

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

**

1) Persistence ratios have been calculated based on the data as at 30 June 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 51.2% for 2018 is based on the new business written from 01 July 2015 to 30 June 2016 and 25th month's 53.9% for 2017 is based on the new business written from 01 July 2014 to 30 June 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)

**FORM L24 : Valuation of Net Liabilities
As on 30 June 2018**

(₹ Lacs)

Sl.No.	Particular	As on 30 June 2018	As on 30 June 2017
1	<u>Linked</u>		
a	Life	182,101	198,683
b	General Annuity	-	-
c	Funds for discontinued policies	6,921	8,710
d	Pension	13,640	15,941
e	Health	-	-
2	<u>Non-Linked</u>		
a	Life	791,381	654,278
b	General Annuity	5,137	4,008
c	Funds for discontinued policies	7,349	5,088
d	Pension	172,168	162,238
e	Health	53	142

Exide Life Insurance Company Limited

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


FORM : L25 (I) - Geographical Distribution Channel - Individuals (Apr to Jun-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	460	441	1.27	18.49	3,440	3,321	12.88	376.47	3,900	3,762	14.15	394.96
2	Arunachal Pradesh	-	-	-	-	6	6	0.06	0.12	6	6	0.06	0.12
3	Assam	19	19	0.07	0.41	492	466	1.92	24.82	511	485	1.98	25.22
4	Bihar	149	146	0.37	4.20	986	955	2.93	37.22	1,135	1,101	3.30	41.42
5	Chattisgarh	11	11	0.03	0.27	84	79	0.26	3.84	95	90	0.29	4.12
6	Goa	3	2	0.01	0.05	117	104	0.54	12.26	120	106	0.55	12.32
7	Gujarat	293	294	0.68	6.47	2,991	2,917	9.59	134.57	3,284	3,211	10.27	141.04
8	Haryana	60	58	0.14	1.22	653	611	2.69	77.74	713	669	2.83	78.96
9	Himachal Pradesh	72	73	0.18	1.19	226	222	0.71	6.61	298	295	0.89	7.80
10	Jammu & Kashmir	24	24	0.07	0.49	170	165	0.58	7.67	194	189	0.66	8.16
11	Jharkhand	50	44	0.15	0.84	550	531	1.79	30.07	600	575	1.94	30.91
12	Karnataka	388	368	0.95	14.11	3,641	3,436	16.99	340.32	4,029	3,804	17.94	354.43
13	Kerala	85	75	0.36	2.15	574	545	3.05	26.91	659	620	3.40	29.07
14	Madhya Pradesh	36	32	0.11	0.75	642	595	2.39	36.78	678	627	2.49	37.53
15	Maharashtra	842	817	1.87	11.63	4,215	4,034	14.07	270.04	5,057	4,851	15.94	281.68
16	Manipur	1	1	0.00	0.02	5	5	0.03	0.14	6	6	0.04	0.15
17	Meghalaya	1	1	0.00	0.02	4	4	0.01	0.10	5	5	0.02	0.12
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Naqaland	-	-	-	-	1	1	0.00	0.02	1	1	0.00	0.02
20	Orissa	487	465	1.08	10.21	1,916	1,847	6.02	98.10	2,403	2,312	7.10	108.31
21	Punjab	68	64	0.21	2.66	752	722	2.66	86.15	820	786	2.87	88.81
22	Rajasthan	62	56	0.14	2.79	834	774	2.84	144.93	896	830	2.98	147.71
23	Sikkim	-	-	0.00	-	7	7	0.03	0.15	7	7	0.03	0.15
24	Telangana	158	150	0.41	10.49	2,219	2,093	9.16	356.30	2,377	2,243	9.57	366.79
25	Tamil Nadu	218	199	0.77	7.80	2,591	2,454	12.57	213.92	2,809	2,653	13.34	221.71
26	Tripura	3	3	0.01	0.06	114	113	0.38	2.74	117	116	0.39	2.80
27	Uttar Pradesh	342	333	0.86	8.64	3,055	2,956	10.20	207.20	3,397	3,289	11.06	215.83
28	Uttrakhand	115	114	0.36	3.33	584	574	1.89	29.63	699	688	2.25	32.97
29	West Bengal	54	45	0.14	3.18	1,751	1,648	6.24	71.48	1,805	1,693	6.39	74.67
30	Andaman & Nicobar Islands	-	-	-	-	2	2	0.03	0.21	2	2	0.03	0.21
31	Chandigarh	-	-	-	-	28	28	0.12	2.73	28	28	0.12	2.73
32	Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	(3)	(2)	(0.02)	(0.15)	818	794	3.96	72.36	815	792	3.95	72.20
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Pondicherry	2	2	0.00	0.04	19	19	0.07	2.57	21	21	0.07	2.62
Total		4,000	3,835	10.24	111.35	33,487	32,028	126.66	2,674.20	37,487	35,863	136.90	2,785.55

Exide Life Insurance Company Limited

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



FORM : L25 (II) - Geographical Distribution Channel - Group (Apr to Jun-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	-	-	-	-	-	48	0.00	9.83	-	48	0.00	9.83
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	(11)	(0.00)	(3.98)	-	(11)	(0.00)	(3.98)
6	Goa	-	-	-	-	-	3	0.00	0.85	-	3	0.00	0.85
7	Gujarat	-	-	-	-	5	2,839	0.28	265.11	5	2,839	0.28	265.11
8	Haryana	-	-	-	-	1	40,696	6.28	13,345.89	1	40,696	6.28	13,345.89
9	Himachal Pradesh	-	-	-	-	-	(3)	(0.00)	(1.20)	-	(3)	(0.00)	(1.20)
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	2	68,234	1.01	208.30	2	68,234	1.01	208.30
12	Karnataka	-	-	-	-	14	59,834	4.17	5,981.01	14	59,834	4.17	5,981.01
13	Kerala	-	-	-	-	-	1,843	0.08	260.72	-	1,843	0.08	260.72
14	Madhya Pradesh	-	-	-	-	-	-	0.00	1.59	-	-	0.00	1.59
15	Maharashtra	-	-	-	-	11	33,769	2.69	5,124.95	11	33,769	2.69	5,124.95
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Naqaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	1	13,188	0.20	42.48	1	13,188	0.20	42.48
21	Punjab	-	-	-	-	-	81	0.05	171.14	-	81	0.05	171.14
22	Rajasthan	-	-	-	-	-	129	0.00	10.20	-	129	0.00	10.20
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Telangana	-	-	-	-	5	10,737	1.25	1,474.72	5	10,737	1.25	1,474.72
25	Tamil Nadu	-	-	-	-	9	169,385	2.60	1,263.86	9	169,385	2.60	1,263.86
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	1	605	0.12	285.66	1	605	0.12	285.66
28	UttraKhand	-	-	-	-	-	39	0.01	1.68	-	39	0.01	1.68
29	West Bengal	-	-	-	-	2	24,110	0.10	52.48	2	24,110	0.10	52.48
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	43	0.00	5.16	-	43	0.00	5.16
32	Dadra & Naqar Haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	4	9,899	0.97	1,889.36	4	9,899	0.97	1,889.36
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Pondicherry	-	-	-	-	-	(232)	(0.01)	(29.32)	-	(232)	(0.01)	(29.32)
Total		-	-	-	-	55	435,236	19.83	30,360.50	55	435,236	19.83	30,360.50

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	92,144
	Investments (Policyholders)	8A	972,369
	Investments (Linked Liabilities)	8B	201,541
2	Loans	9	14
3	Fixed Assets	10	4,269
4	Current Assets		
	a. Cash & Bank Balance	11	4,832
	b. Advances & Other Assets	12	50,082
5	Current Liabilities		
	a. Current Liabilities	13	(37,961)
	b. Provisions	14	(1,171)
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		76,829
	Deferred Tax Assets		665
Application of Funds as per Balance Sheet (A)			1,363,613

