

Exide Life Insurance Company Limited

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

Unaudited Revenue Account for the half year ended 30 September 2018

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

(₹ '000)

Particulars	Schedule	For the Quarter ended 30 September 2018	Up to the Quarter ended 30 September 2018	For the Quarter ended 30 September 2017	Up to the Quarter ended 30 September 2017
Premiums earned – net					
(a) Premium	L4	6,576,932	11,620,557	5,790,111	10,284,207
(b) Reinsurance ceded		(164,161)	(477,265)	(334,508)	(458,413)
(c) Reinsurance accepted		-	-	-	-
Income from Investments					
(a) Interest, dividends and rent – gross		2,011,321	3,922,535	1,753,664	3,401,713
(b) Profit on sale/redemption of investments		557,018	1,143,638	913,577	1,675,318
(c) (Loss) on sale/ redemption of investments		(188,767)	(629,131)	(152,398)	(363,756)
(d) Transfer Gain / (Loss) on revaluation / change in fair value		(185,288)	(111,959)	(179,037)	(106,700)
Other Income					
(a) Miscellaneous income		19,938	37,059	51,289	74,963
(b) Contribution from the shareholders' account		421,787	850,237	152,535	410,741
Total (A)		9,048,780	16,355,672	7,995,233	14,918,071
Commission	L5	422,470	776,980	386,989	658,025
Operating expenses relating to insurance business	L6	1,837,420	3,576,977	1,655,059	3,371,714
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)		2,259,890	4,353,957	2,042,048	4,029,739
Benefits paid (net)	L7	2,990,212	5,821,666	2,991,737	5,612,642
Interim bonuses paid		1,890	3,348	1,652	3,246
Change in valuation of liability against life policies					
(a) Gross		3,806,710	6,290,792	3,035,695	5,343,214
(i) Linked		(644,325)	(1,114,767)	(452,708)	(570,076)
(ii) Non-Linked		4,451,034	7,405,558	3,488,404	5,913,290
(b) (Amount ceded in reinsurance)		(13,731)	(122,254)	(82,954)	(82,954)
(c) Amount accepted in reinsurance		-	-	-	-
(d) (Amount transferred to "Fund's for discontinued policies")		-	-	-	-
Total (C)		6,785,081	11,993,551	5,946,130	10,876,148
Surplus / (Deficit) (D) = (A)-(B)-(C)		3,809	8,164	7,055	12,184
Appropriations					
Transfer to shareholders' account		-	-	-	-
Surplus transferred to / (from) Balance Sheet		3,809	8,164	7,055	12,184
Transfer to other reserves		-	-	-	-
Balance being funds for future appropriations		-	-	-	-
Total (D)		3,809	8,164	7,055	12,184
Funds for Discontinued Policies					
Opening Balance		1,426,914	1,289,077	1,379,795	1,248,858
Add : Transfer to Funds for discontinued policies		(55,141)	82,695	(638)	130,299
Less : Refunded to policyholders		-	-	-	-
Balance Carried forward to Balance Sheet		1,371,773	1,371,773	1,379,157	1,379,157
Funds for Future Appropriation					
Opening Balance		719,439	715,084	420,736	415,607
Add: Surplus transferred to (from) balance sheet		3,809	8,164	7,055	12,184
Less: Transfer to shareholders' account		-	-	-	-
Add: Current year appropriations		-	-	-	-
Balance Carried forward to Balance Sheet		723,248	723,248	427,791	427,791

Exide Life Insurance Company Limited

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

Unaudited Profit and Loss Account for the half year ended 30 September 2018

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

(₹ '000)

Particulars	Schedule	For the Quarter ended 30 September 2018	Up to the Quarter ended 30 September 2018	For the Quarter ended 30 September 2017	Up to the Quarter ended 30 September 2017
Amount transferred from policyholders account (Technical account) (A)		-	-	-	-
Income from Investments					
(a) Interest, dividends and rent - Gross		166,740	327,725	148,238	281,093
(b) Profit on sale/redemption of investments		4,760	13,055	12,384	28,865
(c) (Loss) on sale/ redemption of investments		(4,525)	(4,678)	-	-
Other income		-	-	-	-
Total (B)		166,975	336,102	160,622	309,958
Expense other than those directly related to the insurance business	6A	10,742	25,995	9,033	18,024
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		421,787	850,237	152,535	410,741
Total (C)		432,529	876,233	161,568	428,764
Profit / (loss) before tax (A) + (B) - (C)		(265,554)	(540,131)	(946)	(118,806)
Provision for tax		-	-	-	-
- Current Tax Credit / (Charge)		-	-	-	-
- Deferred Tax Credit / (Charge)		-	-	-	-
Profit / (loss) after tax		(265,554)	(540,131)	(946)	(118,806)
Appropriations					
(a) Balance at beginning of the year		(7,682,906)	(7,408,329)	(8,128,519)	(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		(7,948,460)	(7,948,460)	(8,129,465)	(8,129,465)

Exide Life Insurance Company Limited

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

Unaudited Balance Sheet as at 30 September 2018

Form : L3-A-BS

(₹ '000)

Particulars	Schedule	As at 30 September 2018	As at 30 September 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)		-	100
Sub-total		17,500,000	17,500,100
Borrowings			
Policyholders' funds:			
Credit / (debit) balance in fair value change account (net)	L11	-	-
Policy liabilities		22,061	244,046
- Par		61,342,623	50,696,997
- Non Par		22,039,693	17,883,547
- Annuity		561,081	435,348
- Pension		8,507,597	8,622,138
- VIP Non Par Pension		8,892,386	7,796,076
Funds for discontinued policies		-	-
(i) Linked		669,100	832,369
(ii) Non-Linked		702,673	546,789
Insurance reserves		-	-
Provision for linked liabilities		17,444,664	18,973,556
Fair value change (linked)		1,396,185	1,977,079
Non-unit liabilities		111,848	97,623
Total linked liabilities		18,952,697	21,048,257
Sub-total		121,689,913	108,105,566
Funds for future appropriation - Non Participating		8,164	12,184
Funds for future appropriation - Participating		715,084	415,607
Total		139,913,160	126,033,457
APPLICATION OF FUNDS			
Investments			
Shareholders'	L12	9,349,419	8,689,943
Policyholders'	L13	100,314,155	84,045,507
Assets held to cover linked liabilities	L14	19,509,949	21,783,003
Loans	L15	1,437	1,362
Fixed Assets (Net)	L16	426,897	364,625
Deferred Tax Assets		66,540	64,458
Current Assets			
Cash and bank balances	L17	960,084	2,309,765
Advances and other assets	L18	6,183,085	5,732,920
Sub-total (A)		7,143,169	8,042,684
Current liabilities	L19	4,615,297	4,979,863
Provisions	L20	231,569	107,728
Sub-total (B)		4,846,866	5,087,591
Net current assets (C) = ((A) - (B))		2,296,303	2,955,093
Miscellaneous expenditure (to the extent not written off or adjusted)	L21	-	-
Debit balance in profit and loss account (shareholders' account)		7,948,460	8,129,465
Total		139,913,160	126,033,457

Contingent Liabilities

Particulars	As at 30 September 2018	As at 30 September 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	3,003,137	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	240,226	197,126
- Claims under arbitration	509,101	375,700
Total	3,752,465	3,394,299

Exide Life Insurance Company Limited(Registration No: 114; Date of registration: 2 August 2001)
Schedules forming part of Financial Statements for the half year ended 30 September 2018**FORM L4-Premium Schedule**

(₹ '000)

Particulars

	For the quarter ended 30 September 2018	Up to the Quarter ended 30 September 2018	For the quarter ended 30 September 2017	Up to the Quarter ended 30 September 2017
Premium (net of service tax / GST)				
First year premiums	1,646,811	3,126,566	1,532,686	2,918,150
Renewal premiums	4,851,174	8,327,488	4,179,811	7,214,635
Single premiums	78,946	166,503	77,614	151,422
Total premium	6,576,932	11,620,557	5,790,111	10,284,207

FORM : L5-Commission Schedule

Commission				
Commission paid				
Direct - First year premium	295,298	561,547	277,657	479,098
- Renewal premium	126,814	214,242	108,713	177,437
- Single premium	358	1,191	618	1,491
Total	422,470	776,980	386,989	658,025
Add : Commission on reinsurance accepted	-	-	-	-
Less : Commission on reinsurance ceded	-	-	-	-
Net Commission	422,470	776,980	386,989	658,025

Break up of commission paid to intermediaries:

Agents	273,686	519,196	256,748	425,958
Brokers	99,060	172,954	86,967	160,699
Corporate agency	28,513	49,339	28,226	47,879
Referral	1,708	3,079	2,494	4,099
Bancassurance	18,614	30,940	12,549	19,032
IMF	889	1,471	5	356
Total	422,470	776,980	386,989	658,025

Exide Life Insurance Company Limited

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

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


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

(₹ '000)

Particulars	For the quarter ended 30 September 2018	Up to the Quarter ended 30 September 2018	For the quarter ended 30 September 2017	Up to the Quarter ended 30 September 2017
Employees' remuneration, welfare benefits and other manpower costs	742,740	1,493,285	749,836	1,497,385
Travel, conveyance and vehicle running expenses	29,593	64,031	29,543	57,479
Rent, rates and taxes	86,658	177,450	74,721	170,348
Repairs, maintenance and office upkeep	123,946	202,950	83,552	166,914
Printing and stationery	9,165	19,504	7,354	16,743
Communication expenses	18,511	33,922	14,951	33,207
Legal expenses	7,896	3,315	17,056	19,469
Professional charges	133,671	250,305	95,495	173,163
Medical fees	10,247	18,992	10,026	18,089
Auditors' fees, expenses etc				
a) as auditor	1,325	2,200	875	1,750
b) as advisory				
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
c) tax audit	38	75	38	75
d) Other certifications	305	430	283	545
e) Out of pocket reimbursement	6	106	124	275
Advertisement and publicity	86,458	165,788	121,245	191,059
Interest and bank charges	12,610	28,217	15,119	30,156
Agents training & Recruitment expenses	30,039	32,069	31,507	37,860
Electricity charges	18,762	37,893	22,926	43,464
GST on premium	-	-	372	1,556
Service tax/ GST expense	478	25	2,328	8,613
Sales and business promotion expenses	443,446	860,054	292,476	659,883
Exchange fluctuation loss / (gain)	-	-	-	-
Less : Expense transferred to Shareholders' Account	-	-	-	-
Membership fees	8,348	16,099	4,608	11,453
Stamp duty	31,980	97,785	56,221	185,011
Depreciation	39,606	69,010	23,007	45,288
Other expenses	1,593	3,470	1,397	1,928
Total	1,837,420	3,576,977	1,655,060	3,371,714

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

Particulars	Current Year	Previous Year
Claims - Ex-Gratia	500	-
Director sitting fees / Profit based commission	1,460	320
Board meeting / Other expenses	31	82
Legal Cost	5,784	-
Over / Short Premium	0	-
Managerial Remuneration in excess of ₹ 15,000	18,220	17,622
Total	25,995	18,024

FORM : L7-Benefits Paid Schedule

Benefits Paid (Net)				
1. Insurance Claims:				
(a) Claims by death	532,059	1,079,477	781,593	1,162,765
(b) Claims by maturity	1,106,726	2,084,522	1,046,203	1,745,413
(c) Annuities / pensions in payment	6,017	12,842	3,654	9,950
(f) Other benefits (incl Surrenders)	1,555,022	3,031,605	1,434,805	3,034,648
2. (Amount ceded in reinsurance) :				
(a) Claims by death	(209,612)	(386,779)	(274,518)	(340,135)
(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	2,990,212	5,821,666	2,991,737	5,612,642

Exide Life Insurance Company Limited

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

**FORM : L8-Share Capital Schedule**

(₹ '000)

Particulars	As at 30 September 2018	As at 30 September 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 half year ended 30 September 2018

**FORM : L10-Reserve and Surplus Schedule**

(₹ '000)

Particulars	As at 30 September 2018	As at 30 September 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	-	-

Exide Life Insurance Company Limited

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


FORM : L12-Investment Shareholders Schedule

(₹ '000)

Particulars	As at 30 September 2018	As at 30 September 2017
Investments - Shareholders'		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	6,654,164	5,332,424
Other approved securities	224,164	174,588
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	211,295	175,692
(e) Other securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	1,828,352	1,491,079
(b) Other Investment	-	-
Other investments	-	-
Sub total (A)	8,917,975	7,173,783
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	26,120	541,769
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	-	546,780
(c) Derivative instruments	-	-
(d) Debentures/ bonds	-	64,000
(e) Other securities (CBLO)	360,140	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	45,184	363,611
(b) Other Investment	-	-
Other investments (Mutual Funds)	-	-
Sub total (B)	431,444	1,516,160
Total (C) = (A) + (B)	9,349,419	8,689,943

Note:

1. Aggregate market value of quoted investments other than mutual funds and shares, having a book value of ₹ 9,349,414 (Previous year: ₹ 8,143,159) as at September 30, 2018 is ₹ 8,794,229 (Previous year: ₹ 8,282,567).

