

Exide Life Insurance Company Limited

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

Unaudited Revenue Account for the period ended 30 June 2019

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

(₹ '000)

Particulars	Schedule	For the Quarter ended 30 June 2019	Up to the Quarter ended 30 June 2019	For the Quarter ended 30 June 2018	Up to the Quarter ended 30 June 2018
Premiums earned – net					
(a) Premium	L4	5,723,535	5,723,535	5,043,625	5,043,625
(b) Reinsurance ceded		(298,794)	(298,794)	(313,104)	(313,104)
(c) Reinsurance accepted		-	-	-	-
Income from Investments					
(a) Interest, dividends and rent – gross		2,236,737	2,236,737	1,911,214	1,911,214
(b) Profit on sale/redemption of investments		594,764	594,764	586,620	586,620
(c) (Loss) on sale/ redemption of investments		(195,987)	(195,987)	(440,365)	(440,365)
(d) Transfer Gain / (Loss) on revaluation / change in fair value		6,040	6,040	73,330	73,330
Other Income					
(a) Miscellaneous income		11,166	11,166	17,121	17,121
(b) Contribution from the shareholders' account		785,478	785,478	428,451	428,451
Total (A)		8,862,938	8,862,938	7,306,892	7,306,892
Commission	L5	317,521	317,521	354,510	354,510
Operating expenses relating to insurance business	L6	1,786,964	1,786,964	1,739,557	1,739,557
Provision for doubtful debts		-	-	-	-
Bad debts written off		-	-	-	-
GST on fund charges		14,322	14,322	-	-
Provision for tax		-	-	-	-
Provisions (other than taxation)		-	-	-	-
(a) For diminution in the value of investments (net)		-	-	-	-
(b) Others		-	-	-	-
Total (B)		2,118,807	2,118,807	2,094,066	2,094,066
Benefits paid (net)	L7	3,131,549	3,131,549	2,831,454	2,831,454
Interim bonuses paid		2,055	2,055	1,458	1,458
Change in valuation of liability against life policies					
(a) Gross		3,666,010	3,666,010	2,484,082	2,484,082
(i) Linked		(103,512)	(103,512)	(470,442)	(470,442)
(ii) Non-Linked		3,769,522	3,769,522	2,954,524	2,954,524
(b) (Amount ceded in reinsurance)		(116,106)	(116,106)	(108,523)	(108,523)
(c) Amount accepted in reinsurance		-	-	-	-
(d) (Amount transferred to "Fund's for discontinued policies")		-	-	-	-
Total (C)		6,683,508	6,683,508	5,208,471	5,208,471
Surplus / (Deficit) (D) = (A)-(B)-(C)		60,623	60,623	4,355	4,355
Appropriations					
Transfer to shareholders' account		-	-	-	-
Surplus transferred to / (from) Balance Sheet		60,623	60,623	4,355	4,355
Transfer to other reserves		-	-	-	-
Balance being funds for future appropriations		(0)	(0)	-	-
Total (D)		60,623	60,623	4,355	4,355
Funds for Discontinued Policies					
Opening Balance		1,326,673	1,326,673	1,289,077	1,289,077
Add : Transfer to Funds for discontinued policies		235,494	235,494	137,836	137,836
Less : Refunded to policyholders		-	-	-	-
Balance Carried forward to Balance Sheet		1,562,167	1,562,167	1,426,914	1,426,914
Funds for Future Appropriation					
Opening Balance		1,415,034	1,415,034	715,084	715,084
Add: Surplus transferred to / (from) balance sheet		60,623	60,623	4,355	4,355
Less: Transfer to shareholders' account		-	-	-	-
Add: Current year appropriations		-	-	-	-
Balance Carried forward to Balance Sheet		1,475,657	1,475,657	719,439	719,439

Exide Life Insurance Company Limited

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

Unaudited Profit and Loss Account for the period ended 30 June 2019

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

(₹ '000)

Particulars	Schedule	For the Quarter ended 30 June 2019	Up to the Quarter ended 30 June 2019	For the Quarter ended 30 June 2018	Up to the Quarter ended 30 June 2018
Amount transferred from policyholders account (Technical account) (A)		-	-	-	-
Income from Investments					
(a) Interest, dividends and rent - Gross		183,801	183,801	160,985	160,985
(b) Profit on sale/redemption of investments		6,351	6,351	8,295	8,295
(c) (Loss) on sale/ redemption of investments		-	-	(153)	(153)
(d) Transfer Gain / (Loss) on revaluation / change in fair value		-	-	-	-
Other income		-	-	-	-
Total (B)		190,151	190,151	169,127	169,127
Expense other than those directly related to the insurance business	6A	9,502	9,502	15,253	15,253
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		785,478	785,478	428,451	428,451
Total (C)		794,981	794,981	443,704	443,704
Profit / (loss) before tax (A) + (B) - (C)		(604,829)	(604,829)	(274,577)	(274,577)
Provision for tax		-	-	-	-
- Current Tax Credit / (Charge)		-	-	-	-
- Deferred Tax Credit / (Charge)		-	-	-	-
Profit / (loss) after tax		(604,829)	(604,829)	(274,577)	(274,577)
Appropriations					
(a) Balance at beginning of the year		(7,258,469)	(7,258,469)	(7,408,329)	(7,408,329)
(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		(7,863,298)	(7,863,298)	(7,682,906)	(7,682,906)

Exide Life Insurance Company Limited

 (Registration No: 114; Date of registration: 2 August 2001)
Unaudited Balance Sheet as at 30 June 2019

Form : L3-A-BS
(₹ '000)