Reconciliation of Investment Assets	
Total Investment Assets (As per Balance Sheet)	1,266,054

Balance Sheet Value of:	
A. Life Fund	881,877
B. Pension , General Annuity Fund & Group Business	182,636
C. Unit Linked Funds	201,541
	1,266,054

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	14
2	Fixed Assets (if any)	10	4,269
3	Cash & Bank Balance (if any)	11	4,832
4	Advances & Other Assets (if any)	12	50,082
5	Current Liabilities	13	(37,961)
6	Provisions	14	(1,171)
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		76,829
	Deferred Tax Assets		665
TOTAL (B)			97,560
Investment Assets(A-B)			1,266,054

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%	7,309	57,305	1,441	365,017	132,558	64%	-	563,630	545,715		
2	Central Govt Sec, State Govt Sec or Other approved Securities	Not less than 50%	7,309	59,548	1,441	376,762	135,204	66%	-	580,264	562,034		
3	INVESTMENTS SUBJECT TO EXPOSURE NORMS												
	a												
	1. Housing and Infrastructure												
	1. Approved Investments		2,592	16,159	-	97,981	29,120	16%	(37)	145,816	142,763		
	2. Other investments	Not less than 15%	-	-	-	-	-	0%	-	-	-		
	b												
	i) Approved Investments		374	6,161	136	97,561	40,136	17%	2,652	147,019	146,175		
	ii) Other Investments not to exceed 15%	Not exceeding 35%	0	0	-	5,409	3,920	1%	(551)	8,778	8,645		
TOTAL LIFE FUND			100%	10,275	81,868	1,576	577,713	208,380	879,813	100%	2,064	881,877	859,617

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS		PERCENTAGE AS PER REG.	PH PAR	NON PAR	Book Value	ACTUAL %	FVC Amount	Total Fund	Market Value
1	Central Government Securities	Not less than 20%	-	98,360	98,360	54%	-	98,360	98,512
2	Central Govt Sec , State Govt Sec or Other Approved Securities	Not less than 40%	-	108,373	108,373	60%	-	108,373	108,463
3	Balance in Approved Investment	Not exceeding 60%	-	73,657	73,657	40%	606	74,263	74,875
4	Other Investment		-	-	-	0%	-	-	-
TOTAL PENSION & GENERAL ANNUITY AND GROUP BUSINESS			100%	182,030	182,030	100%	606	182,636	183,338

C. Linked Business		PERCENTAGE AS PER REG.	PH PAR	NON PAR	Total Fund	ACTUAL %
1	Approved investments	Not less than 75%	-	191,240	191,240	95%
2	Other investments	Not more than 25%	-	10,300	10,300	5%
TOTAL LINKED INSURANCE FUND			100%	201,541	201,541	100%

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 : 30 June 2018



(₹ Lacs)

PARTICULARS	ULGF00124804EBBALA NCE114 - Group Balanced Fund	ULGF00224804EBDEBT1 14 -Group Debt Fund	ULGF00324804EBGRO WTH114 -Group Growth Fund	ULGF00424804EBLIQUI D114 -Group Liquid Fund	ULGF00524804EBSECU RE114 -Group Secure Fund	ULIF001181004BALANCE114 - Individual Balanced Fund	ULIF002181004DEBT114 - Individual Debt Fund	ULIF003181004GROWTH114- Individual Growth Fund	ULIF004181004SECURE114- Individual Secure Fund	ULIF005141005EQUITY114 - Individual Equity Fund
Opening Balance(Market Value)	17	838	7	-	6,538	7,206	2,759	60,462	3,451	37,921
Add : Inflows During the quarter	-	17	0	-	21	18	30	9	28	2
Increase/(Decrease) Value Of Inv(net)	0	(6)	0	-	(4)	(4)	(22)	979	(6)	654
Less: Outflow During the quarter	(0)	26	(0)	-	468	197	118	2,693	148	2,762
TOTAL INVESTIBLE FUNDS (MKT VALUE)	17	823	7	-	6,087	7,023	2,649	58,758	3,325	35,814

	ULGF00124804EBBALA NCE114 -Group Balanced Fund		ULGF00224804EBDEBT1 14-Group Debt Fund		ULGF00324804EBGRO WTH114-Group Growth Fund		ULGF00424804EBLIQUI D114-Group Liquid Fund		ULGF00524804EBSECU RE114-Group Secure Fund		ULIF001181004BALANCE114- Individual Balanced Fund		ULIF002181004DEBT114- Individual Debt Fund		ULIF003181004GROWTH114- Individual Growth Fund		ULIF004181004SECURE114- Individual Secure Fund		ULIF005141005EQUITY114- 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	
Approved Investment(>=75%)																					
A Central Government Securities	9	50	470	57	2	29	0	0	3,485	57	2,869	41	1,453	55	13,648	23	1,542	46	0	0	
B State Government securities	0	0	0	0	0	0	0	0	0	0	0	0	70	3	205	0	22	1	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	76	9	0	0	0	0	516	8	679	10	319	12	6,306	11	469	14	0	0	
E Infrastructure Bonds	0	0	134	16	0	0	0	0	592	10	763	11	486	18	6,122	10	419	13	0	0	
F Equity	4	26	0	0	4	51	0	0	798	13	1,816	26	0	0	28,898	49	442	13	29,910	84	
G Money Market Investment	2	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
H Mutual Funds	0	0	101	12	0	0	0	0	431	7	478	7	124	5	971	2	248	7	2,058	6	
I Deposits with Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
SUB TOTAL (A)	15	88	781	95	6	80	0	0	5,822	96	6,605	94	2,452	93	56,150	96	3,141	94	31,969	89	
Current Assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Accrued Interest	0	1	12	2	0	1	0	0	92	2	130	2	65	2	807	1	69	2	0	0	
Dividend Receivable	0	0	0	0	0	0	0	0	2	0	3	0	0	0	65	0	1	0	58	0	
Bank Balance	2	11	0	0	1	18	0	0	0	0	1	0	0	0	6	0	1	0	5	0	
Receivable for Sale of investments	0	0	30	4	0	0	0	0	148	2	182	3	133	5	425	1	92	3	670	2	
Other Current Assets (for Investments)	0	0	0	0	0	0	0	0	2	0	3	0	0	0	91	0	2	0	19	0	
Less:Current Liabilities	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	(0)	(0)	(0)	(0)	0	0	(14)	(0)	(57)	(1)	0	0	(305)	(1)	(15)	(0)	(695)	(2)	
Fund Management of Charges Payable	(0)	(0)	(1)	(0)	(0)	(0)	0	0	(5)	(0)	(9)	(0)	(2)	(0)	(72)	(0)	(3)	(0)	(53)	(0)	
Other current liabilities (for Investments)	(0)	(0)	(0)	(0)	0	0	0	0	0	0	(7)	(0)	(2)	(0)	(121)	(0)	(3)	(0)	(149)	(0)	
SUB TOTAL (B)	2	11	42	5	1	19	0	0	224	4	246	4	196	7	895	2	144	4	(145)	(0)	
Other Investment(<=25%)	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	0	0	0	0	1	0	0	41	1	172	2	0	0	1,713	3	41	1	3,990	11	
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	
SUB TOTAL (C)	0	0	0	0	0	1	0	0	41	1	172	2	0	0	1,713	3	41	1	3,990	11	
Total A + B + C	17	100	823	100	7	100	0	0	6,087	100	7,023	100	2,649	100	58,758	100	3,325	100	35,814	100	
Funds Carried Forward (As Per LB2)	17	100	823	100	7	100	0	0	6,087	100	7,023	100	2,649	100	58,758	100	3,325	100	35,814	100	