2. Government securities having a Face Value ₹ 53,000 (Previous year : ₹ 53,000) as at September 30, 2018, having Market value ₹ 56,642 (Previous year : ₹ 61,254) 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 half year ended 30 September 2018

**FORM : L13-Investment Policyholders Schedule**

(₹ '000)

Particulars	As at 30 September 2018	As at 30 September 2017
Investment - Policyholders'		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	62,099,362	49,990,362
Other approved securities	2,942,402	2,466,696
Other approved investments		
(a) Shares		
(aa) Equity (Including ETF ₹ 94,935)	4,868,182	4,876,964
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	4,498,376	5,197,989
(e) Other securities (Policy Loan)	3,216,192	2,422,788
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (includes Bond ₹ 16,873,109 and Equity ₹ 94,417)	16,967,526	15,100,656
(b) Other Investment (Equity)	-	-
Other investments (includes Bond ₹ 594,807 and Equity ₹ 600,752)	1,195,559	715,750
Sub total (A)	95,787,600	80,771,206
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	767,388	626,217
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	-	2,152,408
(c) Derivative instruments	-	-
(d) Debentures / bonds	100,002	171,648
(e) Other securities(CBLO)	3,323,380	114,884
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	199,253	172,107
(b) Other Investment	-	-
Other investments	136,532	37,038
Sub total (B)	4,526,555	3,274,302
Total (C) = (A) + (B)	100,314,155	84,045,507

Note:

- Aggregate market value of quoted investments, other than mutual funds and shares (including ETF), having a book value of ₹ 91,534,612 (Previous year: ₹ 74,083,998) as at September 30, 2018 is ₹ 88,669,492 (Previous year: ₹ 78,825,748)
- Aggregate market value of mutual funds and shares (including ETF) having a historical value of ₹ 5,291,290 (Previous year: ₹ 7,294,675) as at September 30, 2018 is ₹ 5,313,351 (Previous year: ₹ 7,538,721)
- Investment in Unlisted Equity Shares is ₹ 250,000 (Previous year: ₹ 250,000)
- During the period an amount of ₹ 30,750 (PAR), ₹ 25,000 (Non Par), ₹ 25,000 (Pension) and ₹ 19,250 (VIP Non Par Pension) has been provisioned as impairment loss with respect to the investments made in ILFS Bonds / Debentures and the same has been reported under "Transfer gain / loss on revaluation / change in fair value" in the revenue account.

Exide Life Insurance Company Limited

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


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

(₹ '000)

Particulars	As at 30 September 2018	As at 30 September 2017
Assets held to cover linked liabilities		
Long term investments		
Government securities and Government guaranteed bonds including Treasury Bills	3,747,165	3,137,398
Other approved securities	64,174	322,435
Other approved investments		
(a) Shares		
(aa) Equity (includes ETF ₹ 26,059)	9,507,784	11,520,388
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	699,978	568,436
(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 ₹ 799,870 and Equity ₹ 212,039)	1,011,909	1,578,917
(b) Other Investment (Equity)	10,696	-
Other investments (includes Equity ₹ 831,431, ETF ₹ 322,202 & Bond ₹ 75,000)	1,228,633	894,297
Sub total (A)	16,270,338	18,021,870
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	1,195,078	1,534,255
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	-	1,515,585
(c) Derivative instruments	-	-
(d) Debentures/ bonds	120,240	42,057
(d) Other securities (CBLO)	1,866,340	211,984
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	79,441	298,233
(b) Other Investment	-	-
Other investments (Mutual Funds)	-	-
Net current assets	(21,488)	159,019
Sub total (B)	3,239,611	3,761,133
Total (C) = (A) + (B)	19,509,949	21,783,003

- Note:**
- Aggregate market value of above investments, other than mutual funds and shares (including ETF), having a book value of ₹ 8,751,135 (Previous year: ₹ 7,362,968) as at September 30, 2018 is ₹ 8,647,291 (Previous year: ₹ 7,462,672)
 - Aggregate market value of mutual funds and shares (including ETF), having a historical cost of ₹ 9,343,172 (Previous year: ₹ 12,249,007) as at September 30, 2018 is ₹ 10,884,153 (Previous year: ₹ 14,161,319)
 - During the period an amount of ₹ 25,000 (ULIP) has been provisioned as impairment loss with respect to the investments made in ILFS Bonds / Debentures and the same has been reported under "Transfer gain / loss on revaluation / change in fair value" in the revenue account.

FORM : L15-Loans Schedule

(₹ '000)

Particulars	As at 30 September 2018	As at 30 September 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	1,437	1,362
Total	1,437	1,362
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	1,437	1,362
Total	1,437	1,362
Performance-wise classification		
(a) Loans classified as standard		
(aa) In India	1,437	1,362
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	1,437	1,362
Maturity-wise classification		
(a) Short term	1,091	886
(b) Long term	346	476
Total	1,437	1,362

Exide Life Insurance Company Limited

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

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

**FORM : L16 - Fixed Assets**

(₹ '000)

Particulars	Gross Block				Depreciation				Net Block	
	As at 1-Apr-18	Additions	Deductions	As at 30 Sept-18	As at 1-Apr-18	For the period	On Sales/ Adjustments	As at 30 Sept-18	As at 30 Sept-18	As at 30 Sept-17
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Application Software)	416,291	25,630	-	441,921	319,738	24,620	-	344,358	97,563	64,954
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvement	578,970	16,875	3,970	591,875	484,732	7,713	3,960	488,485	103,391	84,241
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	114,483	5,326	2,803	117,006	91,177	4,381	2,755	92,802	24,204	24,893
Information Technology Equipment	300,965	39,866	-	340,831	200,606	22,949	-	223,556	117,275	100,592
Vehicles	16,304	-	-	16,304	13,938	1,189	-	15,127	1,176	3,621
Office Equipment	197,677	12,338	2,707	207,308	159,322	8,175	2,330	165,167	42,141	37,059
Total	1,624,691	100,034	9,480	1,715,245	1,269,514	69,027	9,046	1,329,495	385,750	315,360
Capital Work-in Progress (including capital advances)	-	-	-	-	-	-	-	-	41,147	49,265
Grand Total	1,624,691	100,034	9,480	1,715,245	1,269,514	69,027	9,046	1,329,495	426,897	364,625
Previous Year	1,536,446	60,532	120	1,596,858	1,236,373	45,184	59	1,281,498	364,625	291,002

Exide Life Insurance Company Limited

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


FORM : L17-Cash and Bank Balance Schedule

(₹ '000)

Particulars	As at 30 September 2018	As at 30 September 2017
Cash and bank balances		
Cash (includes cash & cheques in hand)	131,464	169,616
Bank balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months from the date of Balance Sheet)	363,525	1,733,291
(bb) Others	-	-
(b) Current Accounts	465,095	406,858
(c) Others	-	-
Money at call and short notice		
(a) With banks	-	-
(b) With other institutions	-	-
Others	-	-
Total	960,084	2,309,765
Balances with non-scheduled banks included in (a) and (b) above	11	11
Cash and bank balances		
In India	960,084	2,309,765
Outside India	-	-
Total	960,084	2,309,765

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

Prepayments	61,692	53,359
Advance tax paid and taxes deducted at source	15,484	7,199
Advances to suppliers	74,314	31,146
Advances to employees	36,342	37,567
Total (A)	187,832	129,270

Other assets

Income accrued on investments	2,307,303	2,166,542
Outstanding premiums	706,593	608,286
Net due from entities carrying on insurance business (including reinsurers)	45,062	-
Agents' balances		
- Gross	18,581	15,644
- Less: Provision for doubtful agent's balance	-	-
Security and other deposits	863,008	459,085
Less : Provision for Security Deposit	(10,292)	(15,092)
Service tax - unutilised credit	228,861	133,448
Assets held for unclaimed amount of Policyholders'	589,903	676,341
Others (including Debtors)	1,246,234	1,559,396
Total (B)	5,995,252	5,603,650
Total (A+B)	6,183,085	5,732,920

Exide Life Insurance Company Limited

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

**FORM : L19-Current Liabilities Schedule**

(₹ '000)

Particulars	As at 30 September 2018	As at 30 September 2017
Current liabilities		
Agents' balances	402,554	299,745
Balances due to other insurance companies (net)	-	193,385
Premiums received in advance	91,926	233,251
Sundry creditors	322,245	273,895
Claims outstanding	577,676	483,076
Maturity / Annuities / Foreclosures due	50,645	13,911
Accrued expenses	1,199,073	1,292,662
Proposal / policy deposits / Unallocated premium / Others	511,590	427,377
Unclaimed amount of policyholder's	589,903	690,465
Cash bonus payable	5,073	3,354
Statutory dues payable	27,485	24,987
Tax Deducted at Source payable	28,456	29,587
Salary payable	7,202	13,163
Service tax / GST payable	143,820	170,730
Other Liabilities (last day unit to be created)	657,649	830,276
Total	4,615,297	4,979,863

FORM : L20-Provisions Schedule**Provisions**

For taxation (net of advance tax paid)	-	-
Provision for diminishing of investment assets (ILFS)	100,000	-
For Rent / lease equalization	30,842	31,079
For other provisions (Gratuity and Compensated absences)	100,727	76,649
Total	231,569	107,728

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 September 2018	Up to the quarter ended 30 September 2018	For the quarter ended 30 September 2017	Up to the quarter ended 30 September 2017
1	New business premium income growth:				
	Participating	3.7%	-7.2%	-10.0%	-2.5%
	Non Participating	23.1%	32.6%	-4.8%	15.2%
	Pension- Individual	na	na	na	na
	VIP Non Par Pension	-57.6%	-48.9%	-74.7%	-91.5%
	Annuity	39.3%	145.0%	25.3%	9.9%
	Unit - Linked - Individual Pension	-91.0%	-89.1%	na	na
	Unit - Linked - Individual	-53.3%	-9.1%	11.2%	-4.0%
	Unit - Linked - Group	na	40.1%	-87.1%	-23.5%
2	Net retention ratio	97.5%	95.9%	94.2%	95.5%
3	Ratio of expenses of management	34.4%	37.5%	35.3%	39.2%
4	Commission ratio	6.4%	6.7%	6.7%	6.4%
5	Ratio of policy holders' liabilities to shareholders' funds	1281.6%	1281.6%	1158.2%	1158.2%
6	Growth rate of shareholders' fund (over previous year same quarter)	-5.4%	-5.4%	-1.3%	-1.3%
7	Ratio of policyholders' surplus to policy holders' liability	-0.7%	-0.7%	-0.4%	-0.4%
8	Change in net worth - (Rs. Mn)	(266)	(541)	(1)	(119)
9	Profit / (loss) after tax / total income	-3.0%	-3.3%	0.0%	-0.8%
10	(Total real estate + loans)/ cash and invested assets	2.5%	2.5%	2.1%	2.1%
11	Total investments/ (capital + total surplus) *	1352.4%	1352.4%	1222.1%	1222.1%
12	Total affiliated investments/ (capital + total surplus)	1.1%	1.1%	1.1%	1.1%
13	Investment Yield (Gross and Net) With realized gains / (losses)				
	Participating	2.1%	4.1%	2.2%	4.3%
	Non Participating	1.8%	3.8%	2.6%	4.7%
	Pension	1.9%	3.9%	2.2%	4.2%
	Unit Linked Funds	1.0%	2.0%	2.9%	6.1%
	Shareholders	1.8%	3.6%	1.9%	3.8%
	Without realized gains / (losses)				
	Participating	1.8%	4.0%	2.1%	4.3%
	Non Participating	1.6%	3.7%	2.6%	4.7%
	Pension	1.7%	3.9%	2.1%	4.3%
	Unit Linked Funds	0.5%	1.8%	1.8%	5.0%
	Shareholders	1.8%	3.6%	1.8%	3.7%
14	Conservation Ratio				
	Linked	84.9%	82.2%	75.8%	79.5%
	Non Linked	72.5%	67.8%	69.0%	69.2%
	Pension	86.0%	83.4%	78.3%	81.5%
		84.5%	86.4%	51.3%	65.6%
15	Persistence Ratio **				
	For 13th month	66.6%	66.6%	61.7%	61.7%
	For 25th month	52.4%	52.4%	51.3%	51.3%
	For 37th month	47.7%	47.7%	52.1%	52.1%
	For 49th Month	50.2%	50.2%	56.3%	56.3%
	for 61st month	53.4%	53.4%	54.6%	54.6%
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)	(0.31)	(0.31)	(0.07)	(0.07)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.31)	(0.31)	(0.07)	(0.07)
6	(iv) Book value per share (Rs 10 Paid Up)	5.46	5.46	5.35	5.35