Particulars	Schedule	As at 30 June 2019	As at 30 June 2018
SOURCES OF FUNDS			
Shareholders' Funds:			
Share Capital	L8	18,500,000	17,500,000
Share Application Money		-	-
Reserves and surplus	L10	-	-
Credit / (debit) balance in fair value change account (net)		11	95
Sub-total		18,500,011	17,500,095
Borrowings			
	L11	-	-
Policyholders' funds:			
Credit / (debit) balance in fair value change account (net)		256,277	266,944
Policy liabilities			
- Par		69,705,542	58,377,278
- Par Pension		27,887	-
- Non Par		25,978,291	20,766,127
- Annuity		914,816	513,665
- Pension		8,540,945	8,558,906
- VIP Non Par Pension		9,498,003	8,657,916
Funds for discontinued policies			
(i) Linked		955,766	692,055
(ii) Non-Linked		606,402	734,859
Insurance reserves			
Provision for linked liabilities		16,851,226	17,980,542
Fair value change (linked)		2,256,287	1,481,473
Non-unit liabilities		100,930	112,052
Total linked liabilities		19,208,443	19,574,067
Sub-total		135,692,373	118,141,816
Funds for future appropriation - Non Participating		60,623	4,355
Funds for future appropriation - Participating (Including Par-Pension)		1,415,034	715,084
Total		155,668,041	136,361,350
APPLICATION OF FUNDS			
Investments			
Shareholders'	L12	9,999,340	9,214,441
Policyholders'	L13	110,887,533	94,253,010
Assets held to cover linked liabilities	L14	20,063,279	20,154,070
Loans	L15	3,882,296	2,985,267
Fixed Assets (Net)	L16	366,846	426,924
Deferred Tax Assets		96,072	66,540
Current Assets			
Cash and bank balances	L17	1,366,268	977,593
Advances and other assets	L18	5,352,555	5,008,212
Sub-total (A)		6,718,824	5,985,805
Current liabilities	L19	3,949,838	4,290,495
Provisions	L20	259,608	117,118
Sub-total (B)		4,209,446	4,407,613
Net current assets (C) = ((A) - (B))		2,509,377	1,578,192
Miscellaneous expenditure (to the extent not written off or adjusted)	L21	-	-
Debit balance in profit and loss account (shareholders' account)		7,863,298	7,682,906
Total		155,668,041	136,361,350

Contingent Liabilities

Particulars	As at 30 June 2019	As at 30 June 2018
1. Partly paid up investments	-	-
2. Claims, other than those under policies, not acknowledged as debts by the Company	-	-
3. Underwriting commitments outstanding (in respect of shares and securities)	-	-
4. Guarantees given by or on behalf of the Company	-	-
5. Statutory demands / liabilities in dispute, not provided for	2,876,459	2,997,954
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	245,130	204,764
- Claims under arbitration	583,767	482,329
Total	3,705,356	3,685,047

Exide Life Insurance Company Limited(Registration No: 114; Date of registration: 2 August 2001)
Schedules forming part of Financial Statements for the period ended 30 June 2019**FORM L4-Premium Schedule**

(₹ '000)

Particulars	For the quarter ended 30 June 2019	Up to the Quarter ended 30 June 2019	For the quarter ended 30 June 2018	Up to the Quarter ended 30 June 2018
Premium (net of GST)				
First year premiums	12,38,904	12,38,904	14,79,755	14,79,755
Renewal premiums	41,71,894	41,71,894	34,76,314	34,76,314
Single premiums	3,12,736	3,12,736	87,557	87,557
Total premium	57,23,535	57,23,535	50,43,625	50,43,625

FORM : L5-Commission Schedule

Commission				
Commission paid				
Direct - First year premium	2,48,245	2,48,245	2,66,248	2,66,248
- Renewal premium	66,464	66,464	87,429	87,429
- Single premium	2,812	2,812	833	833
Total	3,17,521	3,17,521	3,54,510	3,54,510
Add : Commission on reinsurance accepted	-	-	-	-
Less : Commission on reinsurance ceded	-	-	-	-
Net Commission	3,17,521	3,17,521	3,54,510	3,54,510

Break up of commission paid to intermediaries:

Agents	1,56,961	1,56,961	2,45,510	2,45,510
Brokers	1,18,181	1,18,181	73,893	73,893
Corporate agency	23,034	23,034	20,826	20,826
Referral	1,733	1,733	1,371	1,371
Bancassurance	17,420	17,420	12,326	12,326
IMF	82	82	583	583
POS	110	110	-	-
Total	3,17,521	3,17,521	3,54,510	3,54,510

Exide Life Insurance Company Limited

 (Registration No: 114; Date of registration: 2 August 2001)
 Schedules forming part of Financial Statements for the period ended 30 June 2019

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

(₹ '000)

Particulars	For the quarter ended 30 June 2019	Up to the Quarter ended 30 June 2019	For the quarter ended 30 June 2018	Up to the Quarter ended 30 June 2018
Employees' remuneration, welfare benefits and other manpower costs	7,87,099	7,87,099	7,50,545	7,50,545
Travel, conveyance and vehicle running expenses	39,358	39,358	34,439	34,439
Rent, rates and taxes	1,14,314	1,14,314	1,56,597	1,56,597
Repairs, maintenance and office upkeep	96,230	96,230	79,004	79,004
Printing and stationery	9,086	9,086	10,339	10,339
Communication expenses	8,678	8,678	15,412	15,412
Legal expenses	7,549	7,549	(4,581)	(4,581)
Professional charges	72,532	72,532	1,16,634	1,16,634
Medical fees	10,477	10,477	8,745	8,745
Auditors' fees, expenses etc				
a) as auditor	925	925	875	875
b) as advisory				
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
c) Tax audit	38	38	38	38
d) Other certifications	125	125	125	125
e) Out of pocket reimbursement	150	150	100	100
Advertisement and publicity	64,606	64,606	79,330	79,330
Interest and bank charges	15,217	15,217	15,608	15,608
Training & Recruitment expenses	2,124	2,124	2,030	2,030
Electricity charges	18,739	18,739	19,130	19,130
GST on premium	(20)	(20)	(849)	(849)
GST expense	3,566	3,566	396	396
Sales and business promotion expenses	4,92,253	4,92,253	4,16,608	4,16,608
Exchange fluctuation loss / (gain)	-	-	-	-
Less : Expense transferred to Shareholders' Account	-	-	-	-
Membership fees	5,575	5,575	7,751	7,751
Depreciation	34,909	34,909	29,405	29,405
Other expenses	3,435	3,435	1,877	1,877
Total	17,86,964	17,86,964	17,39,557	17,39,557

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	280	280
Board meeting / Other expenses	-	-
Legal Cost	-	5,363
Penalties	-	-
Over / Short Premium	(0)	-
Managerial Remuneration in excess of ₹ 15,000	9,223	9,110
Total	9,502	15,253

FORM : L7-Benefits Paid Schedule

Benefits Paid (Net)				
1. Insurance Claims:				
(a) Claims by death	6,89,254	6,89,254	5,47,418	5,47,418
(b) Claims by survival benefits and maturity	9,62,096	9,62,096	9,77,796	9,77,796
(c) Claims by Annuities / pensions	9,718	9,718	6,824	6,824
(d) Claims by surrender / partial withdrawal etc.	15,86,876	15,86,876	14,76,583	14,76,583
2. (Amount ceded in reinsurance) :				
(a) Claims by death	(1,16,395)	(1,16,395)	(1,77,168)	(1,77,168)
(b) Claims by maturity	-	-	-	-
(c) Claims by Annuities / pensions	-	-	-	-
(d) Claims by surrender and partial withdrawal etc.	-	-	-	-
3. Amount accepted in reinsurance :				
(a) Claims by death	-	-	-	-
(b) Claims by maturity	-	-	-	-
(c) Claims by Annuities / pensions	-	-	-	-
(d) Claims by surrender and partial withdrawal etc.	-	-	-	-
Total	31,31,549	31,31,549	28,31,454	28,31,454