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 : 30 June 2018



(₹ Lacs)

PARTICULARS	ULIF006271107GTDG ROWTH114 - Individual Guaranteed Growth Fund	ULIF00705208PENDEB T114 - Pension Debt Fund	ULIF00805208PENEFQ 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)	469	2,884	5,056	352	12,189	20,896	2,509	3,530	19,241	11,835	6,167	1,920	206,249
Add : Inflows During the quarter	0	1	8	34	328	811	27	12	75	297	1,045	493	3,254
Increase/(Decrease) Value Of Inv/net)	9	(16)	146	5	(79)	240	(14)	65	629	134	92	(130)	2,671
Less: Outflow During the quarter	94	268	446	65	403	248	79	106	1,817	263	384	47	10,633
TOTAL INVESTIBLE FUNDS(MKT VALUE)	385	2,601	4,764	325	12,034	21,699	2,443	3,500	18,128	12,002	6,921	2,236	201,541

	ULIF006271107GTDG ROWTH114-Individual Guaranteed Growth Fund	ULIF00705208PENDEB T114-Pension Debt Fund	ULIF00805208PENEFQ 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
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Investment of Unit Fund														
Approved Investment(>=75%)														
A Central Government Securities	96.25	25.02	1,338.37	51.45	0.00	0.00	311.98	95.90	6,977.97	57.98	0.00	0.00	1,283.15	52.53
B State Government securities	0.00	0.00	101.04	3.88	0.00	0.00	105.13	0.87	0.00	0.00	0.00	0.00	130.20	5.33
C Other Approved Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.91	0.24	0.00	0.00	0.00	0.00
D Corporate bonds	98.78	25.68	503.09	19.34	0.00	0.00	0.00	0.00	1,132.88	9.41	0.00	0.00	285.05	11.67
E Infrastructure Bonds	86.01	22.36	330.75	12.72	0.00	0.00	0.00	0.00	1,975.02	16.41	0.00	0.00	292.27	11.97
F Equity	47.21	12.27	0.00	0.00	4,220.88	88.60	0.00	0.00	0.00	0.00	0.00	0.00	17,632.52	81.26
G Money Market Investment	39.19	10.19	0.00	0.00	0.00	0.00	0.00	0.00	2.10	0.01	0.00	0.00	0.00	0.00
H Mutual Funds	10.00	2.60	160.54	6.17	88.52	1.86	14.00	4.30	939.95	7.81	1,773.17	8.17	264.67	10.84
I Deposits with Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SUB TOTAL (A)	377.45	98.12	2,433.79	93.57	4,309.40	90.46	325.99	100.20	11,136.86	92.54	19,407.79	89.44	2,261.25	92.57
Current Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Accrued Interest	8.07	2.10	67.10	2.58	0.00	0.00	0.00	0.00	275.96	2.29	0.00	0.00	47.38	1.94
Dividend Receivable	0.14	0.04	0.00	0.00	10.41	0.22	0.00	0.00	0.00	0.15	0.00	0.00	31.82	1.15
Bank Balance	1.97	0.51	1.06	0.04	1.08	0.02	0.24	0.07	1.07	0.01	1.10	0.01	1.07	0.04
Receivable for Sale of Investments	0.00	0.00	108.61	4.18	8.36	0.18	0.00	0.00	646.69	5.37	282.56	1.30	128.35	5.25
Other Current Assets (for Investments)	0.00	0.00	0.00	0.00	4.50	0.09	0.62	0.19	1.36	0.01	152.88	0.70	6.91	0.28
Less: Current Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Payable for Investments	0.00	0.00	0.00	0.00	(15.04)	(0.32)	0.00	0.00	0.00	0.00	(494.75)	(2.28)	0.00	0.00
Fund Management of Charges Payable	(0.58)	(0.15)	(1.92)	(0.07)	(7.14)	(0.15)	(0.16)	(0.05)	(11.66)	(0.10)	(28.36)	(0.13)	(2.35)	(0.10)
Other current liabilities (for Investments)	(3.38)	(0.88)	(7.59)	(0.29)	(42.43)	(0.89)	(1.35)	(0.41)	(16.18)	(0.13)	(1.37)	(0.01)	(0.00)	(0.00)
SUB TOTAL (B)	6.22	1.62	167.77	6.43	(40.25)	(0.84)	(0.65)	(0.20)	897.25	7.46	(56.12)	(0.26)	181.37	7.43
Other Investment(<=25%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Corporate bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
C Equity	1.01	0.26	0.00	0.00	494.63	10.38	0.00	0.00	0.00	0.00	2,347.36	10.82	0.00	0.00
D Mutual Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	407.01	11.63
F Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SUB TOTAL (C)	1.01	0.26	0.00	0.00	494.63	10.38	0.00	0.00	0.00	0.00	2,347.36	10.82	407.01	11.63
Total A + B + C	385	100	2,601	100	4,764	100	325	100	12,034	100	21,699	100	2,443	100
Funds Carried Forward (As Per LB2)	385		2,601		4,764		325		12,034		21,699		2,443	

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 : 30 June 2018

(₹ Lacs)