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

**

1) Persistence ratios have been calculated based on the data as at 30 September 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 52.4% for 2018 is based on the new business written from 01 October 2015 to 30 September 2016 and 25th month's 51.3% for 2017 is based on new business written from 01 October 2014 to 30 September 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 September 2018**

(₹ Lacs)

Sl.No.	Particular	As on 30 September 2018	As on 30 September 2017
1	<u>Linked</u>		
a	Life	176,570	194,820
b	General Annuity	-	-
c	Funds for discontinued policies	6,691	8,324
d	Pension	12,956	15,663
e	Health	-	-
2	<u>Non-Linked</u>		
a	Life	833,767	685,649
b	General Annuity	5,611	4,353
c	Funds for discontinued policies	7,027	5,468
d	Pension	174,000	164,182
e	Health	56	156

Exide Life Insurance Company Limited

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


FORM : L25 (I) - Geographical Distribution Channel - Individuals (Apr to Sept-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	1,494	1,472	4.07	111.98	6,845	6,626	25.46	751.74	8,339	8,098	29.53	863.72
2	Arunachal Pradesh	-	-	-	-	9	9	0.09	0.26	9	9	0.09	0.26
3	Assam	73	71	0.28	3.90	1,151	1,106	4.08	54.30	1,224	1,177	4.35	58.21
4	Bihar	369	366	0.99	9.69	2,234	2,196	6.50	92.10	2,603	2,562	7.50	101.79
5	Chattisgarh	18	17	0.06	0.53	205	198	0.58	18.95	223	215	0.64	19.47
6	Goa	6	5	0.03	0.15	209	194	1.10	21.25	215	199	1.13	21.40
7	Gujarat	880	879	2.05	26.48	6,538	6,424	19.85	305.34	7,418	7,303	21.91	331.82
8	Haryana	190	190	0.55	13.05	1,220	1,166	4.77	146.99	1,410	1,356	5.32	160.04
9	Himachal Pradesh	196	195	0.56	5.85	430	426	1.23	12.45	626	621	1.79	18.29
10	Jammu & Kashmir	56	56	0.18	1.24	365	357	1.22	15.67	421	413	1.39	16.91
11	Jharkhand	211	211	0.60	9.57	1,128	1,079	3.70	57.70	1,339	1,290	4.30	67.28
12	Karnataka	1,216	1,179	3.84	73.03	7,863	7,479	33.68	754.04	9,079	8,658	37.52	827.07
13	Kerala	196	189	0.98	10.27	1,266	1,202	6.90	56.77	1,462	1,391	7.88	67.04
14	Madhya Pradesh	115	111	0.43	4.07	1,498	1,410	5.82	82.47	1,613	1,521	6.25	86.54
15	Maharashtra	2,433	2,416	5.28	59.34	8,920	8,635	28.71	534.22	11,353	11,051	33.99	593.57
16	Manipur	3	3	0.03	0.09	11	11	0.04	0.32	14	14	0.07	0.41
17	Meghalaya	2	2	0.01	0.04	8	8	0.03	0.16	10	10	0.03	0.19
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Naqaland	-	-	-	-	6	6	0.02	0.10	6	6	0.02	0.10
20	Orissa	1,462	1,437	3.42	54.68	3,905	3,763	11.96	210.75	5,367	5,200	15.38	265.43
21	Punjab	196	195	0.61	11.03	1,495	1,448	4.62	169.16	1,691	1,643	5.23	180.19
22	Rajasthan	215	207	0.53	21.48	1,773	1,679	5.84	301.69	1,988	1,886	6.37	323.17
23	Sikkim	2	2	0.01	0.11	29	27	0.12	1.80	31	29	0.13	1.91
24	Telangana	553	539	1.55	62.28	4,529	4,306	18.73	699.38	5,082	4,845	20.28	761.66
25	Tamil Nadu	516	500	1.83	34.43	5,146	4,904	24.23	400.20	5,662	5,404	26.06	434.64
26	Tripura	7	7	0.04	0.24	245	244	0.87	6.48	252	251	0.91	6.72
27	Uttar Pradesh	960	940	2.42	50.65	6,394	6,202	19.75	453.25	7,354	7,142	22.17	503.91
28	Uttrakhand	304	301	1.05	12.34	1,194	1,177	3.99	77.86	1,498	1,478	5.04	90.21
29	West Bengal	192	188	0.48	10.16	4,152	3,829	14.50	194.81	4,344	4,017	14.98	204.97
30	Andaman & Nicobar Islands	-	-	-	-	7	7	0.06	0.31	7	7	0.06	0.31
31	Chandigarh	(1)	(1)	(0.00)	(0.02)	79	77	0.28	8.24	78	76	0.28	8.21
32	Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	8	8	0.07	2.77	1,719	1,681	7.66	146.73	1,727	1,689	7.73	149.50
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Pondicherry	2	2	0.00	0.04	43	43	0.18	3.46	45	45	0.18	3.51
Total		11,874	11,687	31.94	589.49	70,616	67,919	256.56	5,578.95	82,490	79,606	288.50	6,168.44

Exide Life Insurance Company Limited

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


FORM : L25 (II) - Geographical Distribution Channel - Group (Apr to Sept-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	-	-	-	-	-	52	0	2	-	52	0.00	2.09
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	-	-	-	-	6	3,065	0.31	284.76	6	3,065	0.31	284.76
8	Haryana	-	-	-	-	3	50,075	7.94	16,365.35	3	50,075	7.94	16,365.35
9	Himachal Pradesh	-	-	-	-	-	(4)	(0.00)	(1.60)	-	(4)	(0.00)	(1.60)
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	3	93,569	1.39	303.32	3	93,569	1.39	303.32
12	Karnataka	-	-	-	-	20	163,879	7.26	12,103.63	20	163,879	7.26	12,103.63
13	Kerala	-	-	-	-	-	3,243	0.13	400.18	-	3,243	0.13	400.18
14	Madhya Pradesh	-	-	-	-	-	692	0.14	42.35	-	692	0.14	42.35
15	Maharashtra	-	-	-	-	16	58,539	13.50	9,341.30	16	58,539	13.50	9,341.30
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Naqaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	2	49,165	0.75	168.73	2	49,165	0.75	168.73
21	Punjab	-	-	-	-	-	221	0.06	215.81	-	221	0.06	215.81
22	Rajasthan	-	-	-	-	-	133	0.01	13.48	-	133	0.01	13.48
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Telangana	-	-	-	-	8	19,648	2.42	2,306.18	8	19,648	2.42	2,306.18
25	Tamil Nadu	-	-	-	-	13	341,042	5.00	2,137.13	13	341,042	5.00	2,137.13
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	1	708	0.24	330.80	1	708	0.24	330.80
28	UttraKhand	-	-	-	-	1	125	0.06	17.39	1	125	0.06	17.39
29	West Bengal	-	-	-	-	3	25,762	0.52	278.84	3	25,762	0.52	278.84
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	77	0.00	3.35	-	77	0.00	3.35
32	Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	5	12,961	1.08	2,189.96	5	12,961	1.08	2,189.96
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Pondicherry	-	-	-	-	-	(243)	(0.01)	(30.42)	-	(243)	(0.01)	(30.42)
Total		-	-	-	-	81	822,701	40.81	46,469.50	81	822,701	40.81	46,469.50

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	93,494
	Investments (Policyholders)	8A	1,003,142
	Investments (Linked Liabilities)	8B	195,099
2	Loans	9	14
3	Fixed Assets	10	4,269
4	Current Assets		
	a. Cash & Bank Balance	11	9,601
	b. Advances & Other Assets	12	61,831
5	Current Liabilities		
	a. Current Liabilities	13	(46,153)
	b. Provisions	14	(2,316)
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		79,485
	Deferred Tax Assets		665
Application of Funds as per Balance Sheet (A)			1,399,132

Reconciliation of Investment Assets	
Total Investment Assets (As per Balance Sheet)	1,291,735
Balance Sheet Value of:	
A. Life Fund	913,415
B. Pension , General Annuity Fund & Group Business	183,221
C. Unit Linked Funds	195,099
	1,291,735

	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	9,601
4	Advances & Other Assets (if any)	12	61,831
5	Current Liabilities	13	(46,153)
6	Provisions	14	(2,316)
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		79,485
	Deferred Tax Assets		665
TOTAL (B)			107,396
Investment Assets(A-B)			1,291,735

NON- Linked Business

A. LIFE FUND	PERCENTAGE AS PER REG.	SH			PH		Book Value (SH+PH) (a+b+c+d+e)	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%	2,596	64,207	1,440	388,400	138,855	595,497	65%	-	595,497	570,178	
2	Central Govt Sec, State Govt Sec or Other approved Securities	Not less than 50%	2,596	66,449	1,440	403,909	142,744	617,138	68%	-	617,138	591,519	
3	INVESTMENTS SUBJECT TO EXPOSURE NORMS		-	-	-	-	-	-	-	-	-	-	
	a Housing and Infrastructure		-	-	-	-	-	-	-	-	-	-	
	1. Approved Investments		903	17,833	-	97,227	28,592	144,555	16%	(60)	144,495	139,488	
	2. Other investments	Not less than 15%	-	-	-	-	-	-	0%	-	-	-	
	b (i) Approved Investments		459	5,255	30	94,535	38,903	139,182	15%	1,049	140,231	138,945	
	(ii) Other Investments not to exceed 15%	Not exceeding 35%	0	0	-	7,396	5,143	12,539	1%	(988)	11,551	10,851	
TOTAL LIFE FUND			100%	3,957	89,537	1,470	603,068	215,383	913,414	100%	0	913,415	880,803

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%	-	99,973	99,973	55%	-	99,973	99,049
2	Central Govt Sec , State Govt Sec or Other Approved Securities	Not less than 40%	-	109,998	109,998	60%	-	109,998	109,032
3	Balance in Approved Investment	Not exceeding 60%	260.20	70,973	71,233	40%	220	71,453	71,270
4	Other Investment #		-	1,770	1,770	0%	-	1,770	1,328
TOTAL PENSION & GENERAL ANNUITY AND GROUP BUSINESS			100%	260.20	182,740	183,001	220	183,221	181,630

C. Linked Business		PERCENTAGE AS PER REG.	PH PAR	NON PAR	Total Fund	ACTUAL %
1	Approved investments	Not less than 75%	-	182,706	182,706	94%
2	Other investments	Not more than 25%	-	12,393	12,393	6%
TOTAL LINKED INSURANCE FUND			100%	195,099	195,099	100%

- Note 1) (+) FRSM refers "Funds representing Solvency Margin"
 2) Funds Beyond Solvency Margin Shall have a Separate Custody account
 3) Other Investments are permitted under Section 27A(2) and 27B(3) of Insurance Act 1938 as amended from time to time.
 4) Pattern of Investment is applicable to both Shareholders Funds representing solvency Margin and Policy holders funds
 5) Exposure Norms shall apply to funds held beyond Solvency Margin Held in a separate Custody account
 6) # Other Investment in Bonds/Debtenture on account of rating downgrade in Pension & General Annuity And Group Business Fund.