Exide Life Insurance Company Limited

(Registration No: 114; Date of registration: 2 August 2001)
Schedules forming part of Financial Statements for the period ended 30 June 2019

**FORM : L8-Share Capital Schedule**

(₹ '000)

Particulars	As at 30 June 2019	As at 30 June 2018
Share capital		
Authorised capital		
1,900,000,000 (Previous Year: 1,900,000,000) Equity shares of ₹ 10 each	190,00,000	190,00,000
Issued capital		
1,850,000,000 (Previous Year: 1,750,000,000) Equity shares of ₹ 10 each	185,00,000	175,00,000
Subscribed capital		
1,850,000,000 (Previous Year: 1,750,000,000) Equity shares of ₹ 10 each	185,00,000	175,00,000
Called-up capital		
1,850,000,000 (Previous Year: 1,750,000,000) Equity shares of ₹ 10 each	185,00,000	175,00,000
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	185,00,000	175,00,000

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	18500,00,000	100 *	17500,00,000	100
- Foreign	-	-	-	-
Others				
- Indian	-	-	-	-
Total	18500,00,000	100	17500,00,000	100

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 period ended 30 June 2019

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

Particulars	As at 30 June 2019	As at 30 June 2018
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 period ended 30 June 2019


FORM : L12-Investment Shareholders Schedule

(₹ '000)

Particulars	As at 30 June 2019	As at 30 June 2018
Investments - Shareholders'		
Long term investments		
Government securities and Government guaranteed bonds	74,30,020	64,35,265
Other approved securities	1,73,739	2,24,306
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	1,58,947	3,23,634
(e) Other securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	17,58,716	18,24,864
(b) Other Investment	1,50,000	-
Other investments	-	-
Sub total (A)	96,71,421	88,08,070
Short term investments		
Government securities and Government guaranteed bonds	32,041	26,165
Other approved securities	50,003	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	54,691	3,29,985
(c) Derivative instruments	-	-
(d) Debentures/ bonds	-	-
(e) Other securities (TREPS)	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	1,91,184	50,223
(b) Other Investment	-	-
Other investments	-	-
Sub total (B)	3,27,919	4,06,372
Total (C) = (A) + (B)	99,99,340	92,14,442

Note:

- Aggregate market value of quoted investments other than mutual funds and shares, having a book value of ₹ 9,944,644 (Previous year: ₹ 8,884,452) as at June 30, 2019 is ₹ 10,208,042 (Previous year: ₹ 8,428,252).
- Aggregate market value of mutual funds and shares, having a Book Value of ₹ 54,680 (Previous year: ₹ 329,890) as at June 30, 2019 is ₹ 54,691 (Previous year: ₹ 329,985)
- Point 1 includes Government securities having a Face Value ₹ 60,000 (Previous year : ₹ 53,000) as at June 30, 2019, having Market value ₹ 68,700 (Previous year : ₹ 57,014) has been deposited with Clearing Corporation of India Limited (CCIL) for trades in the Triparty Repo (TREPS) segment.

Exide Life Insurance Company Limited

(Registration No: 114; Date of registration: 2 August 2001)
Schedules forming part of Financial Statements for the period ended 30 June 2019


FORM : L13-Investment Policyholders Schedule

(₹ '000)

Particulars	As at 30 June 2019	As at 30 June 2018
Investment - Policyholders'		
Long term investments		
Government securities and Government guaranteed bonds	717,51,275	589,21,546
Other approved securities	46,21,013	24,40,376
Other approved investments		
(a) Shares		
(aa) Equity (Including ETF ₹ 101,866)	47,37,039	58,98,463
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	51,35,093	50,67,284
(e) Other securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (includes Bond ₹ 18,294,809 and Equity ₹ 219,618)	185,14,427	172,52,868
(b) Other Investment (Bonds)	2,00,000	-
Other investments (Includes Equity ₹ 162,657 and Bond ₹ 687,353)	8,50,010	7,92,264
Sub total (A)	1058,08,857	903,72,801
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	9,41,883	8,16,077
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	32,38,815	24,72,786
(c) Derivative instruments	-	-
(d) Debentures / bonds	4,00,011	1,00,005
(e) Other securities (TREPS)	1,05,170	1,33,467
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	3,07,290	2,71,799
(b) Other Investment	-	-
Other investments	85,507	86,076
Sub total (B)	50,78,675	38,80,210
Total (C) = (A) + (B)	1108,87,533	942,53,010

Note:

- Aggregate market value of quoted investments, other than mutual funds and shares (including ETF), having a book value of ₹ 102,004,707 (Previous year: ₹ 85,236,108) as at June 30, 2019 is ₹ 108,247,392 (Previous year: ₹ 83,536,481)
- Aggregate market value of mutual funds and shares (including ETF) having a Book value of ₹ 8,626,549 (Previous year: ₹ 8,499,958) as at June 30, 2019 is ₹ 8,882,825 (Previous year: ₹ 8,766,902).
- Point 2 includes investment in Unlisted Equity Shares is ₹ 250,000 (Previous year: ₹ 250,000)

Exide Life Insurance Company Limited

(Registration No: 114; Date of registration: 2 August 2001)
Schedules forming part of Financial Statements for the period ended 30 June 2019


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

(₹ '000)

Particulars	As at 30 June 2019	As at 30 June 2018
Assets held to cover linked liabilities		
Long term investments		
Government securities and Government guaranteed bonds	23,31,563	35,71,114
Other approved securities	3,60,802	64,535
Other approved investments		
(a) Shares		
(aa) Equity (includes ETF ₹ 26,716)	96,90,614	100,33,769
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	5,68,452	6,19,649
(e) Other securities (to be specified)	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (includes Bonds ₹ 1,879,766 and Equity ₹ 283,811)	21,63,577	14,30,132
(b) Other Investment (Equity ₹ 57,063 and Bonds ₹ 37,500)	94,563	86,881
Other investments (includes Equity ₹ 729,448 and ETF ₹ 1,091,375)	18,20,823	9,43,162
Sub total (A)	170,30,394	167,49,242
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	14,23,314	14,61,273
Other approved securities	26,490	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	8,40,344	10,20,260
(c) Derivative instruments	-	-
(d) Debentures/ bonds	3,53,170	1,41,583
(d) Other securities (TREPS)	1,59,680	95,334
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	-	3,84,217
(b) Other Investment	37,500	-
Other investments (Mutual Funds)	-	-
Net current assets	1,92,387	3,02,161
Sub total (B)	30,32,884	34,04,828
Total (C) = (A) + (B)	200,63,279	201,54,070