No	Name of the Scheme	Date of Launch	Par/Non Par	Assets Held as on 30 June 2018	NAV as on 30 June 2018	NAV as on 30 June 2018 (as per LB2)	NAV as on 31 March 2018	NAV as on 31 December 2017	NAV as on 30 September 2017	NAV as on 30 June 2017	Annualised Return/Yield	3 Year Rolling CAGR	Highest NAV Since Inception
1	ULGF00124/08/04EBBALANCE114-Group Balanced Fund	24-Aug-04	NON-PAR	16.99	32.7062	32.7062	32.2412	32.3751	31.8916	31.6502	3.34%	5.96%	32.8865
2	ULGF00224/08/04EBDEBT114-Group Debt Fund	24-Aug-04	NON-PAR	822.60	27.6581	27.6581	27.8610	27.5962	27.8163	27.6164	0.15%	6.96%	28.1993
3	ULGF00324/08/04EBGROWTH114-Group Growth Fund	24-Aug-04	NON-PAR	7.08	42.9961	42.9961	41.6968	42.5276	40.9409	40.2857	6.73%	9.15%	43.8136
4	ULGF00524/08/04EBSECURE114-Group Secure Fund	24-Aug-04	NON-PAR	6,086.94	29.8261	29.8261	29.8362	29.7276	29.5524	29.2325	2.03%	7.51%	30.2535
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	6,920.55	13.7284	13.7284	13.5366	13.3519	13.1682	12.9855	5.72%	6.24%	13.7284
7	ULIF01527/12/10ACTASSET114-Exide Life Active Asset Allocation Fund	27-Dec-10	NON-PAR	12,002.45	18.3554	18.3554	18.1447	18.6254	17.7673	17.4258	5.33%	7.02%	19.1500
8	ULIF00118/10/04BALANCE114-Individual Balanced Fund	18-Oct-04	NON-PAR	7,023.32	32.3243	32.3243	32.3464	32.5814	32.0544	31.5918	2.32%	6.93%	33.0528
9	ULIF00218/10/04DEBT114-Individual Debt Fund	18-Oct-04	NON-PAR	2,648.70	28.2422	28.2422	28.4664	28.1556	28.3303	28.0499	0.69%	7.76%	28.7966
10	ULIF00514/10/05EQUITY114-Individual Equity Fund	14-Oct-05	NON-PAR	35,813.82	30.8083	30.8083	30.3338	31.7232	29.1948	28.6422	7.56%	7.28%	33.2275
11	ULIF00318/10/04GROWTH114-Individual Growth Fund	18-Oct-04	NON-PAR	58,758.05	37.2828	37.2828	36.6965	37.3426	35.8527	35.2411	5.79%	7.63%	38.2205
12	ULIF00627/11/07GTDGROWTH114-Individual Guaranteed Growth Fund	27-Nov-07	NON-PAR	384.68	20.4072	20.4072	20.0443	19.9479	19.6355	19.3363	5.54%	6.86%	20.4228
13	ULIF01016/12/09PRESERVER114-Individual Preserver Fund	16-Dec-09	NON-PAR	12,034.11	20.7464	20.7464	20.8751	20.6402	20.7636	20.5717	0.85%	7.65%	21.1248
14	ULIF01216/12/09PNPRESERV114-Individual Preserver Pension Fund	16-Dec-09	NON-PAR	2,442.62	20.7569	20.7569	20.8732	20.6572	20.7787	20.6050	0.74%	7.43%	21.1333
15	ULIF01116/12/09PRIMEEQU114-Individual Prime Equity Fund	16-Dec-09	NON-PAR	21,699.03	19.0112	19.0112	18.7783	19.5768	18.1069	17.7071	7.36%	7.34%	20.4477
16	ULIF01316/12/09PNPRIMEEQU114-Individual Prime Equity Pension Fund	16-Dec-09	NON-PAR	3,499.76	19.0141	19.0141	18.6791	19.5191	18.0011	17.5728	8.20%	7.62%	20.4240
17	ULIF00418/10/04SECURE114-Individual Secure Fund	18-Oct-04	NON-PAR	3,325.28	30.3016	30.3016	30.3635	30.3803	30.2457	29.8797	1.41%	7.16%	30.7939
18	ULIF01403/12/10GTDNAV114-Market Shield	3-Dec-10	NON-PAR	18,128.30	16.3085	16.3085	15.7832	16.0670	15.3154	15.0278	8.52%	6.62%	16.6257
19	ULIF01701/01/17MIDCAP114-Exide Life Midcap Fund	16-Mar-17	NON-PAR	2,236.26	10.7482	10.7482	11.3014	11.6994	10.8854	10.4776	2.58%	NA	11.9679
20	ULIF00705/02/08PENDEBT114-Pension Debt Fund	5-Feb-08	NON-PAR	2,601.06	23.4523	23.4523	23.5838	23.3282	23.4640	23.2450	0.89%	7.80%	23.8835
21	ULIF00805/02/08PENEQUITY114-Pension Equity Fund	5-Feb-08	NON-PAR	4,763.78	21.3292	21.3292	20.7565	21.7522	20.0807	19.6442	8.58%	7.50%	22.7789
22	ULIF00905/02/08PENLIQUID114-Pension Liquid Fund	5-Feb-08	NON-PAR	325.34	21.0382	21.0382	20.7452	20.4583	20.1790	19.9020	5.71%	6.20%	21.0382
	TOTAL			201,541									

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 : 30 June 2018

(₹ Lacs)

Detail Regarding debt securities(ULIP)

	MARKET VALUE				Book Value			
	As at 30 June, 2018	as % of total for this class	As at 30 June, 2017	as % of total for this class	As at 30 June, 2018	as % of total for this class	As at 30 June, 2017	as % of total for this class
Break down by credit rating								
AAA rated	22,519	30%	24,616	31%	22,781	30%	23,831	30%
AA or better	502	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)	50,969	69%	55,015	68%	51,531	69%	54,047	69%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	19,871	27%	19,169	24%	19,430	26%	18,584	24%
more than 1 year and upto 3years	7,044	10%	6,337	8%	7,059	9%	6,078	8%
More than 3 years and up to 7years	21,270	29%	5,778	7%	21,791	29%	5,532	7%
More than 7 years and up to 10 years	21,460	29%	17,522	22%	21,983	29%	17,289	22%
More than 10 years and up to 15 years	2,558	3%	14,141	18%	2,689	4%	14,067	18%
More than 15 years and up to 20 years	666	1%	5,440	7%	726	1%	5,330	7%
Above 20 years	1,122	2%	12,295	15%	1,136	2%	12,001	15%
Breakdown by type of the issuer								
a. Central Government	50,336	68%	49,232	61%	50,897	68%	48,361	61%
b. State Government	634	1%	5,784	7%	634	1%	5,686	7%
c. Corporate Securities	23,021	31%	25,665	32%	23,284	31%	24,833	31%

(₹ Lacs)

Detail Regarding debt securities(NON ULIP)

	MARKET VALUE				Book Value			
	As at 30 June, 2018	as % of total for this class	As at 30 June, 2017	as % of total for this class	As at 30 June, 2018	as % of total for this class	As at 30 June, 2017	as % of total for this class
Break down by credit rating								
AAA rated	238,190	26%	241,328	28%	241,703	26%	225,997	28%
AA or better	7,658	1%	12,837	1%	7,500	1%	12,037	1%
Rated below AA but above A	1,968	0	-	0	2,031	0	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	670,497	73%	612,741	71%	688,637	73%	571,345	71%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	13,507	1%	17,994	2%	13,503	1%	17,740	2%
more than 1 year and upto 3years	36,255	4%	20,492	2%	36,027	4%	19,814	2%
More than 3 years and up to 7years	85,961	9%	89,858	10%	85,816	9%	84,029	10%
More than 7 years and up to 10 years	177,364	19%	139,420	16%	179,611	19%	131,776	16%
More than 10 years and up to 15 years	249,061	27%	254,438	29%	256,829	27%	237,305	29%
More than 15 years and up to 20 years	93,683	10%	73,004	8%	97,266	10%	68,712	8%
Above 20 years	262,481	29%	271,700	31%	270,819	29%	250,002	31%
Breakdown by type of the issuer								
a. Central Government	668,071	73%	611,686	71%	686,155	73%	570,344	70%
b. State Government	2,426	0%	1,055	0%	2,483	0%	1,002	0%
c. Corporate Securities	247,815	27%	254,165	29%	251,234	27%	238,034	29%

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 30 June 2018	Upto the Quarter ended 30 June 2018	For the Quarter ended 30 June 2017	Upto the Quarter ended 30 June 2017
Exide Industries Ltd	Premium Income	56.30	56.30	53.10	53.10
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 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	0.13	0.13	1.97	1.97
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Services provided by the company (Premium Paid)	3.87	3.87	3.64	3.64
	Share capital as on 30 June 2018	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Sonata Software Limited	Premium Income	29.68	29.68	24.47	24.47
	Benefits paid (Claims during the year)	-	-	5.00	5.00
	Investment	-	-	-	-
	Services provided by the company	5.47	5.47	69.36	69.36
	Share capital as on 30 June 2018	-	-	-	-
Chloride Power Systems & Solutions Limited	Premium Income	-	-	-	-
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2018	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Juhu Beach Resort Limited	Premium Income	(0.00)	(0.00)	0.01	0.01
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2018	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Prism Cement Limited	Premium Income	92.22	92.22	89.28	89.28
	Benefits paid (Claims during the year)	4.00	4.00	14.50	14.50
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2018	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Hathway Investments Pvt Ltd	Premium Income	-	-	-	-
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2018	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Outlook Publishing (India) Pvt Ltd	Premium Income	(0.03)	(0.03)	0.03	0.03
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2018	-	-	-	-
Hathway Cable & Datacom Limited	Premium Income	12.02	12.02	(3.91)	(3.91)
	Benefits paid (Claims during the year)	14.67	14.67	40.65	40.65
	Investment	-	1,016.75	-	1,016.75
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2018	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Employees Group Gratuity cum Life Assurance Scheme (Trust)	Premium Income received from Gratuity Trust	-	-	-	-
	Benefits paid (Claims during the year)	52.59	52.59	46.39	46.39
	Contribution made to Gratuity Trust by the Company	-	-	-	-
	Expenses incurred on behalf of the company	-	-	-	-
Key Management Personnel *	Managerial Remuneration	207.60	207.60	221.04	221.04
	Premium Income	0.63	0.63	0.50	0.50