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 September 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	823	7	-	6,087	7,023	2,649	58,758	3,325	35,814
Add : Inflows During the quarter	1	19	0	-	743	57	10	-	151	-
Increase/(Decrease) Value Of Inv(net)	0	11	0	-	66	51	37	226	33	(28)
Less: Outflow During the quarter	1	37	-	-	1,373	154	176	2,634	209	2,714
TOTAL INVESTIBLE FUNDS (MKT VALUE)	18	816	7	-	5,522	6,977	2,520	56,350	3,300	33,072

	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	7	37	570	70	2	29	0	0	3,227	58	3,099	44	1,734	69	14,040	25	1,691	51	0	0
B State Government securities	0	0	0	0	0	0	0	0	0	0	0	0	70	3	204	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	399	7	244	3	255	10	5,790	10	305	9	0	0
E Infrastructure Bonds	0	0	83	10	0	0	0	0	480	9	659	9	241	10	3,470	6	316	10	0	0
F Equity	4	25	0	0	4	50	0	0	698	13	1,734	25	0	0	26,405	47	420	13	27,984	85
G Money Market Investment	1	6	67	8	1	18	0	0	522	9	950	14	196	8	3,941	7	420	13	827	2
H Mutual Funds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I Deposits with Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SUB TOTAL (A)	12	67	796	98	7	97	0	0	5,325	96	6,686	96	2,496	99	53,851	96	3,175	96	28,811	87
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	20	2	0	0	0	0	101	2	91	1	56	2	657	1	63	2	0	0
Dividend Receivable	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11	0	0	0	6	0
Bank Balance	6	31	0	0	0	1	0	0	30	1	1	0	1	0	5	0	1	0	5	0
Receivable for Sale of investments	0	0	0	0	0	0	0	0	6	0	4	0	0	0	103	0	0	0	94	0
Other Current Assets (for Investments)	0	0	0	0	0	0	0	0	1	0	17	0	0	0	0	0	16	0	0	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	(0)	(0)	(11)	(0)	(26)	(1)	(805)	(1)	(3)	(0)	(168)	(1)
Fund Management of Charges Payable	(0)	(0)	(1)	(0)	(0)	(0)	0	0	(5)	(0)	(9)	(0)	(2)	(0)	(70)	(0)	(3)	(0)	(51)	(0)
Other current liabilities (for Investments)	0	0	0	0	0	0	0	0	0	0	0	0	(6)	(0)	(89)	(0)	0	0	(114)	(0)
SUB TOTAL (B)	6	32	20	2	0	1	0	0	133	2	93	1	24	1	(187)	(0)	75	2	(227)	(1)
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	750	1	0	0	0	0
B Infrastructure Bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
C Equity	0	1	0	0	0	2	0	0	64	1	198	3	0	0	1,936	3	50	2	4,488	14
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	1	0	0	0	2	0	0	64	1	198	3	0	0	2,686	5	50	2	4,488	14
Total A + B + C	18	100	816	100	7	100	0	0	5,522	100	6,977	100	2,520	100	56,350	100	3,300	100	33,072	100
Funds Carried Forward (As Per LB2)	18	100	816	100	7	100	0	0	5,522	100	6,977	100	2,520	100	56,350	100	3,300	100	33,072	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 September 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	ULIF011161209PRIM EEQU114 - Individual Prime Equity Fund	ULIF012161209PNPRESER VR114 - Individual Preserver Pension Fund	ULIF013161209PNPRIM 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)	385	2,601	4,764	325	12,034	21,699	2,443	3,500	18,128	12,002	6,921	2,236	201,541
Add : Inflows During the quarter	1	4	14	39	204	969	29	10	0	645	368	284	3,548
Increase/(Decrease) Value Of Inv/net)	5	36	46	4	143	(43)	31	(3)	332	27	100	(102)	972
Less: Outflow During the quarter	20	190	457	41	299	94	82	116	1,530	190	697	36	10,961
TOTAL INVESTIBLE FUNDS(MKT VALUE)	370	2,451	4,367	327	12,082	22,531	2,420	3,391	16,931	12,574	6,691	2,383	195,099

	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	ULIF011161209PRIM EEQU114-Individual Prime Equity Fund	ULIF012161209PNPRESER VR114-Individual Preserver Pension Fund	ULIF013161209PNPRIM 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	97.81	26.40	1,619.16	66.05	0.00	0.00	236.41	72.25	7,139.04	59.09	0.00	0.00	1,392.03	57.52
B State Government securities	0.00	0.00	100.05	4.08	0.00	0.00	104.43	0.86	0.00	0.00	0.00	0.00	129.01	5.33
C Other Approved Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.92	0.05	0.00	0.00	5.92	0.24
D Corporate bonds	59.51	16.06	328.03	13.38	0.00	0.00	827.35	6.85	0.00	0.00	0.00	0.00	321.23	13.27
E Infrastructure Bonds	25.49	6.88	77.87	3.18	0.00	0.00	1,590.38	13.16	0.00	0.00	0.00	0.00	241.40	9.97
F Equity	46.24	12.48	0.00	0.00	3,816.44	87.40	0.00	0.00	17,877.77	79.35	0.00	0.00	2,785.25	82.13
G Money Market Investment	135.40	36.55	313.80	12.80	42.40	0.97	86.20	0.72	2,649.50	21.93	0.00	0.00	303.80	12.55
H 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	171.50	5.06
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	5.06	0.19
SUB TOTAL (A)	364.44	98.37	2,438.91	99.50	3,858.84	88.37	322.61	98.59	12,316.62	101.94	20,093.17	89.18	2,393.40	98.89
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	2,956.75	87.19
Accrued Interest	3.22	0.87	52.49	2.14	0.00	0.00	222.24	1.84	0.00	0.00	0.00	0.00	0.00	0.00
Dividend Receivable	0.02	0.00	0.00	0.00	1.58	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.67	0.02
Bank Balance	1.01	0.27	1.00	0.04	1.03	0.02	0.06	0.02	1.29	0.01	1.22	0.01	1.07	0.04
Receivable for Sale of Investments	0.00	0.00	0.00	0.00	19.23	0.44	0.00	0.00	0.00	0.00	0.00	0.00	8.50	0.25
Other Current Assets (for Investments)	0.00	0.00	0.00	0.00	0.29	0.01	5.56	0.04	48.17	0.40	147.69	0.66	0.14	0.01
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	(25.01)	(1.02)	0.00	0.00	0.00	0.00	(494.77)	(4.10)	(124.59)	(0.55)	(24.04)	(0.99)
Fund Management of Charges Payable	(0.52)	(0.14)	(1.80)	(0.07)	(6.70)	(0.15)	(0.16)	(0.05)	(11.60)	(0.10)	(30.21)	(0.13)	(2.34)	(0.10)
Other current liabilities (for Investments)	(0.24)	(0.06)	(14.36)	(0.59)	(7.98)	(0.18)	(0.65)	(0.26)	0.00	0.00	0.00	0.00	(1.26)	(0.05)
SUB TOTAL (B)	3.48	0.94	12.33	0.50	7.46	0.17	4.62	1.41	(234.67)	(1.94)	(1.93)	(0.01)	26.81	1.11
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	2.56	0.69	0.00	0.00	500.26	11.46	0.00	0.00	2,439.29	10.83	0.00	0.00	446.88	13.18
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	13.18	0.39
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	503.95	2.98
SUB TOTAL (C)	2.56	0.69	0.00	0.00	500.26	11.46	0.00	0.00	2,439.29	10.83	0.00	0.00	446.88	13.18
Total A + B + C	370	100	2,451	100	4,367	100	327	100	12,082	100	22,531	100	2,420	100
Funds Carried Forward (As Per LB2)	370		2,451		4,367		327		12,082		22,531		2,420	

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 September 2018


(₹ Lacs)

No	Name of the Scheme	Date of Launch	Par/Non Par	Assets Held as on 30 September 2018	NAV as on 30 September 2018	NAV as on 30 September 2018 (as per LB2)	NAV as on 30 June 2018	NAV as on 31 March 2018	NAV as on 31 December 2017	NAV as on 30 September 2017	Annualised Return/Yield	3 Year Rolling CAGR	Highest NAV Since Inception
1	ULGF00124/08/04EBBALANCE114-Group Balanced Fund	24-Aug-04	NON-PAR	17.74	33.2033	33.2033	32.7062	32.2412	32.3751	31.8916	4.11%	6.14%	33.7718
2	ULGF00224/08/04EBDEBT114-Group Debt Fund	24-Aug-04	NON-PAR	815.56	28.0293	28.0293	27.6581	27.8610	27.5962	27.8163	0.77%	6.18%	28.1993
3	ULGF00324/08/04EBGROWTH114-Group Growth Fund	24-Aug-04	NON-PAR	7.17	43.5655	43.5655	42.9961	41.6968	42.5276	40.9409	6.41%	9.92%	45.3056
4	ULGF00524/08/04EBSECURE114-Group Secure Fund	24-Aug-04	NON-PAR	5,522.49	30.1180	30.1180	29.8261	29.8362	29.7276	29.5524	1.91%	6.94%	30.4837
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	6,691.00	13.9281	13.9281	13.7284	13.5366	13.3519	13.1682	5.77%	6.12%	13.9281
7	ULIF01527/12/10ACTASSET114-Exide Life Active Asset Allocation Fund	27-Dec-10	NON-PAR	12,573.78	18.4124	18.4124	18.3554	18.1447	18.6254	17.7673	3.63%	7.96%	19.2628
8	ULIF00118/10/04BALANCE114-Individual Balanced Fund	18-Oct-04	NON-PAR	6,977.17	32.5524	32.5524	32.3243	32.3464	32.5814	32.0544	1.55%	6.71%	33.3963
9	ULIF00218/10/04DEBT114-Individual Debt Fund	18-Oct-04	NON-PAR	2,519.64	28.6429	28.6429	28.2422	28.4664	28.1556	28.3303	1.10%	6.79%	28.7966
10	ULIF00514/10/05EQUITY114-Individual Equity Fund	14-Oct-05	NON-PAR	33,071.75	30.6838	30.6838	30.8083	30.3338	31.7232	29.1948	5.10%	8.70%	33.3869
11	ULIF00318/10/04GROWTH114-Individual Growth Fund	18-Oct-04	NON-PAR	56,350.15	37.3893	37.3893	37.2828	36.6965	37.3426	35.8527	4.29%	7.92%	39.1700
12	ULIF00627/11/07GTDGROWTH114-Individual Guaranteed Growth Fund	27-Nov-07	NON-PAR	370.48	20.6542	20.6542	20.4072	20.0443	19.9479	19.6355	5.19%	6.63%	20.8267
13	ULIF01016/12/09PRESERVER114-Individual Preserver Fund	16-Dec-09	NON-PAR	12,081.95	20.9934	20.9934	20.7464	20.8751	20.6402	20.7636	1.11%	6.66%	21.1248
14	ULIF01216/12/09PNPRESERV114-Individual Preserver Pension Fund	16-Dec-09	NON-PAR	2,420.22	21.0224	21.0224	20.7569	20.8732	20.6572	20.7787	1.17%	6.45%	21.1333
15	ULIF01116/12/09PRIMEEQU114-Individual Prime Equity Fund	16-Dec-09	NON-PAR	22,530.54	18.9979	18.9979	19.0112	18.7783	19.5768	18.1069	4.92%	8.83%	20.6073
16	ULIF01316/12/09PNPRIMEEQU114-Individual Prime Equity Pension Fund	16-Dec-09	NON-PAR	3,391.24	18.9732	18.9732	19.0141	18.6791	19.5191	18.0011	5.40%	9.11%	20.6491
17	ULIF00418/10/04SECURE114-Individual Secure Fund	18-Oct-04	NON-PAR	3,300.07	30.5976	30.5976	30.3016	30.3635	30.3803	30.2457	1.16%	6.55%	30.9945
18	ULIF01403/12/10GTDNAV114-Market Shield	3-Dec-10	NON-PAR	16,930.97	16.5929	16.5929	16.3085	15.7832	16.0670	15.3154	8.34%	7.94%	17.2200
19	ULIF01701/01/17MIDCAP114-Exide Life Midcap Fund	16-Mar-17	NON-PAR	2,382.54	10.3281	10.3281	10.7482	11.3014	11.6994	10.8854	-5.12%	NA	11.9679
20	ULIF00705/02/08PENDEBT114-Pension Debt Fund	5-Feb-08	NON-PAR	2,451.24	23.7838	23.7838	23.4523	23.5838	23.3282	23.4640	1.36%	6.84%	23.8835
21	ULIF00805/02/08PENEQUITY114-Pension Equity Fund	5-Feb-08	NON-PAR	4,366.55	21.4545	21.4545	21.3292	20.7565	21.7522	20.0807	6.84%	9.51%	23.2019
22	ULIF00905/02/08PENLIQUID114-Pension Liquid Fund	5-Feb-08	NON-PAR	327.23	21.3336	21.3336	21.0382	20.7452	20.4583	20.1790	5.72%	6.08%	21.3336
	TOTAL			195,099									