Note:

1. Aggregate market value of above investments, other than mutual funds and shares (including ETF), having a book value of ₹ 7,022,786 (Previous year: ₹ 7,576,743) as at June 30, 2019 is ₹ 7,178,245 (Previous year: ₹ 7,494,320)

2. Aggregate market value of mutual funds and shares (including ETF), having a historical cost of ₹ 10,547,583 (Previous year: ₹ 10,749,527) as at June 30, 2019 is ₹ 12,692,654 (Previous year: ₹ 12,357,596)

FORM : L15-Loans Schedule

(₹ '000)

Particulars	As at 30 June 2019	As at 30 June 2018
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	3,881,207	2,983,860
(d) Others	-	-
Unsecured	1,088	1,407
Total	3,882,296	2,985,267
Borrower-wise classification		
(a) Central and State Governments	-	-
(b) Banks and financial institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies - Policholder's	3,881,207	2,983,860
(f) Others - loans to employees	1,088	1,407
Total	3,882,296	2,985,267
Performance-wise classification		
(a) Loans classified as standard		
(aa) In India	3,882,296	2,985,267
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	3,882,296	2,985,267
Maturity-wise classification		
(a) Short term	179,737	75,475
(b) Long term	3,702,558	2,909,792
Total	3,882,296	2,985,267

Exide Life Insurance Company Limited

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

Schedules forming part of Financial Statements for the period ended 30 June 2019

**FORM : L16 - Fixed Assets**

(₹ '000)

Particulars	Gross Block				Depreciation				Net Block	
	As at 1-Apr-19	Additions	Deductions	As at 30 Jun-19	As at 1-Apr-19	For the period	On Sales/ Adjustments	As at 30 Jun-19	As at 30 Jun-19	As at 30 Jun-18
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Application Software)	4,77,968	7,505	-	4,85,472	3,83,782	10,636	-	3,94,418	91,054	88,859
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvement	5,99,417	7,690	-	6,07,107	4,96,193	4,427	-	5,00,620	1,06,487	99,594
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	1,19,099	1,659	-	1,20,758	96,902	2,408	-	99,310	21,449	23,487
Information Technology Equipment	3,57,374	4,904	-	3,62,279	2,49,452	13,130	-	2,62,581	99,697	1,16,441
Motor Vehicles	16,304	-	-	16,304	16,192	43	-	16,234	69	1,738
Office Equipment	2,15,303	1,869	-	2,17,172	1,74,406	4,266	-	1,78,672	38,500	40,179
Total	17,85,465	23,627	-	18,09,092	14,16,926	34,909	-	14,51,835	3,57,256	3,70,298
Capital Work-in Progress (including capital advances)	-	-	-	-	-	-	-	-	9,590	56,626
Grand Total	17,85,465	23,627	-	18,09,092	14,16,926	34,909	-	14,51,835	3,66,846	4,26,924
Previous Year	16,24,691	44,514	2,766	16,66,438	12,69,514	29,417	2,791	12,96,140	4,26,924	3,52,090

Exide Life Insurance Company Limited

(Registration No: 114; Date of registration: 2 August 2001)
Schedules forming part of Financial Statements for the period ended 30 June 2019


FORM : L17-Cash and Bank Balance Schedule

(₹ '000)

Particulars	As at 30 June 2019	As at 30 June 2018
Cash and bank balances		
Cash (includes cash & cheques in hand)	11,315	9,335
Bank balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months from the date of Balance Sheet)	493,500	323,525
(bb) Others	-	-
(b) Current Accounts	861,453	644,733
(c) Others	-	-
Money at call and short notice		
(a) With banks	-	-
(b) With other institutions	-	-
Others	-	-
Total	1,366,268	977,593
Balances with non-scheduled banks included in (a) (b) and (c) above	11	11
Cash and bank balances		
In India	1,366,268	977,593
Outside India	-	-
Total	1,366,268	977,593

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

Prepayments	115,123	92,351
Advance tax paid and taxes deducted at source (net of provision for taxation)	21,735	15,484
Advances to suppliers	46,550	92,935
Advances to employees	43,903	55,916
Total (A)	227,311	256,686

Other assets

Income accrued on investments	2,205,295	2,151,177
Outstanding premiums	605,338	563,019
Net due from entities carrying on insurance business (including reinsurers)	-	-
Agents' balances		
- Gross	20,263	19,393
- Less: Provision for doubtful agent's balance	(20,263)	(19,393)
Security and other deposits	880,703	437,837
Less : Provision for Security Deposit	(10,232)	(10,292)
Goods and Service Tax - unutilised credit	259,592	267,024
Assets held for unclaimed amount of Policyholders'	541,643	601,805
Income on unclaimed amount of policyholders during the year (net)	9,598	9,776
Others (including Debtors)	663,046	711,788
- Less : Provision for Advances	(50,000)	(711,788)
Total (B)	5,125,245	4,751,526

Total (A+B)
5,352,555
5,008,212

Exide Life Insurance Company Limited

(Registration No: 114; Date of registration: 2 August 2001)
Schedules forming part of Financial Statements for the period ended 30 June 2019

**FORM : L19-Current Liabilities Schedule**

(₹ '000)

Particulars	As at 30 June 2019	As at 30 June 2018
Current liabilities		
Agents' balances	354,128	296,697
Balances due to other insurance companies (net)	163	10,909
Premiums received in advance	162,807	117,407
Sundry creditors	264,317	410,580
Claims Outstanding	578,916	543,302
Accrued expenses	838,288	1,021,288
Proposal / policy deposits / Unallocated premium / Others	567,128	512,376
Unclaimed amount of policyholder's	541,643	601,805
Income on unclaimed amount of policyholders during the year (net)	9,598	9,776
Cash bonus payable	8,299	4,913
Statutory dues payable	33,739	26,796
Tax Deducted at Source payable	77,138	68,741
Salary payable	5,224	6,485
GST payable	151,489	164,992
Temporary overdraft (as per books of account only)	356,961	494,429
Total	3,949,838	4,290,495

FORM : L20-Provisions Schedule**Provisions**

Provision for investment assets	100,000	-
For Rent / lease equalization	97,287	31,646
For other provisions (Gratuity and Compensated absences)	62,321	85,472
Total	259,608	117,118