* Key Management Personnel includes MD & CEO, CFO, Company Secretary and Appointed Actuary & 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	

* 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 30 June 2018



₹ Lacs

Item	Description	Amount
1	Available Assets in Policyholders' Fund	1,185,942
	Deduct:	
2	Mathematical Reserves	1,178,749
3	Other Liabilities	-
4	Excess in Policyholders' funds (1) - (2) - (3)	7,193
5	Available Assets in Shareholders Fund	94,469
	Deduct:	
6	Other Liabilities of shareholders' fund	-
7	Excess in Shareholders' funds	94,469
8	Total ASM (4) + (7)	101,662
9	Required Solvency Margin (RSM)	52,764
10	Solvency Ratio (8) / (9)	192.7%

Exide Life Insurance Company Limited

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



₹ Lacs

FORM : L-34-Yield on Investments-1 (As on 30 June 2018)

Name of the Fund **LIFE FUND**

No.	Category of Investment	CAT Code	As on 30-June-2018 (Current Quarter)				As on 30-June-2018 (Year to Date)				As on 30-June-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	A Central Government Securities													
	A1 Central Government Bonds	CGSB	555,602	10,625	1.91	1.91	555,602	10,625	1.91	1.91	441,301	8,679	1.97	1.97
	A3 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	0.00	0.00
	A4 Treasury Bills	CTRB	500	1	0.13	0.13	500	1	0.13	0.13	2,629	25	0.96	0.96
2	B Government Securities / Other Approved Securities													
	B2 State Government Bonds/ Development Loans	SGGB	1,981	40	1.99	1.99	1,981	40	1.99	1.99	500	11	2.14	2.14
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	15,532	324	2.09	2.09	15,532	324	2.09	2.09	15,924	331	2.08	2.08
3	C Housing and Loans to State Govt for housing and fire fighting equipment													
	C8 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	16,406	345	2.10	2.10	16,406	345	2.10	2.10	21,933	463	2.11	2.11
4	D Infrastructure Investments													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	441	(21)	(4.83)	(4.83)	441	(21)	(4.83)	(4.83)	335	3	0.92	0.92
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	997	(74)	(7.41)	(7.41)	997	(74)	(7.41)	(7.41)	853	39	4.52	4.52
	D5 Infrastructure - Securitised Assets	IESA	-	-	-	-	-	-	-	-	-	-	0.00	0.00
	D8 Infrastructure - PSU - Debentures/ Bonds	IPTD	123,133	2,515	2.04	2.04	123,133	2,515	2.04	2.04	101,160	2,148	2.12	2.12
	D10 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	3,730	86	2.30	2.30	3,730	86	2.30	2.30	3,730	86	2.30	2.30
	D15 Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	-	-	0.00	0.00
5	E Approved Investment Subject To Exposure Norms													
	E1 PSU - Equity Shares - Quoted	EAEQ	6,834	(230)	(3.37)	(3.37)	6,834	(230)	(3.37)	(3.37)	3,731	(259)	-6.93	-6.93
	E2 Corporate Securities -Equity Shares (ordinary)-Quoted	EACE	38,373	2,300	5.99	5.99	38,373	2,300	5.99	5.99	27,975	1,567	5.60	5.60
	E4 Equity Shares - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
	E5 Corporate Securities - Bonds - Taxable	EPBT	21,120	416	1.97	1.97	21,120	416	1.97	1.97	16,966	340	2.00	2.00
	E9 Corporate Securities -Debentures	ECOS	20,615	689	3.34	3.34	20,615	689	3.34	3.34	25,384	587	2.31	2.31
	E14 Loans - Policy Loans	ELPL	28,636	602	2.10	2.10	28,636	602	2.10	2.10	20,904	(43)	-0.20	-0.20
	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	-	-	-	-	-	-	-	-	265	1	0.22	0.22
	E23 Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	0.00	0.00
	E24 Application Money	ECAM	-	-	-	-	-	-	-	-	1,739	-	0.00	0.00
	E25 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	1,000	23	2.29	2.29	1,000	23	2.29	2.29	3,459	84	2.43	2.43
	E30 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	19,671	355	1.80	1.80	19,671	355	1.80	1.80	20,103	331	1.65	1.65
	Passively Managed Equity ETF (Non Promoter Group)	EETF	915	(83)	(9)	(9)	915	(83)	(9)	(9)	915	(82)	(9)	(9)
6	F Other than Approved Securities													
	F3 Equity Shares (Incl. Co-op Societies)	OESH	3,534	(278)	(7.88)	(7.88)	3,534	(278)	(7.88)	(7.88)	1,067	(1)	-0.07	-0.07
	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-	-	-	-	-	-	1,073	-	0.00	0.00
	F5 Equity Shares (PSU & Unlisted)	OEPU	2,566	(3)	(0)	(0)	2,566	(3)	(0)	(0)	2,500	-	-	-
	F6 Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	0.00	0.00
	Bonds - PSU – Taxable	OBPT	2,031	44	2.17	2.17	2,031	44	2.17	2.17	-	-	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	-	-	-	0	-	0.00	0.00
	F17 Securitised Assets	OPSA	1,287	13	0.98	0.98	1,287	13	0.98	0.98	1,583	18	1.11	1.11
	TOTAL		864,904	17,686	2.04	2.04	864,904	17,686	2.04	2.04	716,030	14,327	2.00	2.00