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 September 2018

(₹ Lacs)

Detail Regarding debt securities(ULIP)

	MARKET VALUE				Book Value			
	As at 30 September, 2018	as % of total for this class	As at 30 September, 2017	as % of total for this class	As at 30 September, 2018	as % of total for this class	As at 30 September, 2017	as % of total for this class
Break down by credit rating								
AAA rated	16,499	24%	21,369	29%	16,776	24%	20,841	29%
AA or better	496	1%	1,197	2%	502	1%	1,153	2%
Rated below AA but above A	-	0%	-	0%	-	-	-	0%
Rated below A but above B	-	-	-	-	-	-	-	-
Rated D	750	-	-	-	1,005	0	-	-
Any other (Sovereign)	50,064	74%	49,941	69%	50,567	73%	49,516	69%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	13,948	21%	18,745	26%	13,518	20%	18,387	26%
more than 1 year and upto 3years	8,198	12%	5,953	8%	8,549	12%	5,670	8%
More than 3 years and up to 7years	19,140	28%	11,074	15%	19,667	29%	10,862	15%
More than 7 years and up to 10 years	19,771	29%	16,288	22%	20,175	29%	16,194	23%
More than 10 years and up to 15 years	1,508	2%	12,160	17%	1,630	2%	12,190	17%
More than 15 years and up to 20 years	4,107	6%	2,154	3%	4,152	6%	2,168	3%
Above 20 years	1,139	2%	6,132	8%	1,159	2%	6,039	8%
Breakdown by type of the issuer								
a. Central Government	49,434	73%	46,729	64%	49,933	73%	46,374	65%
b. State Government	630	1%	3,212	4%	634	1%	3,142	4%
c. Corporate Securities	17,745	26%	22,566	31%	18,283	27%	21,995	31%

(₹ Lacs)

Detail Regarding debt securities(NON ULIP)

	MARKET VALUE				Book Value			
	As at 30 September, 2018	as % of total for this class	As at 30 September, 2017	as % of total for this class	As at 30 September, 2018	as % of total for this class	As at 30 September, 2017	as % of total for this class
Break down by credit rating								
AAA rated	229,813	25%	232,554	27%	236,340	24%	218,417	27%
AA or better	2,483	0%	10,092	1%	2,500	0%	9,350	1%
Rated below AA but above A	1,955	0	2,060	0	2,030	0	2,035	0.00
Rated below A but above B	-	-	-	-	-	-	-	-
Rated D	3,000	-	-	-	4,000	-	-	-
Any other (Sovereign)	700,551	75%	625,228	72%	727,136	75%	591,321	72%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	12,602	1%	19,858	2%	12,745	1%	19,764	2%
more than 1 year and upto 3years	39,337	4%	21,669	2%	39,436	4%	20,874	3%
More than 3 years and up to 7years	83,804	9%	100,200	12%	85,513	9%	93,525	11%
More than 7 years and up to 10 years	174,209	19%	153,953	18%	176,935	18%	144,937	18%
More than 10 years and up to 15 years	248,893	27%	229,092	26%	258,844	27%	216,633	26%
More than 15 years and up to 20 years	103,982	11%	76,356	9%	109,009	11%	72,316	9%
Above 20 years	274,976	29%	268,806	31%	289,523	30%	253,075	31%
Breakdown by type of the issuer								
a. Central Government	693,146	74%	624,173	72%	719,646	74%	590,319	72%
b. State Government	7,405	1%	1,055	0%	7,490	1%	1,001	0%
c. Corporate Securities	237,251	25%	244,706	28%	244,869	25%	229,802	28%

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 September 2018	Upto the Quarter ended 30 September 2018	For the Quarter ended 30 September 2017	Upto the Quarter ended 30 September 2017
Exide Industries Ltd	Premium Income	-	56.30	-	53.10
	Benefits paid (Claims during the year)	21.02	21.02	26.02	26.02
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 September 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	0.02	0.15	-	1.97
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Services provided by the company (Premium Paid)	-	3.87	-	3.64
	Share capital as on 30 September 2018	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Sonata Software Limited	Premium Income	2.44	32.12	0.09	24.57
	Benefits paid (Claims during the year)	-	-	10.00	15.00
	Investment	-	-	-	-
	Services provided by the company	436.40	441.87	71.81	141.17
	Share capital as on 30 September 2018	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Chloride Power Systems & Solutions Limited	Premium Income	20.00	20.00	-	-
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 September 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 September 2018	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Prism Cement Limited	Premium Income	88.05	180.27	3.18	92.46
	Benefits paid (Claims during the year)	11.58	15.58	58.61	73.11
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 September 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 September 2018	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Outlook Publishing (India) Pvt Ltd	Premium Income	0.02	(0.01)	0.00	0.04
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 September 2018	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Hathway Cable & Datacom Limited	Premium Income	0.12	12.14	0.13	(3.78)
	Benefits paid (Claims during the year)	0.48	15.15	11.07	51.72
	Investment	-	1,016.75	-	1,016.75
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 September 2018	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Employees Group Gratuity cum Life Assurance Scheme (Trust)	Premium Income received from Grauity Trust	-	-	-	-
	Benefits paid (Claims during the year)	57.78	110.37	46.54	92.93
	Contribution made to Gratuity Trust by the Company	-	-	-	-
	Expenses incurred on behalf of the company	-	-	0.01	0.01
Key Management Personnel *	Managerial Remuneration	207.61	415.21	221.04	442.08
	Premium Income	7.99	8.62	8.12	8.62

* 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. Shyamsunder 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 September 2018



₹ Lacs

Item	Description	Amount
1	Available Assets in Policyholders' Fund	1,223,888
	Deduct:	
2	Mathematical Reserves	1,216,679
3	Other Liabilities	-
4	Excess in Policyholders' funds (1) - (2) - (3)	7,210
5	Available Assets in Shareholders Fund	87,479
	Deduct:	
6	Other Liabilities of shareholders' fund	-
7	Excess in Shareholders' funds	87,479
8	Total ASM (4) + (7)	94,689
9	Required Solvency Margin (RSM)	52,649
10	Solvency Ratio (8) / (9)	179.9%

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 September 2018)

Name of the Fund **LIFE FUND**

No.	Category of Investment	CAT Code	As on 30-September-2018 (Current Quarter)				As on 30-September-2018 (Year to Date)				As on 30-September-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													
	Central Government Bonds	CGSB	578,316	11,135	1.93	1.93	567,021	21,760	3.84	3.84	451,116	18,801	4.17	4.17
	Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	0.00	0.00	
	Treasury Bills	CTRB	-	-	-	500	1	0.13	0.13	3,795	95	2.49	2.49	
2	B Government Securities / Other Approved Securities													
	State Government Bonds/ Development Loans	SGGB	3,565	73	2.03	2.03	2,778	112	4.03	4.03	500	21	4.29	4.29
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	14,652	299	2.04	2.04	15,090	623	4.13	4.13	15,927	661	4.15	4.15
3	C Housing and Loans to State Govt for housing and fire fighting equipment													
	Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	14,551	315	2.17	2.17	15,473	660	4.27	4.27	22,444	1,188	5.29	5.29
4	D Infrastructure Investments													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	441	18	4.06	4.06	441	(3)	(0.77)	(0.77)	387	21	5.32	5.32
	Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	351	(32)	(9.09)	(9.09)	672	(106)	(15.74)	(15.74)	704	77	10.89	10.89
	Infrastructure - Securitized Assets	JESA	-	-	-	-	-	-	-	-	-	0.00	0.00	
	Infrastructure - PSU - Debentures/ Bonds	IPTD	127,012	2,601	2.05	2.05	125,083	5,115	4.09	4.09	100,555	4,476	4.45	4.45
	Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	3,221	74	2.30	2.30	3,474	160	4.60	4.60	3,730	172	4.62	4.62
	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	-	0.00	0.00	
5	E Approved Investment Subject To Exposure Norms													
	PSU - Equity Shares - Quoted	EAEQ	4,370	84	1.93	1.93	5,595	(146)	(2.61)	(2.61)	3,824	(96)	-2.51	-2.51
	Corporate Securities -Equity Shares (ordinary)-Quoted	EACE	40,214	738	1.84	1.84	39,298	3,038	7.73	7.73	29,231	2,082	7.12	7.12
	Equity Shares - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	
	Corporate Securities - Bonds - Taxable	EPBT	25,609	517	2.02	2.02	23,377	933	3.99	3.99	17,073	687	4.03	4.03
	Corporate Securities -Debentures	ECOS	16,868	183	1.08	1.08	18,731	871	4.65	4.65	25,039	1,164	4.65	4.65
	Loans - Policy Loans	ELPL	30,617	787	2.57	2.57	29,632	1,390	4.69	4.69	21,741	401	1.84	1.84
	Deposits - Deposit with Scheduled Banks, FI (incl. Bank balance awaiting Investment), CCIL, RBI	ECDB	-	-	-	-	-	-	-	-	-	0.00	0.00	
	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	0.00	0.00	
	CCIL - CBLO	ECBO	8,673	82	0.95	0.95	8,673	82	0.95	0.95	302	1	0.39	0.39
	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	0.00	0.00	
	Application Money	ECAM	5,308	-	-	-	5,308	-	-	-	1,368	-	0.00	
	Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	1,000	23	2.31	2.31	1,000	46	4.60	4.60	3,260	158	4.86	4.86
	Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	15,749	292	1.86	1.86	17,699	647	3.66	3.66	21,730	711	3.27	3.27
	Passively Managed Equity ETF (Non Promoter Group)	EETF	915	31	3	3	915	(51)	(6)	(6)	915	(2)	(0)	(0)
6	F Other than Approved Securities													
	Equity Shares (Incl. Co-op Societies)	OESH	3,289	(291)	(8.84)	(8.84)	3,411	(569)	(16.69)	(16.69)	1,234	(42)	-3.44	-3.44
	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-	-	-	-	-	-	596	(57)	-9.56	-9.56
	Equity Shares (PSU & Unlisted)	OEPU	2,500	-	-	-	2,533	(3)	(0)	(0)	2,500	(0)	(0)	(0)
	Debentures	OLDB	-	-	-	-	-	-	-	-	-	0.00	0.00	
	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	2,035	29	1.40	1.40
	Reclassified Approved Investments - Debt	ORAD	2,539	(628)	(24.71)	(24.71)	2,287	(583)	(25.51)	(25.51)	-	-	0.00	0.00
	Reclassified Approved Investments - Equity	ORAE	1,432	(21)	(1.46)	(1.46)	1,432	(21)	(1.46)	(1.46)	-	-	0.00	0.00
	Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	0.00	0.00
	Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	0	-	-	-	0	-	-	-	0	-	0.00	0.00
	Securitized Assets	OPSA	1,275	17	1.34	1.34	1,281	30	2.32	2.32	1,579	39	2.48	2.48
	TOTAL		902,466	16,299	1.81	1.81	891,703	33,985	3.81	3.81	731,587	30,587	4.18	4.18