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

Sl No	Ratios	For the quarter ended 30 June 2019	Up to the Quarter ended 30 June 2019	For the quarter ended 30 June 2018	Up to the Quarter ended 30 June 2018
1	New business premium income growth:				
	Participating	42.4%	42.4%	-20.3%	-20.3%
	Par Pension	na	na	na	na
	Non Participating	-39.0%	-39.0%	41.8%	41.8%
	Pension- Individual	158.1%	158.1%	na	na
	VIP Non Par Pension	-2.1%	-2.1%	-40.6%	-40.6%
	Annuity	na	na	na	na
	Unit - Linked - Individual Pension	na	na	na	na
	Unit - Linked - Individual	-13.6%	-13.6%	63.3%	63.3%
	Unit - Linked - Group	-85.2%	-85.2%	-94.2%	-94.2%
2	Net retention ratio	94.8%	94.8%	93.8%	93.8%
3	Ratio of expenses of management	37.0%	37.0%	41.5%	41.5%
4	Commission ratio	5.5%	5.5%	7.0%	7.0%
5	Ratio of policy holders' liabilities to shareholders' funds	1289.6%	1289.6%	1210.7%	1210.7%
6	Growth rate of shareholders' fund (over previous year same quarter)	-5.4%	-5.4%	-2.7%	-2.7%
7	Ratio of policyholders' surplus to policy holders' liability	-0.5%	-0.5%	-0.4%	-0.4%
8	Change in net worth - (Rs. Mn)	(605.0)	(605.0)	(275.0)	(275.0)
9	Profit / (loss) after tax / total income	-7.1%	-7.1%	-3.7%	-3.7%
10	(Total real estate + loans)/ cash and invested assets	2.7%	2.7%	2.3%	2.3%
11	Total investments/ (capital + total surplus) *	1325.1%	1325.1%	1289.6%	1289.6%
12	Total affiliated investments/ (capital + total surplus)	0.0%	0.0%	1.0%	1.0%
13	Investment Yield (Gross and Net)				
	With realized gains / (losses)				
	Participating	1.9%	1.9%	2.0%	2.0%
	Non Participating	2.0%	2.0%	2.0%	2.0%
	Pension	2.0%	2.0%	1.9%	1.9%
	Unit Linked Funds	2.0%	2.0%	1.0%	1.0%
	Shareholders	1.9%	1.9%	1.8%	1.8%
	Without realized gains / (losses)				
	Participating	2.0%	2.0%	2.2%	2.2%
	Non Participating	2.0%	2.0%	2.1%	2.1%
	Pension	2.0%	2.0%	2.2%	2.2%
	Unit Linked Funds	1.9%	1.9%	1.3%	1.3%
	Shareholders	1.8%	1.8%	1.8%	1.8%
14	Conservation Ratio				
	Linked	84.2%	84.2%	78.6%	78.6%
	Non Linked	88.3%	88.3%	62.8%	62.8%
	Pension	84.3%	84.3%	79.9%	79.9%
		73.4%	73.4%	88.8%	88.8%
15	Persistency Ratio **				
	For 13th month	71.1%	71.1%	65.4%	65.4%
	For 25th month	57.2%	57.2%	51.2%	51.2%
	For 37th month	47.1%	47.1%	49.8%	49.8%
	For 49th Month	48.2%	48.2%	51.5%	51.5%
	for 61st month	49.1%	49.1%	55.4%	55.4%
16	NPA Ratio	NIL	NIL	NIL	NIL

Equity Holding Pattern for Life Insurers

1	(a) No. of shares	18500,00,000	18500,00,000	17500,00,000	17500,00,000
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)	(0.33)	(0.33)	(0.16)	(0.16)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.33)	(0.33)	(0.16)	(0.16)
6	(iv) Book value per share (Rs 10 Paid Up)	5.75	5.75	5.61	5.61

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

**

1) Persistency ratios have been calculated based on the data as at 30 June 2019 for those policies where premiums are due and are based on APE.

2) Persistency ratios given above are to be read as follows: for e.g., 25th month's 57.2% for 2019 is based on the new business written from 01 July 2016 to 30 June 2017 and 25th month's 51.2% for 2018 is based on the new business written from 01 July 2015 to 30 June 2016 and so on.

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

Exide Life Insurance Company Limited

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

**FORM L24 : Valuation of Net Liabilities
As on 30 June 2019**

(₹ Lacs)

Sl.No.	Particular	As on 30 June 2019	As on 30 June 2018
1	<u>Linked</u>		
a	Life	1,80,764	1,82,101
b	General Annuity	-	-
c	Funds for discontinued policies	9,558	6,921
d	Pension	11,321	13,640
e	Health	-	-
2	<u>Non-Linked</u>		
a	Life	9,56,772	7,91,381
b	General Annuity	9,148	5,137
c	Funds for discontinued policies	6,064	7,349
d	Par Pension	279	-
e	Pension	1,80,389	1,72,168
f	Health	67	53

Exide Life Insurance Company Limited

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


FORM : L25 (I) - Geographical Distribution Channel - Individuals (Apr to Jun-19)

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	699	691	1.85	70	2,599	2,554	9.89	314	3,298	3,245	11.75	384.63
2	Arunachal Pradesh	-	-	-	-	2	2	0.01	1	2	2	0.01	0.54
3	Assam	127	126	0.38	6	710	694	2.31	53	837	820	2.69	59.08
4	Bihar	520	518	1.20	20	794	772	2.62	38	1,314	1,290	3.82	57.70
5	Chattisgarh	37	37	0.06	2	89	85	0.20	13	126	122	0.27	15.31
6	Goa	9	9	0.04	0	61	59	0.35	9	70	68	0.39	9.43
7	Gujarat	447	443	1.16	18	3,085	3,038	9.19	181	3,532	3,481	10.35	199.16
8	Haryana	162	164	0.45	17	495	489	3.29	58	657	653	3.74	75.42
9	Himachal Pradesh	203	203	0.50	6	97	95	0.22	4	300	298	0.72	10.41
10	Jammu & Kashmir	147	147	0.36	5	173	170	0.60	7	320	317	0.96	11.05
11	Jharkhand	316	310	0.65	11	656	628	1.74	30	972	938	2.40	41.08
12	Karnataka	925	918	2.24	68	2,986	2,910	14.31	320	3,911	3,828	16.56	388.32
13	Kerala	100	98	0.68	7	405	395	3.32	28	505	493	4.00	34.59
14	Madhya Pradesh	121	120	0.32	6	565	558	1.79	34	686	678	2.11	40.25
15	Maharashtra	1,377	1,374	2.60	58	4,022	3,966	12.05	361	5,399	5,340	14.65	419.15
16	Manipur	1	1	0.00	0	5	5	0.03	0	6	6	0.03	0.32
17	Meghalaya	7	7	0.02	0	16	16	(0.00)	0	23	23	0.02	0.54
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Naqaland	-	-	-	-	2	2	0.01	0	2	2	0.01	0.05
20	Orissa	863	854	1.96	36	1,302	1,285	4.35	73	2,165	2,139	6.31	108.60
21	Punjab	210	213	0.49	10	649	642	1.96	78	859	855	2.45	88.07
22	Rajasthan	221	221	0.48	22	708	701	2.22	94	929	922	2.70	116.28
23	Sikkim	4	4	0.01	0	9	8	0.02	0	13	12	0.03	0.54
24	Telangana	303	300	0.82	42	1,911	1,862	9.05	281	2,214	2,162	9.87	323.29
25	Tamil Nadu	284	278	0.78	21	2,244	2,168	14.35	188	2,528	2,446	15.14	208.72
26	Tripura	44	44	0.13	1	67	67	0.22	2	111	111	0.36	2.65
27	Uttar Pradesh	1,118	1,106	2.87	74	2,663	2,634	9.24	216	3,781	3,740	12.11	290.05
28	Uttrakhand	283	282	1.04	14	480	479	1.92	35	763	761	2.96	48.87
29	West Bengal	280	275	0.80	13	1,661	1,601	10.39	98	1,941	1,876	11.20	110.92
30	Andaman & Nicobar Islands	-	-	-	-	1	1	0.02	0	1	1	0.02	0.12
31	Chandigarh	-	-	-	-	27	27	0.09	3	27	27	0.09	3.39
32	Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	(3)	(2)	(0.01)	(0)	1,120	1,107	5.11	90	1,117	1,105	5.10	89.76
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Pondicherry	-	-	0.00	-	15	15	0.04	2	15	15	0.04	1.66
Total		8,805	8,741	21.90	527.54	29,619	29,035	120.93	2,612.43	38,424	37,776	142.83	3,139.96