No.	Category of Investment	CAT Code	As on 30-June-2018 (Current Quarter)				As on 30-June-2018 (Year to Date)				As on 30-June-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)	%	%
A Central Government Securities														
A1	Central Government Bonds	CGSB	37,168	(329)	(0.89)	(0.89)	37,168	(329)	(0.89)	(0.89)	32,822	1,492	4.54	4.54
A4	Treasury Bills	CTRB	14,834	230	1.55	1.55	14,834	230	1.55	1.55	16,004	243	1.52	1.52
B Government Securities / Other Approved Securities														
B2	State Government Bonds/ Development Loans	SGGB	1,047	(8)	(0.72)	(0.72)	1,047	(8)	(0.72)	(0.72)	6,207	169	2.73	2.73
B4	Other Approved Securities (excluding Infrastructure Investments)	SGOA	12	(0)	(0.77)	(0.77)	12	(0)	(0.77)	(0.77)	13	0	3.43	3.43
C Housing and Loans to State Govt for housing and fire fighting equipment														
C8	Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	3,749	62	1.64	1.64	3,749	62	1.64	1.64	3,028	57	1.87	1.87
D Infrastructure Investments														
D2	Infrastructure - PSU - Equity shares - Quoted	ITPE	1,465	(112)	(7.68)	(7.68)	1,465	(112)	(7.68)	(7.68)	1,696	(78)	(4.62)	(4.62)
D3	Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	2,481	(300)	(12.08)	(12.08)	2,481	(300)	(12.08)	(12.08)	2,343	232	9.92	9.92
D5	Infrastructure - Securitised Assets	IESA	0	0	-	-	0	0	-	-	0	0	-	-
D8	Infrastructure - PSU - Debentures/ Bonds	IPTD	9,126	(98)	(1.07)	(1.07)	9,126	(98)	(1.07)	(1.07)	14,318	371	2.59	2.59
D10	Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	2,613	(6)	(0.25)	(0.25)	2,613	(6)	(0.25)	(0.25)	2,719	66	2.43	2.43
D15	Infrastructure - Equity (including unlisted)	IOEO	900	(51)	(5.66)	(5.66)	900	(51)	(5.66)	(5.66)	78	(1)	(0.72)	(0.72)
	Infrastructure - Equity (Promoter Group)	IOPE	678	(195)	(28.74)	(28.74)	678	(195)	(28.74)	(28.74)	0	0	-	-
E Approved Investment Subject To Exposure Norms														
E1	PSU - Equity Shares - Quoted	EAEQ	10,478	(373)	(3.56)	(3.56)	10,478	(373)	(3.56)	(3.56)	12,047	(516)	(4.29)	(4.29)
E2	Corporate Securities - Equity Shares (ordinary)-Quoted	EACE	94,879	4,646	4.90	4.90	94,879	4,646	4.90	4.90	106,001	5,152	4.86	4.86
E4	Equity Shares - Promoter Group	EEPG	0	0	-	-	0	0	-	-	0	0	-	-
E5	Corporate Securities - Bonds - Taxable	EPBT	1,277	(3)	(0.23)	(0.23)	1,277	(3)	(0.23)	(0.23)	1,931	79	4.08	4.08
E9	Corporate Securities - Debentures	ECOS	4,553	31	0.69	0.69	4,553	31	0.69	0.69	5,134	103	2.01	2.01
E10	Corporate Securities - Bonds - Tax free	EPBF	0	0	-	-	0	0	-	-	0	0	-	-
E17	Deposits - Deposit with Scheduled Banks, FI (incl. Bank balance awaiting Investment), CCIL, RBI	ECDB	0	0	-	-	0	0	-	-	0	0	-	-
E18	Deposits - CDs with Scheduled Banks	EDCD	0	0	-	-	0	0	-	-	0	0	-	-
E22	CCIL - CBLO	ECBO	1,342	19	1.45	1.45	1,342	19	1.45	1.45	750	11	1.45	1.45
E23	Commercial Papers	ECCP	0	0	-	-	0	0	-	-	0	0	-	-
E25	Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	1,520	7	0.48	0.48	1,520	7	0.48	0.48	1,564	33	2.10	2.10
E24	Application Money	ECAM	0	0	-	-	0	0	-	-	1,739	0	-	-
E30	Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	7,667	135	1.76	1.76	7,667	135	1.76	1.76	8,362	135	1.62	1.62
	Passively Managed Equity ETF (Non Promoter Group)	EETF	269	(23)	(8.45)	(8.45)	269	(23)	(8.45)	(8.45)	282	(23)	(8.01)	(8.01)
E32	Net Current Assets (Only in respect of ULIP Business)	ENCA	3,022	0	-	-	3,022	0	-	-	3,467	0	-	-
F Other than Approved Securities														
F3	Equity Shares (Incl. Co-op Societies)	OESH	5,858	(442)	(7.54)	(7.54)	5,858	(442)	(7.54)	(7.54)	5,733	76	1.33	1.33
F4	Equity Shares (PSUs & Unlisted)	OEPU	138	(20)	(14.50)	(14.50)	138	(20)	(14.50)	(14.50)	85	(6)	(7.55)	(7.55)
F5	Equity Shares - Promoter Group	OEPG	0	0	-	-	0	0	-	-	848	(28)	(3.25)	(3.25)
F6	Debentures	OLDB	0	0	-	-	0	0	-	-	0	0	-	-
F7	Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	0	0	-	-	0	0	-	-	0	0	-	-
F14	Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	0	0	-	-	0	0	-	-	0	0	-	-
F17	Passively managed Equity ETF (Non Promoter Group)	OETF	3,307.77	277.69	8.40	8.40	3,307.77	277.69	8.40	8.40	0	0	-	-
TOTAL			208,384	3,449	1.65	1.65	208,384	3,449	1.65	1.65	227,170	7,569	3.33	3.33

No.	Category of Investment	CAT Code	As on 30-June-2018 (Current Quarter)				As on 30-June-2018 (Year to Date)				As on 30-June-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	A Central Government Securities													
	A1 Central Government Bonds	CGSB	90,368.05	1,824.14	2.02	2.02	90,368.05	1,824.14	2.02	2.02	82,293.79	1,670.02	2.03	2.03
	A4 Treasury Bills	CTRB	6,839.83	105.12	1.54	1.54	6,839.83	105.12	1.54	1.54	4,618.03	70.36	1.52	1.52
2	B Government Securities / Other Approved Securities													
	B2 State Government Bonds/ Development Loans	SGGB	501.18	11.07	2.21	2.21	501.18	11.07	2.21	2.21	501.46	11.07	2.21	2.21
	B4 Other Approved Securities (excluding Infrastructure Investments)	SGOA	9,505.98	199.73	2.10	2.10	9,505.98	199.73	2.10	2.10	9,458.91	199.73	2.11	2.11
3	C Housing and Loans to State Govt for housing and fire fighting equipment													
	C8 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	16,747.19	384.63	2.30	2.30	16,747.19	384.63	2.30	2.30	16,902.49	389.51	2.30	2.30
4	D Infrastructure Investments													
	D2 Infrastructure - PSU - Equity shares - Quoted	ITPE	138.68	-7.28	-5.25	-5.25	138.68	-7.28	-5.25	-5.25	123.13	0.41	0.33	0.33
	D3 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	225.00	-15.96	-7.09	-7.09	225.00	-15.96	-7.09	-7.09	239.00	-0.02	-0.01	-0.01
	D8 Infrastructure - PSU - Debentures/ Bonds	IPTD	25,956.42	560.07	2.16	2.16	25,956.42	560.07	2.16	2.16	26,788.29	581.02	2.17	2.17
	D10 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	4,792.17	118.75	2.48	2.48	4,792.17	118.75	2.48	2.48	4,799.16	118.75	2.47	2.47
	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	E Approved Investment Subject To Exposure Norms													
	E1 PSU - Equity Shares - Quoted	EAEQ	1,668.26	-61.68	-3.70	-3.70	1,668.26	-61.68	-3.70	-3.70	1,056.81	-78.07	-7.39	-7.39
	E2 Corporate Securities - Equity Shares (ordinary)-Quoted	EACE	8,480.87	516.64	6.09	6.09	8,480.87	516.64	6.09	6.09	7,607.76	427.00	5.61	5.61
	E5 Corporate Securities - Bonds - Taxable	EPBT	2,267.51	44.24	1.95	1.95	2,267.51	44.24	1.95	1.95	2,273.06	44.24	1.95	1.95
	E9 Corporate Securities - Debentures	ECOS	9,494.07	225.74	2.38	2.38	9,494.07	225.74	2.38	2.38	9,386.31	224.36	2.39	2.39
	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	1,258.75	18.35	1.46	1.46	1,258.75	18.35	1.46	1.46	1,586.67	23.22	1.46	1.46
	E24 Application Money	ECAM	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	482.76	0.00	0.00	
	E25 Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	499.84	11.43	2.29	2.29	499.84	11.43	2.29	2.29	539.74	12.40	2.30	2.30
	E30 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	130,907.78	2,330.71	1.78	1.78	147,285.51	9,670.77	6.57	6.57	315,913.84	22,679.10	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	F Other than Approved Securities													
	F3 Equity Shares (Incl. Co-op Societies)	OESH	0.00	5.56	0.00	0.00	0.00	5.56	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	0.00	0.00	0.00	
	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	
	TOTAL		1,798.40	39.60	2.20	2.20	1,798.40	39.60	2.20	2.20	1,703.18	37.21	2.18	2.18