No.	Category of Investment	CAT Code	As on 30-September-2018 (Current Quarter)				As on 30-September-2018 (Year to Date)				As on 30-September-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														
	Central Government Bonds	CGSB	36,807	541	1.47	1.47	36,986	212	0.57	0.57	33,223	1,700	5.12	5.12
	Treasury Bills	CTRB	13,407	212	1.58	1.58	14,117	442	3.13	3.13	15,500	474	3.06	3.06
B Government Securities / Other Approved Securities														
	State Government Bonds/ Development Loans	SGGB	698	13	1.80	1.80	872	5	0.57	0.57	5,688	266	4.68	4.68
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	12	0	2.19	2.19	12	0	1.41	1.41	13	1	4.24	4.24
C Housing and Loans to State Govt for housing and fire fighting equipment														
	C8 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	1,754	34	1.91	1.91	2,746	95	3.47	3.47	2,736	103	3.76	3.76
D Infrastructure Investments														
	Infrastructure - PSU - Equity shares - Quoted	ITPE	1,567	88	5.64	5.64	1,516	(24)	(1.59)	(1.59)	1,556	28	1.80	1.80
	Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	962	(106)	(10.98)	(10.98)	1,718	(405)	(23.60)	(23.60)	1,812	369	20.39	20.39
	Infrastructure - Securitised Assets	IESA	0	0	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Debentures/ Bonds	IPTD	8,006	108	1.35	1.35	8,563	10	0.12	0.12	12,940	566	4.37	4.37
	Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	2,355	32	1.35	1.35	2,483	25	1.02	1.02	2,725	123	4.52	4.52
	Infrastructure - Equity (including unlisted)	IOFO	280	(52)	(18.66)	(18.66)	588	(103)	(17.54)	(17.54)	78	3	3.39	3.39
	Infrastructure - Equity (Promoter Group)	IOPE	425	(26)	(6.23)	(6.23)	551	(221)	(40.18)	(40.18)	-	-	-	-
E Approved Investment Subject To Exposure Norms														
	PSU - Equity Shares - Quoted	EAEQ	6,205	115	1.86	1.86	8,330	(260)	(3.13)	(3.13)	11,123	236	2.12	2.12
	Corporate Securities - Equity Shares (ordinary)-Quoted	EACE	97,380	1,339	1.37	1.37	96,136	5,984	6.22	6.22	106,734	7,749	7.26	7.26
	Equity Shares - Promoter Group	EEPG	0	0	-	-	-	-	-	-	-	-	-	-
	Corporate Securities - Bonds - Taxable	EPBT	1,142	12	1.07	1.07	1,209	9	0.76	0.76	1,263	98	7.77	7.77
	Corporate Securities -Debentures	ECOS	5,523	90	1.63	1.63	5,041	121	2.41	2.41	4,942	200	4.04	4.04
	Corporate Securities - Bonds - Tax free	EPBF	0	0	-	-	-	-	-	-	-	-	-	-
	Deposits - Deposit with Scheduled Banks, FI (incl. Bank balance awaiting Investment),	ECDB	0	0	-	-	-	-	-	-	-	-	-	-
CCIL, RBI														
	Deposits - CDs with Scheduled Banks	EDCD	0	0	-	-	-	-	-	-	-	-	-	-
	CCIL - CBLO	ECBO	5,391	76	1.41	1.41	3,377	95	2.82	2.82	1,063	31	2.93	2.93
	Commercial Papers	ECCP	0	0	-	-	-	-	-	-	-	-	-	-
	Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	1,510	25	1.64	1.64	1,515	32	2.12	2.12	1,566	66	4.20	4.20
	Application Money	ECAM	4,016	0	-	-	4,016	-	-	-	1,621	-	-	-
	Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	12,990	171	1.32	1.32	9,904	306	3.09	3.09	10,916	353	3.23	3.23
	Passively Managed Equity ETF (Non Promoter Group)	EETF	262	9	3.29	3.29	266	(14)	(5.31)	(5.31)	274	(0)	(0.18)	(0.18)
	Net Current Assets (Only in respect of ULIP Business)	ENCA	(306)	0	-	-	(306)	-	-	-	1,590	-	-	-
F Other than Approved Securities														
	Equity Shares (Incl. Co-op Societies)	OESH	5,455	(450)	(8.25)	(8.25)	5,656	(892)	(15.77)	(15.77)	6,637	210	3.16	3.16
	Equity Shares (PSUs & Unlisted)	OEPU	46	(8)	(16.94)	(16.94)	92	(28)	(30.29)	(30.29)	70	(3)	(4.71)	(4.71)
	Equity Shares - Promoter Group	OEPG	0	0	-	-	-	-	-	-	772	(148)	(19.21)	(19.21)
	Debentures	OLDB	0	0	-	-	-	-	-	-	-	-	-	-
	Reclassified Approved Investments - Debt	ORAD	750	(312)	(41.56)	(41.56)	750	(312)	(41.56)	(41.56)	-	-	-	-
	Reclassified Approved Investments - Equity	ORAE	2,649	(5)	(0.20)	(0.20)	2,649	(5)	(0.20)	(0.20)	-	-	-	-
	Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	0	0	-	-	-	-	-	-	-	-	-	-
	Passively managed Equity ETF (Non Promoter Group)	OETF	3,485.14	(162.35)	(4.66)	(4.66)	3,396.94	115.34	3.40	3.40	1,779.83	(43.30)	(2.43)	(2.43)
TOTAL			212,771	1,743	0.82	0.82	212,184	5,189	2.45	2.45	226,621	12,379	5.46	5.46

No.	Category of Investment	CAT Code	As on 30-September-2018 (Current Quarter)				As on 30-September-2018 (Year to Date)				As on 30-September-2017 (Year to Date)			
			Investment (Rs)	Income on Investment (Rs)	Gross Yield %	Net Yield %	Investment (Rs)	Income on Investment (Rs)	Gross Yield %	Net Yield %	Investment (Rs)	Income on Investment (Rs)	Gross Yield %	Net Yield %
1	A Central Government Securities													
	Central Government Bonds	CGSB	92,178.94	1,862.93	2.02	2.02	91,278.44	3,687.07	4.04	4.04	82,968.21	3,369.28	4.06	4.06
	Treasury Bills	CTRB	7,190.76	115.37	1.60	1.60	7,016.25	220.49	3.14	3.14	4,893.29	149.27	3.05	3.05
2	B Government Securities / Other Approved Securities													
	State Government Bonds/ Development Loans	SGGB	501.11	11.07	2.21	2.21	501.15	22.14	4.42	4.42	501.42	22.14	4.41	4.41
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	9,517.78	199.86	2.10	2.10	9,511.91	399.58	4.20	4.20	9,464.84	399.58	4.22	4.22
3	C Housing and Loans to State Govt for housing and fire fighting equipment													
	Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	16,726.86	388.62	2.32	2.32	16,736.97	773.24	4.62	4.62	16,861.91	789.56	4.68	4.68
4	D Infrastructure Investments													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	138.68	6.30	4.55	4.55	138.68	-0.98	-0.70	-0.70	130.77	6.91	5.28	5.28
	Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	80.48	-7.39	-9.18	-9.18	152.34	-23.35	-15.33	-15.33	200.66	6.21	3.10	3.10
	Infrastructure - PSU - Debentures/ Bonds	IPTD	26,340.11	574.42	2.18	2.18	26,149.31	1,134.49	4.34	4.34	26,015.28	1,211.00	4.65	4.65
	Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	4,386.40	110.20	2.51	2.51	4,588.17	228.94	4.99	4.99	4,798.28	238.80	4.98	4.98
	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	0.00
5	E Approved Investment Subject To Exposure Norms													
	PSU - Equity Shares - Quoted	EAEQ	1,047.18	28.53	2.72	2.72	1,356.03	-33.15	-2.44	-2.44	1,066.70	-28.52	-2.67	-2.67
	Corporate Securities - Equity Shares (ordinary)-Quoted	EACE	8,634.40	165.48	1.92	1.92	8,558.06	682.12	7.97	7.97	7,731.69	598.35	7.74	7.74
	Corporate Securities - Bonds - Taxable	EPBT	2,389.52	47.30	1.98	1.98	2,328.85	91.53	3.93	3.93	2,272.36	89.08	3.92	3.92
	Corporate Securities - Debentures	ECOS	9,164.17	234.43	2.56	2.56	9,328.22	460.17	4.93	4.93	9,492.10	455.34	4.80	4.80
	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	0.00
	CCIL - CBLO	ECBO	2,552.66	35.57	1.39	1.39	1,909.24	53.92	2.82	2.82	1,359.47	40.00	2.94	2.94
	Application Money	ECAM	300.30	0.00	0.00	0.00	300.30	0.00	0.00	0.00	321.86	0.00	0.00	0.00
	Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	499.86	11.56	2.31	2.31	499.85	22.99	4.60	4.60	539.75	24.94	4.62	4.62
	Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	1,202.54	16.19	1.35	1.35	1,140.70	35.70	3.13	3.13	1,472.77	47.96	3.26	3.26
	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	0.00
6	F Other than Approved Securities													
	Equity Shares (Incl. Co-op Societies)	OESH	0.00	-1.33	0.00	0.00	0.00	4.23	0.00	0.00	0.00	0.00	0.00	0.00
	Reclassified Approved Investments - Debt	ORAD	1,770.00	-534.13	-30.18	-30.18	1,770.00	-534.13	-30.18	-30.18	0.00	0.00	0.00	0.00
	Reclassified Approved Investments - Equity	ORAE	0.00	0.08	0.00	0.00	0.00	0.08	0.00	0.00	0.00	0.00	0.00	0.00
	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	0.00
	Debentures	OLDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	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	0.00
	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	0.00
	Securitized Assets	OPSA	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL		184,621.75	3,265.05	1.77	1.77	183,264.47	7,225.10	3.94	3.94	170,091.36	7,419.90	4.36	4.36

Exide Life Insurance Company Limited

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



FORM : L-35-Downgrading of Investments-2 (As on 30 September 2018)