Exide Life Insurance Company Limited

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


FORM : L25 (II) - Geographical Distribution Channel - Group (Apr to Jun-19)

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	-	-	-	-	-	37.00	0.00	2.18	-	37	0.00	2.18
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	76.00	0.01	12.05	-	76	0.01	12.05
7	Gujarat	-	-	-	-	-	90.00	0.01	15.74	-	90	0.01	15.74
8	Haryana	-	-	-	-	-	5,949.00	1.02	1,807.25	-	5,949	1.02	1,807.25
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	1.00	1,93,005.00	3.09	642.69	1	1,93,005	3.09	642.69
12	Karnataka	-	-	-	-	1.00	6,733.00	1.72	1,637.55	1	6,733	1.72	1,637.55
13	Kerala	-	-	-	-	-	659.00	0.01	62.22	-	659	0.01	62.22
14	Madhya Pradesh	-	-	-	-	-	(32.00)	0.00	3.33	-	(32)	0.00	3.33
15	Maharashtra	-	-	-	-	-	17,182.00	0.79	2,219.76	-	17,182	0.79	2,219.76
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Naqaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	1.00	2,220.00	0.03	34.32	1	2,220	0.03	34.32
21	Punjab	-	-	-	-	-	(73.00)	(0.00)	(15.76)	-	(73)	(0.00)	(15.76)
22	Rajasthan	-	-	-	-	-	102.00	0.04	49.10	-	102	0.04	49.10
23	Sikkim	-	-	-	-	-	(29.00)	(0.00)	(4.74)	-	(29)	(0.00)	(4.74)
24	Telangana	-	-	-	-	1.00	1,985.00	1.20	170.20	1	1,985	1.20	170.20
25	Tamil Nadu	-	-	-	-	2.00	1,56,753.00	4.30	693.53	2	1,56,753	4.30	693.53
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	-	(9.00)	(0.00)	29.47	-	(9)	(0.00)	29.47
28	UttraKhand	-	-	-	-	-	106.00	0.05	4.97	-	106	0.05	4.97
29	West Bengal	-	-	-	-	-	242.00	0.07	35.17	-	242	0.07	35.17
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	(8.00)	0.00	(2.04)	-	(8)	0.00	(2.04)
32	Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	-	36.00	0.02	33.18	-	36	0.02	33.18
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Pondicherry	-	-	-	-	-	-	-	-	-	-	-	-
Total		-	-	-	-	6	3,85,024	12.33	7,430.15	6	3,85,024	12.33	7,430.15

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	99,993
	Investments (Policyholders)	8A	11,08,875
	Investments (Linked Liabilities)	8B	2,00,633
2	Loans	9	38,823
3	Fixed Assets	10	3,668
4	Current Assets		
	a. Cash & Bank Balance	11	13,663
	b. Advances & Other Assets	12	53,526
5	Current Liabilities		
	a. Current Liabilities	13	(39,498)
	b. Provisions	14	(2,596)
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		78,633
	Deferred Tax Assets		961
Application of Funds as per Balance Sheet (A)			15,56,680

Reconciliation of Investment Assets	
Total Investment Assets (As per Balance Sheet)	14,48,314

Balance Sheet Value of:	
A. Life Fund	10,50,836
B. Pension, General Annuity Fund & Group Business	1,96,845
C. Unit Linked Funds	2,00,633
	14,48,314

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	11
2	Fixed Assets (if any)	10	3,668
3	Cash & Bank Balance (if any)	11	13,663
4	Advances & Other Assets (if any)	12	53,526
5	Current Liabilities	13	(39,498)
6	Provisions	14	(2,596)
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		78,633
	Deferred Tax Assets		961
TOTAL (B)			1,08,367
Investment Assets(A-B)			14,48,314

NON- Linked Business

A. LIFE FUND	PERCENTAGE AS PER REG.	SH			PH		Book Value (SH+PH)	ACTUAL %	FVC Amount	Total Fund	Market Value	
		Balance (a)	FRSM+ (b)	UL -Non Unit Res (c)	PAR (d)	NONPAR (e)						
1	Central Govt Securities	Not less than 25%	2,585	72,036	1,438	4,42,588	1,70,061	66%	-	6,88,707	7,35,328	
2	Central Govt Sec, State Govt Sec or Other approved Securities	Not less than 50%	2,585	74,273	1,438	4,64,987	1,78,949	69%	-	7,22,232	7,70,416	
3	INVESTMENTS SUBJECT TO EXPOSURE NORMS		-	-	-	-	-			-	-	
	a											
	1. Housing and Infrastructure		-	-	-	-	-			-	-	
	1. Approved Investments		921	18,578	-	1,16,818	30,995	16%	32	1,67,345	1,71,298	
	2. Other investments	Not less than 15%	-	1,500	-	1,000	1,000	0%	-	3,500	2,625	
	b											
	i) Approved Investments		115	2,022	291	1,01,823	41,993	14%	2,161	1,48,404	1,49,664	
	ii) Other Investments not to exceed 15%	Not exceeding 35%	0	0	-	5,459	3,944	1%	(48)	9,355	9,320	
TOTAL LIFE FUND			100%	3,621	96,373	1,729	6,90,088	2,56,881	100%	2,145	10,50,836	11,03,322