Sl. No	Particulars	For the quarter ended 30 June 2018				For the quarter ended 30 June 2017				Up to the quarter ended 30 June 2018				Up to the quarter ended 30 June 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	
1	First Year Premium																	
	i Individual Single Premium- (ISP)																	
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 10,000-25,000	0.57	-	-	-	33.01	-	-	-	0.57	-	-	-	33.01	-	-	-	
	From 25001-50,000	54.45	-	-	-	193.36	-	-	-	54.45	-	-	-	193.36	-	-	-	
	From 50,001- 75,000	3.80	3	3	63.00	-	-	-	-	3.80	3	3	63.00	-	-	-	-	
	From 75,000-100,000	34.45	18	18	195.26	42.12	43	43	225.26	34.45	18	18	195.26	42.12	43	43	225.26	
	From 1,00,001 -1,25,000	5.70	5	5	70.49	14.78	13	13	65.91	5.70	5	5	70.49	14.78	13	13	65.91	
	Above Rs. 1,25,000	405.47	44	43	709.74	406.48	75	75	729.28	405.47	44	43	709.74	406.48	75	75	729.28	
	ii Individual Single Premium (ISPA)- Annuity																	
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001-150,000	(0.74)	(1)	(1)	0.03	(2.64)	(3)	(3)	0.17	(0.74)	(1)	(1)	0.03	(2.64)	(3)	(3)	0.17	
	From 150,001-2,00,000	-	-	-	-	(6.89)	(5)	(5)	0.33	-	-	-	-	(6.89)	(5)	(5)	0.33	
	From 2,00,001-250,000	9.50	4	4	0.67	2.53	1	1	0.41	9.50	4	4	0.67	2.53	1	1	0.41	
	From 2,50,001-3,00,000	34.12	12	12	2.77	2.58	1	1	0.16	34.12	12	12	2.77	2.58	1	1	0.16	
	Above Rs. 3,00,000	302.58	24	24	25.70	3.98	1	1	2.36	302.58	24	24	25.70	3.98	1	1	2.36	
	iii Group Single Premium (GSP) **																	
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above Rs. 1,25,000	15.64	-	909	1,204.22	6.41	-	464	460.00	15.64	-	909	1,204.22	6.41	-	464	460.00	
	iv Group Single Premium- Annuity- GSPA **																	
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	v Individual Non Single Premium- INSP																	
	From 0-10000	130.49	1,872	1,847	14,137.94	332.08	5,114	5,076	22,066.32	130.49	1,872	1,847	14,137.94	332.08	5,114	5,076	22,066.32	
	From 10,000-25,000	3,709.23	20,239	19,733	141,842.95	3,389.11	19,783	19,324	97,512.76	3,709.23	20,239	19,733	141,842.95	3,389.11	19,783	19,324	97,512.76	
	From 25001-50,000	3,559.74	10,049	9,879	76,528.76	2,942.75	7,986	7,741	56,525.59	3,559.74	10,049	9,879	76,528.76	2,942.75	7,986	7,741	56,525.59	
	From 50,001- 75,000	1,416.29	2,314	2,286	28,703.96	1,096.96	1,723	1,711	21,319.61	1,416.29	2,314	2,286	28,703.96	1,096.96	1,723	1,711	21,319.61	
	From 75,000-100,000	1,405.75	1,470	1,446	18,711.02	1,183.47	1,233	1,229	14,634.94	1,405.75	1,470	1,446	18,711.02	1,183.47	1,233	1,229	14,634.94	
	From 1,00,001 -1,25,000	324.92	295	290	7,840.35	295.02	259	256	5,218.83	324.92	295	290	7,840.35	295.02	259	256	5,218.83	
	Above Rs. 1,25,000	2,125.14	902	880	30,203.51	875.55	352	350	15,637.62	2,125.14	902	880	30,203.51	875.55	352	350	15,637.62	
	vi Individual non Single Premium- Annuity- INSPA																	
	From 0-50000	71.83	151	151	-	114.55	297	297	-	71.83	151	151	-	114.55	297	297	-	
	From 50,001-100,000	57.01	59	59	-	138.99	157	157	-	57.01	59	59	-	138.99	157	157	-	
	From 1,00,001-150,000	11.69	9	9	-	42.72	32	32	-	11.69	9	9	-	42.72	32	32	-	
	From 150,001-2,00,000	15.66	8	8	-	64.47	35	35	-	15.66	8	8	-	64.47	35	35	-	
	From 2,00,001-250,000	2.50	1	1	-	19.63	8	8	-	2.50	1	1	-	19.63	8	8	-	
	From 2,50,001-3,00,000	9.35	3	3	-	35.51	13	13	-	9.35	3	3	-	35.51	13	13	-	
	Above Rs. 3,00,000	33.40	6	6	-	44.44	8	8	-	33.40	6	6	-	44.44	8	8	-	
	vii Group Non Single Premium (GNSP) **																	
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above Rs. 1,25,000	1,967.02	55	434,327	3,034,845.72	3,338.32	68	830,947	7,587,695.93	1,967.02	55	434,327	3,034,845.72	3,338.32	68	830,947	7,587,695.93	
	viii Group Non Single Premium- Annuity- GNSPA **																	
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2	Renewal Premium																	
	i Individual																	
	From 0-10000	3,500.80	67,480	65,890	136,939.75	3,730.08	70,972	69,226	128,502.13	3,500.80	67,480	65,890	136,939.75	3,730.08	70,972	69,226	128,502.13	
	From 10,000-25,000	10,587.21	104,698	102,363	297,384.02	9,722.75	97,405	95,195	240,889.29	10,587.21	104,698	102,363	297,384.02	9,722.75	97,405	95,195	240,889.29	
	From 25001-50,000	7,888.48	47,710	46,442	198,587.42	7,571.44	44,883	43,757	174,927.19	7,888.48	47,710	46,442	198,587.42	7,571.44	44,883	43,757	174,927.19	
	From 50,001- 75,000	3,680.42	15,768	15,452	88,681.24	3,211.30	15,156	14,841	80,614.78	3,680.42	15,768	15,452	88,681.24	3,211.30	15,156	14,841	80,614.78	
	From 75,000-100,000	3,227.41	5,975	5,886	47,177.63	2,621.19	5,230	5,142	42,243.93	3,227.41	5,975	5,886	47,177.63	2,621.19	5,230	5,142	42,243.93	
	From 1,00,001 -1,25,000	1,207.13	2,825	2,779	28,860.15	1,099.22	2,831	2,771	28,634.14	1,207.13	2,825	2,779	28,860.15	1,099.22	2,831	2,771	28,634.14	
	Above Rs. 1,25,000	2,594.74	2,091	2,034	44,961.45	1,947.53	1,853	1,793	38,401.52	2,594.74	2,091	2,034	44,961.45	1,947.53	1,853	1,793	38,401.52	
	ii Individual- Annuity																	
	From 0-10000	78.78	526	526	19.19	86.50	537	537	16.60	78.78	526	526	19.19	86.50	537	537	16.60	
	From 10,000-25,000	219.90	1,447	1,442	5.25	211.93	1,407	1,402	3.52	219.90	1,447	1,442	5.25	211.93	1,407	1,402	3.52	
	From 25001-50,000	401.28	2,084	2,071	2.50	376.46	1,953	1,953	2.00	401.28	2,084	2,071	2.50	376.46	1,953	1,953	2.00	
	From 50,001- 75,000	210.41	1,053	1,049	198.90	1,036	1,029	1,029	210.41	1,053	1,049	198.90	1,036	1,029	1,029	210.41	1,053	1,049
	From 75,000-100,000	270.39	508	508	-	197.56	417	417	-	270.39	508	508	-	197.56	417	417	-	
	From 1,00,001 -1,25,000	120.50	292	290	-	110.01	288	286	-	120.50	292	290	-	110.01	288	286	-	
	Above Rs. 1,25,000	421.72	362	354	-	264.43	323	314	-	421.72	362	354	-	264.43	323	314	-	