Name of Fund LIFE FUND

Statement of Down Graded Investments

₹ Lacs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A. During the Quarter									
1	9.70% Infrastructure Leasing & Financial Services Ltd 22-Feb-2021	ORAD	500	2/22/2011	CARE	AAA	CARED	9/18/2018	Security was downgraded from AAA to FITCH IND AA+ on 27-08-2018 & further downgraded from FITCH IND AA+ to CARE BB on 10-09-2018 and finally downgraded from CARE BB to CARE D on 18-09-2018
2	9.85% Infrastructure Leasing & Financial Services Ltd. 12-03-2022	ORAD	1,000	3/12/2012	CARE	AAA	CARED	9/18/2018	Security was downgraded from AAA to ICRA AA+ on 07-08-2018 & further downgraded from ICRA AA+ to CARE BB on 10-09-2018 & subsequently further downgraded from CARE BB to CARE D on 18-09-2018
3	9.90% Infrastructure Leasing and Financial Services Ltd 04-02-2024	ORAD	500	2/4/2014	CARE	AAA	CARED	9/18/2018	Security was downgraded from AAA to FITCH IND AA+ on 27-08-2018 & further downgraded from FITCH IND AA+ to CARE BB on 10-09-2018 and finally downgraded from CARE BB to CARE D on 18-09-2018
4	8.90% IL&FS Financial Services 28-March-2019	ORAD	230	3/28/2016	CARE	AAA	CARED	9/18/2018	Security was downgraded from AAA to FITCH IND AA on 27-08-2018 & further downgraded from FITCH IND AA to CARE BB on 10-09-2018 & subsequently further downgraded from CARE BB to FITCH IND C on 11-09-2018 and finally downgraded from FITCH IND C to CARE D on 18-09-2018
B. As on Date									
1	8.75% SAIL 23-April-2020	ORAD	498	1/3/2012	FITCH	AAA	INDAA-	8/3/2017	Security was downgraded from AAA to CAREAA+ on 17-03-2016 & further downgraded from CARE AA+ to FITCH INDAA on 20-04-2016 & subsequently further downgraded from FITCH IND AA to FITCH IND AA- on 03rd August 2017
2	8.90% SAIL 01-05-2019	ORAD	500	7/24/2009	FITCH	AAA	INDAA-	8/3/2017	Security was downgraded from AAA to CAREAA+ on 17-03-2016 & further downgraded from CARE AA+ to FITCH INDAA on 20-04-2016 & subsequently further downgraded from FITCH IND AA to FITCH IND AA- on 03rd August 2017
3	7.98% IDFC 23-May-2023	ICTD	500	5/23/2013	ICRA	LAAA	INDAA+	6/27/2018	NA
4	8.67% IDFC Ltd 03-Jan-2025	ICTD	1,000	1/7/2015	ICRA	LAAA	INDAA+	6/27/2018	NA
5	9.35 SAIL 09 Sep 2026	ORAD	1,032	9/23/2015	FITCH	AAA	INDAA-	8/3/2017	Security was downgraded from AAA to CAREAA+ on 17-03-2016 & further downgraded from CARE AA+ to FITCH INDAA on 20-04-2016 & subsequently further downgraded from FITCH IND AA to FITCH IND AA- on 03rd August 2017
6	9.70% Infrastructure Leasing & Financial Services Ltd 22-Feb-2021	ORAD	500	2/22/2011	CARE	AAA	CARED	9/18/2018	Security was downgraded from AAA to FITCH IND AA+ on 27-08-2018 & further downgraded from FITCH IND AA+ to CARE BB on 10-09-2018 and finally downgraded from CARE BB to CARE D on 18-09-2018
7	9.85% Infrastructure Leasing & Financial Services Ltd. 12-03-2022	ORAD	1,000	3/12/2012	CARE	AAA	CARED	9/18/2018	Security was downgraded from AAA to ICRA AA+ on 07-08-2018 & further downgraded from ICRA AA+ to CARE BB on 10-09-2018 & subsequently further downgraded from CARE BB to CARE D on 18-09-2018
8	9.90% Infrastructure Leasing and Financial Services Ltd 04-02-2024	ORAD	500	2/4/2014	CARE	AAA	CARED	9/18/2018	Security was downgraded from AAA to FITCH IND AA+ on 27-08-2018 & further downgraded from FITCH IND AA+ to CARE BB on 10-09-2018 and finally downgraded from CARE BB to CARE D on 18-09-2018
9	8.90% IL&FS Financial Services 28-March-2019	ORAD	230	3/28/2016	CARE	AAA	CARED	9/18/2018	Security was downgraded from AAA to FITCH IND AA on 27-08-2018 & further downgraded from FITCH IND AA to CARE BB on 10-09-2018 & subsequently further downgraded from CARE BB to FITCH IND C on 11-09-2018 and finally downgraded from FITCH IND C to CARE D on 18-09-2018

Name of Fund INKED FUND

₹ Lacs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A. During the Quarter									
1	9.15% Infrastructure Leasing & Financial Services Ltd 02-03-2020	ORAD	500	3/2/2010	CARE	AAA	CARED	9/18/2018	Security was downgraded from AAA to CARE BB on 10-09-2018 and finally downgraded from CARE BB to CARE D on 18-09-2018
2	9.70% Infrastructure Leasing & Financial Services Ltd 22-Feb-2021	ORAD	375	2/22/2011	CARE	AAA	CARED	9/18/2018	Security was downgraded from AAA to FITCH IND AA+ on 27-08-2018 & further downgraded from FITCH IND AA+ to CARE BB on 10-09-2018 and finally downgraded from CARE BB to CARE D on 18-09-2018
B. As on Date									
1	9.20 Bank of Baroda Perpetual Bond 09-10-2019	EUPD	496	5/12/2010	CARE	AAA	CAREAA+	3/28/2016	NA
2	9.15% Infrastructure Leasing & Financial Services Ltd 02-03-2020	ORAD	500	3/2/2010	CARE	AAA	CARED	9/18/2018	Security was downgraded from AAA to CARE BB on 10-09-2018 and finally downgraded from CARE BB to CARE D on 18-09-2018
3	9.70% Infrastructure Leasing & Financial Services Ltd 22-Feb-2021	ORAD	375	2/22/2011	CARE	AAA	CARED	9/18/2018	Security was downgraded from AAA to FITCH IND AA+ on 27-08-2018 & further downgraded from FITCH IND AA+ to CARE BB on 10-09-2018 and finally downgraded from CARE BB to CARE D on 18-09-2018

Name of Fund PENSION & GENERAL ANNUITY AND GROUP BUSINESS

₹ Lacs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A. During the Quarter									
1	9.70% Infrastructure Leasing & Financial Services Ltd 22-Feb-2021	ORAD	500	2/22/2011	CARE	AAA	CARED	9/18/2018	Security was downgraded from AAA to FITCH IND AA+ on 27-08-2018 & further downgraded from FITCH IND AA+ to CARE BB on 10-09-2018 and finally downgraded from CARE BB to CARE D on 18-09-2018
2	9.85% Infrastructure Leasing & Financial Services Ltd. 12-03-2022	ORAD	500	3/12/2012	CARE	AAA	CARED	9/18/2018	Security was downgraded from AAA to ICRA AA+ on 07-08-2018 & further downgraded from ICRA AA+ to CARE BB on 10-09-2018 & subsequently further downgraded from CARE BB to CARE D on 18-09-2018
3	9.90% Infrastructure Leasing and Financial Services Ltd 04-02-2024	ORAD	500	2/4/2014	CARE	AAA	CARED	9/18/2018	Security was downgraded from AAA to FITCH IND AA+ on 27-08-2018 & further downgraded from FITCH IND AA+ to CARE BB on 10-09-2018 and finally downgraded from CARE BB to CARE D on 18-09-2018
4	8.90% IL&FS Financial Services 28-March-2019	ORAD	270	3/28/2016	CARE	AAA	CARED	9/18/2018	Security was downgraded from AAA to FITCH IND AA on 27-08-2018 & further downgraded from FITCH IND AA to CARE BB on 10-09-2018 & subsequently further downgraded from CARE BB to FITCH IND C on 11-09-2018 and finally downgraded from FITCH IND C to CARE D on 18-09-2018
B. As on Date									
1	9.70% Infrastructure Leasing & Financial Services Ltd 22-Feb-2021	ORAD	500.00	2/22/2011	CARE	AAA	CARED	9/18/2018	Security was downgraded from AAA to FITCH IND AA+ on 27-08-2018 & further downgraded from FITCH IND AA+ to CARE BB on 10-09-2018 and finally downgraded from CARE BB to CARE D on 18-09-2018
2	9.85% Infrastructure Leasing & Financial Services Ltd. 12-03-2022	ORAD	500.00	3/12/2012	CARE	AAA	CARED	9/18/2018	Security was downgraded from AAA to ICRA AA+ on 07-08-2018 & further downgraded from ICRA AA+ to CARE BB on 10-09-2018 & subsequently further downgraded from CARE BB to CARE D on 18-09-2018
3	9.90% Infrastructure Leasing and Financial Services Ltd 04-02-2024	ORAD	500.00	2/4/2014	CARE	AAA	CARED	9/18/2018	Security was downgraded from AAA to FITCH IND AA+ on 27-08-2018 & further downgraded from FITCH IND AA+ to CARE BB on 10-09-2018 and finally downgraded from CARE BB to CARE D on 18-09-2018
4	8.90% IL&FS Financial Services 28-March-2019	ORAD	270.00	3/28/2016	CARE	AAA	CARED	9/18/2018	Security was downgraded from AAA to FITCH IND AA on 27-08-2018 & further downgraded from FITCH IND AA to CARE BB on 10-09-2018 & subsequently further downgraded from CARE BB to FITCH IND C on 11-09-2018 and finally downgraded from FITCH IND C to CARE D on 18-09-2018