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS	PERCENTAGE AS PER REG.	PH		Book Value	ACTUAL %	FVC Amount	Total Fund	Market Value		
		PAR	NON PAR							
1	Central Government Securities	Not less than 20%	721.61	1,12,123	1,12,845	57%	-	1,12,845	1,23,033	
2	Central Govt Sec, State Govt Sec or Other Approved Securities	Not less than 40%	721.61	1,27,046	1,27,767	65%	-	1,27,767	1,38,648	
3	Balance in Approved Investment	Not exceeding 60%	166.61	68,493	68,660	35%	418	69,077	70,771	
4	Other Investment #		-	-	-		-	-	-	
TOTAL PENSION & GENERAL ANNUITY AND GROUP BUSINESS			100%	888.22	1,95,539	1,96,427	100%	418	1,96,845	2,09,419

C. Linked Business	PERCENTAGE AS PER REG.	PH		Total Fund	ACTUAL %
		PAR	NON PAR		
1	Approved investments	Not less than 75%	-	1,81,104	90%
2	Other investments	Not more than 25%	-	19,529	10%
TOTAL LINKED INSURANCE FUND			100%	2,00,633	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

Exide Life Insurance Company Limited

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

FORM : L27-UNIT LINKED BUSINESS - 3A

PART - B

Link to item C of Form 3A Part A

Statement as on : 30 June 2019



(₹ 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)	19	1,020	8	-	6,066	7,376	2,282	55,329	3,560	31,181
Add : Inflows During the quarter	-	0	-	-	7	51	39	-	296	1
Increase/(Decrease) Value Of Inv(net)	1	38	0	-	184	205	81	1,119	117	236
Less: Outflow During the quarter	0	35	(0)	-	1,293	215	116	2,069	249	1,315
TOTAL INVESTIBLE FUNDS (MKT VALUE)	19	1,023	8	-	4,964	7,416	2,285	54,379	3,724	30,103

	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%)									0.00											
A Central Government Securities	10	51	364	36	3	38	0	0	1,381	28	1,475	20	984	43	8,474	16	1,248	34	0	0
B State Government securities	0	0	33	3	0	0	0	0	172	3	190	3	150	7	1,993	4	173	5	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	195	19	0	0	0	0	757	15	826	11	367	16	6,219	11	459	12	0	0
E Infrastructure Bonds	0	0	180	18	0	0	0	0	910	18	1,176	16	545	24	6,032	11	687	18	0	0
F Equity	5	24	0	0	4	48	0	0	731	15	2,157	29	0	0	25,522	47	525	14	24,145	80
G Money Market Investment	1	5	100	10	1	9	0	0	229	5	190	3	0	0	104	0	0	0	0	0
H Mutual Funds	0	0	141	14	0	0	0	0	737	15	818	11	199	9	877	2	370	10	581	2
I Deposits with Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SUB TOTAL (A)	15	80	1,014	99	7	95	0	0	4,916	99	6,832	92	2,246	98	49,220	91	3,462	93	24,726	82
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	19	2	0	1	0	0	78	2	108	1	52	2	678	1	68	2	0	0
Dividend Receivable	0	0	0	0	0	0	0	0	2	0	5	0	0	0	61	0	1	0	68	0
Bank Balance	3	18	0	0	0	3	0	0	68	1	1	0	7	0	7	0	1	0	6	0
Receivable for Sale of investments	0	0	0	0	0	0	0	0	9	0	25	0	0	0	0	0	6	0	307	1
Other Current Assets (for Investments)	0	0	0	0	0	0	0	0	0	0	10	0	0	0	0	0	111	3	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	(7)	(0)	(15)	(0)	0	0	0	0	(3)	(0)	(69)	(0)
Fund Management of Charges Payable	(0)	(0)	(1)	(0)	(0)	(0)	0	0	(4)	(0)	(9)	(0)	(2)	(0)	(66)	(0)	(3)	(0)	(44)	(0)
Other current liabilities (for Investments)	(0)	(0)	(9)	(1)	(0)	(3)	0	0	(147)	(3)	0	0	(11)	(0)	(81)	(0)	0	0	(88)	(0)
SUB TOTAL (B)	4	19	9	1	0	3	0	0	(1)	(0)	127	2	40	2	599	1	181	5	181	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	0	0	0	0	0	0
B Infrastructure Bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	750	1	0	0	0	0
C Equity	0	1	0	0	0	2	0	0	49	1	458	6	0	0	3,809	7	80	2	5,196	17
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	49	1	458	6	0	0	4,559	8	80	2	5,196	17
Total A + B + C	19	100	1,023	100	8	100	0	0	4,964	100	7,416	100	2,285	100	54,379	100	3,724	100	30,103	100
Funds Carried Forward (As Per LB2)	19		1,023		8		0		4,964		7,416		2,285		54,379		3,724		30,103	

Exide Life Insurance Company Limited

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

FORM : L27-UNIT LINKED BUSINESS - 3A

PART - B

Link to Item C of Form 3A Part A

Statement as on : 30 June 2019



(₹ Lacs)

PARTICULARS	ULIF006271107GTDGR OWTH114 - Individual Guaranteed Growth Fund		ULIF00705208PENDEB T114 - Pension Debt Fund		ULIF00805208PENEQU ITY114 - Pension Equity Fund		ULIF00905208PENLIQ UID114 - Pension Liquid Fund		ULIF010161209PRESERV ER114 - Individual Preserver Fund		ULIF011161209PRIME EQU114 - Individual Prime Equity Fund		ULIF012161209PNPRESER VR114 - Individual Preserver Pension Fund		ULIF013161209PNPRIM EEQU114 - Individual Prime Equity Pension Fund		ULIF014031210GTDNAV 114 -Market Shield		ULIF015271210ACTASSET11 4 - Exide Life Active Asset Allocation Fund		ULIF01620/09/13DIS CONLIFE114- Discontinued Fund		ULIF01701/01/17MID CAP114-Exide Life Midcap Fund		ULIF01801/10/18CAP NIFINDX114-Exide Life Capped Nifty Index Fund		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	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual		
Opening Balance/Market Value)	370		2,083		3,767		310		14,069		26,706		2,445		3,379		15,830		14,455		7,200		3,942		285						2,01,679	
Add : Inflows During the quarter	0		1		1		25		308		720		15		5		3		159		2,641		427		308						5,009	
Increase/(Decrease) Value Of Inv(net)	6		72		31		4		506		293		84		37		208		288		125		53		6						3,695	
Less: Outflow During the quarter	7		231		373		92		904		725		125		128		641		402		408		420		21						9,750	
TOTAL INVESTIBLE FUNDS(MKT VALUE)	369		1,926		3,427		248		13,979		26,993		2,419		3,293		15,400		14,499		9,558		4,002		597						2,00,633	