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 30 June 2018			For the quarter ended 30 June 2017			Up to the quarter ended 30 June 2018			Up to the quarter ended 30 June 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	-	40	0.01	-	-	-	-	40	0.01	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	46	407,815	17.38	56	285,267	14.82	46	407,815	17.38	56	285,267	14.82
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	9	27,381	2.43	12	546,144	18.63	9	27,381	2.43	12	546,144	18.63
7	IMF	-	-	-	-	-	-	-	-	-	-	-	-
	Total (A)	55	435,236	19.83	68	831,411	33.45	55	435,236	19.83	68	831,411	33.45
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	55	435,236	19.83	68	831,411	33.45	55	435,236	19.83	68	831,411	33.45

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 30 June 2018		Up to the quarter ended 30 June 2018		For the quarter ended 30 June 2017		Up to the quarter ended 30 June 2017	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	17,577	80.72	18,997	67.41	17,577	80.72	18,997	67.41
2	Corporate Agents-Banks	2,905	8.15	1,486	4.04	2,905	8.15	1,486	4.04
3	Corporate Agents -Others	2,680	6.51	2,731	7.21	2,680	6.51	2,731	7.21
4	Brokers	10,606	29.31	9,584	23.36	10,606	29.31	9,584	23.36
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	1,213	6.89	1,453	5.01	1,213	6.89	1,453	5.01
7	IMF	109	0.23	34	0.12	109	0.23	34	0.12
	Total (A)	35,090	131.81	34,285	107.14	35,090	131.81	34,285	107.14
1	Referral (B)	2,397	5.10	2,841	5.34	2,397	5.10	2,841	5.34
	Grand Total (A+B)	37,487	136.90	37,126	112.48	37,487	136.90	37,126	112.48

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	-	4,720	11	11	5	5	4,752	51.08
2	Survival Benefit	2,572	7,008	176	72	10	17	9,855	40.70
3	For Annuities / Pension **	-	574	-	-	-	-	574	0.36
4	For Surrender (Incl Foreclosures)	-	9,522	58	4	3	28	9,615	123.17
5	Other benefits (rider)	-	758	-	-	-	-	758	0.49
1	Death Claims *	-	641	73	2	-	-	716	15.58

* 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 ***	8	-	-	-	-	-	8	0.00
5	Other benefits - Death	-	4	-	-	-	-	4	0.29
6	Other benefits - GRTY / SUPN **	-	515	-	-	-	-	515	8.70
1	Death Claims *	-	641	-	-	-	-	641	28.95

* 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 June-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-18)	5	200	1,090	640	1,313	9
2	Unclaimed adjusted from Opening Balance	-	51	572	319	1,134	-
3	Claims reported during the period	824	4,753	9,697	1,204	11,121	774
4	Claims Settled during the period	716	4,752	9,855	574	9,615	758
5	Claims Repudiated during the period	33	-	-	-	-	4
a	Less than 3 years from the date of acceptance of risk	25	-	-	-	-	3
b	Grater than 3 year from the date of acceptance of risk	8	-	-	-	-	1
6	Claims transferred Unclaimed A/c	-	98	106	80	1,215	-
	Claims O/S at End of the period	80	52	254	871	470	21
	Less than 3 months	80	48	216	871	454	15
	3 months to 6 months	-	4	38	-	16	6
	6 months to 1 year	-	-	-	-	-	-
	1 year and above	-	-	-	-	-	-

* 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-18)	-	-	-	-	-	-
2	Unclaimed adjusted from Opening Balance	-	-	-	-	-	-
3	Claims reported during the period	641	-	-	-	8	519
4	Claims Settled during the period	641	-	-	-	8	519
5	Claims Repudiated during the period	-	-	-	-	-	-
a	Less than 3 years from the date of acceptance of risk	-	-	-	-	-	-
b	Grater than 3 year from the date of acceptance of risk	-	-	-	-	-	-
6	Claims transferred Unclaimed A/c	-	-	-	-	-	-
	Claims O/S at End of the period	-	-	-	-	-	-
	Less than 3 months	-	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-
	6 months to 1 year	-	-	-	-	-	-
	1 year and above	-	-	-	-	-	-

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 April 2018	Additions during the quarter	Complaints Resolved / settled during the quarter				Complaints Pending at as on 30 June 2018	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected	Duplicate		
1	Complaints made by customers								
a)	Death Claims	-	7	1	-	5	1	-	7
b)	Policy Servicing	-	15	9	3	3	-	-	15
c)	Proposal Processing	-	11	4	-	6	1	-	11
d)	Survival Claims	-	15	7	1	6	1	-	15
e)	ULIP Related	-	-	-	-	-	-	-	-
f)	Unfair Business Practices	-	1,026	179	135	683	29	-	1,026
g)	Others	-	33	8	5	16	4	-	33
	Total Number of complaints	-	1,107	208	144	719	36	-	1,107

2	Total No. of policies during previous year	37,126
3	Total No. of claims during previous year	1,179
4	Total No. of policies during current year	37,487
5	Total No. of claims during current year	824
6	Total No. of Policy Complaints (Current Year) per 10,000 policies (Current Year)	4
7	Total No. of Claim Complaints (Current Year) per 10,000 claims registered (Current Year)	85

8	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	-	-	-
	Total Number of complaints	-	-	-

- 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 in to 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.

The Valuation Bases:

	Sep-17		Dec-17		Mar-18		Jun-18		
	Min	Max	Min	Max	Min	Max	Min	Max	
1) Interest : Maximum and minimum interest rate taken for each segment									
i. Individual Business									
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	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	
4. Annuities – Non-participating policies	4.50%	6.75%	4.50%	6.75%	4.50%	6.75%	4.50%	6.75%	
5. Annuities- Individual Pension Plan	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	
6. Unit Linked	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	
7. Health Insurance	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	
ii. Group Business									
2) Mortality Rates : the mortality rates used for each segment ¹									
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 ²	60.80%	100.00%	60.80%	100.00%	60.80%	100.00%	60.80%	100.00%	
ii. Group Business (Term Assurance)									
3) Expense : (all are per policy unless otherwise mentioned)									
1. Life- Participating policies	494	756	498	763	503	771	508	778	
2. Life- Non-participating Policies	391	756	395	763	399	771	403	778	
3. Annuities- Participating policies	-	-	-	-	-	-	-	-	
4. Annuities – Non-participating policies	349	349	352	352	356	356	359	359	
5. Annuities- Individual Pension Plan	756	756	763	763	771	771	778	778	
6. Unit Linked ³	727	727	735	735	742	742	749	749	
7. Health Insurance	518	518	523	523	528	528	528	528	
ii. Group Business (Term Assurance)	22	77	22	77	23	78	23	79	

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_x 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 30 June 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 30 June 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 March 2018)

i. Individuals Assurances

	Mar-18	
	Min	Max
1. Interest		
Participating	No Change	No Change
Non participating	No Change	No Change
2. Expenses	No change other than allowing for implied inflation	
3. Inflation	No Change	No Change
ii. Annuities		
1. Interest	No Change	No Change
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	No change other than allowing for implied inflation	
3. Inflation	No Change	No Change
iii. Unit Linked		
1. Interest	No Change	No Change
2. Expenses	No change other than allowing for implied inflation	
3. Inflation	No Change	No Change
iv. Health		
1. Interest	No Change	No Change
2. Expenses	No change other than allowing for implied inflation	
3. Inflation	No Change	No Change
v. Group		
1. Interest	No Change	No Change
2. Expenses	No change other than allowing for implied inflation	
3. Inflation	No Change	No Change