Sl. No	Particulars	For the quarter ended 30 September 2018				For the quarter ended 30 September 2017				Up to the quarter ended 30 September 2018				Up to the quarter ended 30 September 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 Premium- (ISP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	0.24	-	-	-	65.82	-	-	-	0.81	-	-	-	98.82	-	-	-
	From 25001-50,000	-	-	-	-	32.90	-	-	-	54.45	-	-	-	226.26	-	-	-
	From 50,001- 75,000	20.44	-	-	-	-	-	-	-	24.24	3	3	63.00	-	-	-	-
	From 75,000-100,000	11.73	12	12	19.41	31.37	32	32	45.48	46.18	30	30	213.61	73.48	75	75	270.74
	From 1,00,001-1,25,000	5.99	5	4	102.68	14.23	12	12	16.19	11.69	10	9	171.90	29.01	25	25	82.10
	Above Rs. 1,25,000	260.63	51	51	831.17	212.61	65	64	305.55	666.10	95	94	1,539.48	619.09	140	139	1,020.53
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	(1.98)	(3)	(3)	(0.09)	(0.63)	(1)	(1)	(0.03)	(2.72)	(4)	(4)	(0.13)	(3.26)	(4)	(4)	(0.13)
	From 1,00,001-150,000	-	-	-	-	(3.58)	(3)	(3)	(0.19)	-	-	-	(10.47)	(8)	(8)	(9)	(0.52)
	From 150,001- 2,00,000	(1.84)	(1,00)	(1,00)	(0.08)	-	-	-	-	(1.84)	(11)	(11)	(0.08)	-	-	-	-
	From 2,00,001-250,000	13.22	6	6	0.82	-	-	-	-	26.24	11	11	1.50	2.53	1	1	0.13
	From 2,50,001- 3,00,000	23.55	9	9	1.57	-	-	-	-	57.67	21	21	3.65	2.58	1	1	0.16
	Above Rs. 3,00,000	423.78	52	51	27.53	332.02	5	5	22.01	722.84	75	74	46.47	335.99	6	6	22.22
	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	13.12	1.00	683	1,253.07	13.51	-	847	1,026.90	28.76	1.00	1,592	2,457.29	19.92	-	1,311	1,486.90
	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	244.18	3,582	3,565	27,840.04	420.18	6,317	6,268	20,120.60	374.67	5,454	5,410	41,185.01	752.95	11,431	11,315	40,581.80
	From 10,000-25,000	4,340.82	23,694	23,170	152,211.54	4,570.80	26,575	25,645	104,191.69	8,050.10	43,931	42,786	282,135.28	7,954.47	46,341	44,805	186,028.67
	From 25001-50,000	4,263.86	12,075	11,908	79,747.54	3,609.44	10,009	9,767	53,527.19	7,822.82	22,124	21,729	144,811.27	6,556.09	18,011	17,476	96,383.79
	From 50,001- 75,000	1,355.30	2,236	2,209	25,888.42	1,453.23	2,289	2,242	17,815.57	2,772.80	4,551	4,492	49,169.13	2,551.39	4,015	3,951	30,768.27
	From 75,000-100,000	1,807.02	1,872	1,845	17,192.62	1,326.39	1,362	1,330	12,673.17	3,209.37	3,341	3,281	32,448.97	2,504.04	2,589	2,545	22,289.86
	From 1,00,001-1,25,000	390.82	355	348	6,487.88	311.05	277	273	4,613.65	716.68	651	639	12,966.85	609.03	539	531	7,902.84
	Above Rs. 1,25,000	1,835.68	799	790	27,892.36	1,282.85	502	486	16,049.59	3,962.82	1,702	1,683	52,093.52	2,158.89	855	833	26,031.74
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	85.81	177	177	-	132.72	367	367	-	157.64	328	328	-	247.27	664	664	-
	From 50,001-100,000	63.53	68	67	-	221.36	286	286	-	119.35	126	125	-	360.36	443	443	-
	From 1,00,001-150,000	5.22	2	2	-	61.88	48	48	-	17.62	12	12	-	104.60	80	80	-
	From 150,001- 2,00,000	16.44	8	8	-	73.71	36	36	-	32.10	16	16	-	138.18	71	71	-
	From 2,00,001-250,000	2.50	1	1	-	20.16	9	9	-	5.00	2	2	-	39.79	17	17	-
	From 2,50,001- 3,00,000	2.88	1	1	-	24.35	7	7	-	12.23	4	4	-	59.86	20	20	-
	Above Rs. 3,00,000	5.81	2	2	-	112.54	16	16	-	39.21	8	8	-	156.98	24	23	-
	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	2,084.78	25	386,782	1,609,647.26	1,810.31	48	358,947	3,556,044.15	4,051.80	80	821,109	4,644,492.97	5,147.55	116	1,189,894	11,143,740.08
	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	4,261.60	77,292	75,488	269,840.31	4,341.99	78,530	76,665	267,444.93	7,762.40	132,334	128,594	491,093.58	8,071.86	136,333	132,332	493,997.25
	From 10,000-25,000	14,129.00	124,700	121,572	765,082.01	12,044.55	110,117	107,653	666,553.13	24,725.18	190,908	185,636	1,378,083.83	21,767.20	168,917	164,516	1,222,368.61
	From 25001-50,000	11,023.35	52,010	50,791	593,891.80	9,959.70	49,035	47,830	576,779.37	18,913.33	74,812	72,693	1,110,797.02	17,170.39	67,415	65,501	1,102,013.38
	From 50,001- 75,000	4,811.86	16,950	16,587	279,014.36	3,959.77	15,961	15,602	267,954.60	8,491.79	21,909	21,431	532,552.99	7,171.18	19,896	19,439	520,387.86
	From 75,000-100,000	4,299.94	6,451	6,304	107,035.07	3,491.57	5,758	5,628	100,111.58	7,526.39	10,243	10,004	193,329.63	6,113.71	8,736	8,527	189,809.33
	From 1,00,001-1,25,000	1,388.79	2,898	2,851	84,244.76	1,178.11	2,774	2,724	84,242.00	2,596.89	3,649	3,578	163,622.05	2,277.33	3,456	3,379	166,767.17
	Above Rs. 1,25,000	3,120.08	2,176	2,128	98,932.07	2,342.04	1,875	1,806	86,617.23	5,714.82	3,365	3,244	184,969.71	4,289.57	2,762	2,656	168,880.00
	ii Individual- Annuity																
	From 0-10000	101.63	513	513	27.45	79.29	490	490	26.50	180.41	966	966	44.44	165.70	959	959	46.55
	From 10,000-25,000	284.06	1,799	1,795	2.35	323.70	1,804	1,801	1.60	503.96	2,568	2,561	7.60	535.63	2,567	2,562	5.37
	From 25001-50,000	478.41	2,152	2,140	1.00	478.93	2,240	2,225	1.50	879.69	2,922	2,904	3.50	855.38	2,852	2,829	3.50
	From 50,001- 75,000	278.94	1,169	1,165	-	238.22	1,109	1,102	-	489.35	1,351	1,346	-	437.12	1,253	1,243	-
	From 75,000-100,000	346.68	960	960	-	258.18	477	477	-	617.07	898	898	-	455.74	721	721	-
	From 1,00,001-1,25,000	160.33	308	306	-	105.58	301	298	-	280.82	382	380	-				

Exide Life Insurance Company Limited

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

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

₹ Crores

Sl.No.	Channels	For the quarter ended 30 September 2018			For the quarter ended 30 September 2017			Up to the quarter ended 30 September 2018			Up to the quarter ended 30 September 2017		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	-	-	-	-	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	1	85	0.04	-	-	-	1	125	0.05	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	22	358,999	10.17	29	259,878	9.74	68	766,814	27.55	85	545,145	24.53
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	3	28,381	10.78	19	99,916	8.50	12	55,762	13.21	31	646,060	27.14
7	IMF	-	-	-	-	-	-	-	-	-	-	-	-
	Total (A)	26	387,465	20.98	48	359,794	18.24	81	822,701	40.81	116	1,191,205	51.67
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	26	387,465	20.98	48	359,794	18.24	81	822,701	40.81	116	1,191,205	51.67

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 September 2018		For the quarter ended 30 September 2017		Up to the quarter ended 30 September 2018		Up to the quarter ended 30 September 2017	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	20,121	79.82	24,427	82.96	37,698	160.55	43,424	150.38
2	Corporate Agents-Banks	3,857	11.25	2,514	6.90	6,762	19.40	4,000	10.93
3	Corporate Agents -Others	3,451	8.64	4,069	8.89	6,131	15.15	6,800	16.11
4	Brokers	12,766	35.06	10,958	26.37	23,372	64.36	20,542	49.72
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	1,632	10.21	1,856	8.81	2,845	17.10	3,309	13.82
7	IMF	104	0.23	(5)	(0.03)	213	0.45	29	0.09
	Total (A)	41,931	145.20	43,819	133.90	77,021	277.01	78,104	241.05
1	Referral (B)	3,072	6.39	4,391	8.90	5,469	11.49	7,232	14.23
	Grand Total (A+B)	45,003	151.60	48,210	142.79	82,490	288.50	85,336	255.28

Note:

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

Ageing of Claims (Individual)

Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	10,303	97	13	7	8	10,428	114.02
2	Survival Benefit	2,572	7,190	13,291	93	11	17	23,174	89.01
3	For Annuities / Pension **	-	1,241	-	-	-	-	1,241	0.96
4	For Surrender (Incl Foreclosures)	-	16,739	2,098	21	4	28	18,890	240.96
5	Other benefits (rider)	-	1,665	-	-	-	-	1,665	1.05
1	Death Claims *	-	1,314	171	19	-	-	1,504	34.48

* 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 ***	20	-	-	-	-	-	20	13.32
5	Other benefits - Death	-	7	-	-	-	-	7	0.57
6	Other benefits - GRTY / SUPN **	-	657	-	-	-	-	657	10.26
1	Death Claims *	-	1,409	-	-	-	-	1,409	57.53

* 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 Sep-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	1,644	10,559	22,989	1,909	20,125	1,682
4	Claims Settled during the period	1,504	10,428	23,174	1,241	18,890	1,665
5	Claims Repudiated during the period	52	-	-	-	-	8
a	Less than 3 years from the date of acceptance of risk	40	-	-	-	-	7
b	Grater than 3 year from the date of acceptance of risk	12	-	-	-	-	1
6	Claims Rejected / Written Back	-	-	-	-	-	7
7	Claims transferred Unclaimed A/c	-	105	146	436	1,228	-
	Claims O/S at End of the period	93	175	187	553	186	11
	Less than 3 months	93	160	179	553	182	3
	3 months to 6 months	-	10	7	-	4	4
	6 months to 1 year	-	2	1	-	-	4
	1 year and above	-	3	-	-	-	-

* 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	1,410	-	-	-	20	664
4	Claims Settled during the period	1,409	-	-	-	20	664
5	Claims Repudiated during the period	1	-	-	-	-	-
a	Less than 3 years from the date of acceptance of risk	1	-	-	-	-	-
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 July 2018	Additions during the quarter	Complaints Resolved / settled during the quarter				Complaints Pending at as on 30 September 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	-	5	-	1	4	-	-	12
b)	Policy Servicing	-	8	5	-	3	-	-	23
c)	Proposal Processing	-	6	4	-	2	-	-	17
d)	Survival Claims	-	12	4	2	5	1	-	27
e)	ULIP Related	-	1	1	-	-	-	-	1
f)	Unfair Business Practices	-	873	154	122	553	44	-	1,899
g)	Others	-	26	3	1	6	16	-	59
	Total Number of complaints	-	931	171	126	573	61	-	2,038

2	Total No. of policies during previous year	85,336
3	Total No. of claims during previous year	1,701
4	Total No. of policies during current year	82,490
5	Total No. of claims during current year	1,644
6	Total No. of Policy Complaints (Current Year) per 10,000 policies (Current Year)	3
7	Total No. of Claim Complaints (Current Year) per 10,000 claims registered (Current Year)	73

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	-	-	-

L-42- Valuation Basis (Life Insurance)

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.

1) Interest : Maximum and minimum interest rate taken for each segment

- i. Individual Business**
- Life- Participating policies
 - Life- Non-participating Policies
 - Annuities- Participating policies
 - Annuities – Non-participating policies
 - Annuities- Individual Pension Plan
 - Unit Linked
 - Health Insurance
- ii. Group Business**

2) Mortality Rates : the mortality rates used for each segment ¹

- Life- Participating policies
 - Life- Non-participating Policies
 - Annuities- Participating policies
 - Annuities – Non-participating policies
 - Annuities- Individual Pension Plan
 - Unit Linked
 - Health Insurance ²
- ii. Group Business**

3) Expense : (all are per policy unless otherwise mentioned)

- Life- Participating policies
 - Life- Non-participating Policies
 - Annuities- Participating policies
 - Annuities – Non-participating policies
 - Annuities- Individual Pension Plan
 - Unit Linked ³
 - Health Insurance
- ii. Group Business (Term Assurance)**

The Valuation Bases:

	Dec-17		Mar-18		Jun-18		Sep-18	
	Min	Max	Min	Max	Min	Max	Min	Max
1. Life- Participating policies	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
2. Life- Non-participating Policies	6.00%	6.75%	6.00%	6.75%	6.00%	6.75%	6.00%	6.75%
3. Annuities- Participating policies								
4. Annuities – Non-participating policies	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
5. Annuities- Individual Pension Plan	4.50%	6.75%	4.50%	6.75%	4.50%	6.75%	4.50%	6.75%
6. Unit Linked	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
7. Health Insurance	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
ii. Group Business	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
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	20.50%	148.50%	20.50%	148.50%	20.50%	148.50%	20.50%	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	100.00%	180.00%	100.00%	180.00%	100.00%	180.00%	100.00%	180.00%
3) Expense : (all are per policy unless otherwise mentioned)								
1. Life- Participating policies	498	763	503	771	508	778	513	786
2. Life- Non-participating Policies	395	763	399	771	403	778	407	786
3. Annuities- Participating policies	-	-	-	-	-	-	-	-
4. Annuities – Non-participating policies	352	352	356	356	359	359	363	363
5. Annuities- Individual Pension Plan	763	763	771	771	778	778	786	786
6. Unit Linked ³	735	735	742	742	749	749	756	756
7. Health Insurance	523	523	528	528	528	528	533	533
ii. Group Business (Term Assurance)	22	77	23	78	23	79	23	80

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 K₁ 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 September 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 September 2018.

4) Bonus Rates : 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 30 June 2018)

i. Individuals Assurances

- Interest
 - Participating
 - Non participating
 - Expenses
 - Inflation
- ii. Annuities**
- Interest
 - Annuity in payment
 - Annuity during deferred period
 - Pension : All Plans
 - Expenses
 - Inflation
- iii. Unit Linked**
- Interest
 - Expenses
 - Inflation
- iv. Health**
- Interest
 - Expenses
 - Inflation
- v. Group**
- Interest
 - Expenses
 - Inflation

	Sep-18	
	Min	Max
1. Interest Participating	No Change	No Change
1. Interest Non participating	No Change	No Change
2. Expenses	No change other than allowing for implied inflation	No Change
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	No Change
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	No Change
3. Inflation	No Change	No Change
iv. Health		
1. Interest	No Change	No Change
2. Expenses	No change other than allowing for implied inflation	No Change
3. Inflation	No Change	No Change
v. Group		
1. Interest	No Change	No Change
2. Expenses	No change other than allowing for implied inflation	No Change
3. Inflation	No Change	No Change