Investment of Unit Fund	ULIF006271107GTDGR OWTH114 - Individual Guaranteed Growth Fund		ULIF00705208PENDEB T114 - Pension Debt Fund		ULIF00805208PENEQU ITY114 - Pension Equity Fund		ULIF00905208PENLIQ UID114 - Pension Liquid Fund		ULIF010161209PRESERV ER114 - Individual Preserver Fund		ULIF011161209PRIME EQU114 - Individual Prime Equity Fund		ULIF012161209PNPRESER VR114 - Individual Preserver Pension Fund		ULIF013161209PNPRIM EEQU114 - Individual Prime Equity Pension Fund		ULIF014031210GTDNAV 114 -Market Shield		ULIF015271210ACTASSET11 4 - Exide Life Active Asset Allocation Fund		ULIF01620/09/13DIS CONLIFE114- Discontinued Fund		ULIF01701/01/17MID CAP114-Exide Life Midcap Fund		ULIF01801/10/18CAP NIFINDX114-Exide Life Capped Nifty Index 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	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	178	48	800	42	0	0	247	99	5,940	42	0	0	1,126	47	0	0	4,315	28	1,512	10	9,493	99	0	0	0	0	0	0	0	0	37,549	19	
B State Government securities	0	0	185	10	0	0	0	0	654	5	0	0	184	8	0	0	0	0	117	1	0	0	0	0	0	0	0	0	0	0	3,850	2	
C Other Approved Securities	0	0	0	0	0	0	0	0	6	0	0	0	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13	0		
D Corporate bonds	50	14	236	12	0	0	0	0	2,781	20	0	0	445	18	0	0	0	0	820	6	0	0	0	0	0	0	0	0	0	13,155	7		
E Infrastructure Bonds	26	7	506	26	0	0	0	0	3,139	23	0	0	451	19	0	0	0	0	1,206	8	0	0	0	0	0	0	0	0	0	14,859	7		
F Equity	43	12	0	0	2,783	81	0	0	0	0	20,926	78	0	0	2,704	82	8,484	55	8,202	57	0	0	3,066	77	450	75	99,744	50	0	0	0		
G Money Market Investment	20	5	0	0	66	2	1	0	0	500	2	0	0	0	0	0	0	0	4	0	320	3	65	1	6	1	1,597	1	0	0	0		
H Mutual Funds	47	13	175	9	0	0	0	0	1,120	8	317	1	148	6	79	2	2,043	13	751	5	0	0	0	0	0	0	0	0	8,403	4	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	0	0	0	0	0	0	0	0	0	0	0	0	
SUB TOTAL (A)	364	99	1,901	99	2,849	83	248	100	13,651	98	21,743	81	2,360	98	2,783	85	14,842	96	12,612	87	9,813	103	3,121	78	456	76	1,79,180	89					
Current Assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Accrued Interest	2	1	49	3	0	0	0	0	296	2	0	0	59	2	0	0	0	0	105	1	0	0	0	0	0	0	0	0	1,514	1	0	0	
Dividend Receivable	0	0	0	0	0	0	0	0	0	53	0	0	0	7	0	18	0	20	0	0	0	0	0	0	0	0	0	0	1	0	251	0	
Bank Balance	1	0	1	0	1	0	0	0	1	0	2	0	1	0	1	0	2	0	5	0	0	0	0	0	0	0	0	0	0	106	0	0	
Receivable for Sale of Investments	0	0	0	0	0	0	0	0	0	221	1	0	0	20	1	0	0	0	85	1	0	0	49	1	4	1	725	0	0	0	0	0	
Other Current Assets (for Investments)	0	0	0	0	0	0	2	1	45	0	153	1	3	0	2	0	0	0	43	0	0	0	91	2	43	7	502	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0	
Payable for Investments	0	0	0	0	0	0	0	0	0	(62)	(0)	0	0	0	0	0	0	0	(66)	(0)	0	0	(40)	(1)	(7)	(1)	(268)	(0)	0	0	0	0	
Fund Management of Charges Payable	(1)	(0)	(1)	(0)	(5)	(0)	(0)	(0)	(14)	(0)	(35)	(0)	(2)	(0)	(4)	(0)	(16)	(0)	(19)	(0)	(4)	(0)	(5)	(0)	(0)	(0)	(0)	(0)	(236)	(0)	0	0	
Other current liabilities (for Investments)	(0)	(0)	(24)	(1)	(22)	(1)	(1)	0	0	0	0	0	(1)	(0)	(0)	(0)	(34)	(0)	(0)	(0)	(251)	(3)	0	0	0	0	0	0	(668)	(0)	0	0	0
SUB TOTAL (B)	2	1	24	1	(12)	(1)	0	0	329	2	332	1	60	2	25	1	(30)	(0)	122	1	(256)	(3)	101	3	40	7	1,924	1					
Other Investment(<= 25%)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
A Corporate bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
B Infrastructure Bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
C Equity	3	1	0	0	595	17	0	0	0	0	4,918	18	0	0	486	15	588	4	1,715	12	0	0	780	20	101	17	18,779	9	0	0	0	0	
D Mutual Funds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
F Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SUB TOTAL (C)	3	1	0	0	595	17	0	0	0	0	4,918	18	0	0	486	15	588	4	1,715	12	0	0	780	20	101	17	19,529	10					
Total A + B + C	369	100	1,926	100	3,427	100	248	100	13,979	100	26,993	100	2,419	100	3,293	100	15,400	100	14,499	100	9,558	100	4,002	100	597	100	2,00,633	100					
Funds Carried Forward (As Per LB2)	369		1,926		3,427		248		13,979		26,993		2,419		3,293		15,400		14,499		9,558		4,002		597						2,00,633		

Exide Life Insurance Company Limited

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


FORM : L28-ULIP-NAV-3A

PART - C

[Link to FORM 3A \(Part B\)](#)
Statement as on : 30 June 2019

(₹ Lacs)

No	Name of the Scheme	Date of Launch	Par/Non Par	Assets Held as on 30 June 2019	NAV as on 30 June 2019	NAV as on 30 June 2019 (as per LB2)	NAV as on 31 March 2019	NAV as on 31 December 2018	NAV as on 30 September 2018	NAV as on 30 June 2018	Annualised Return/Yield	3 Year Rolling CAGR	Highest NAV Since Inception
1	ULGF00124/08/04EBBALANCE114-Group Balanced Fund	24-Aug-04	NON-PAR	19	35.9761	35.9761	34.8459	34.1004	33.2033	32.7062	10.00%	7.62%	36.1034
2	ULGF00224/08/04EBDEBT114-Group Debt Fund	24-Aug-04	NON-PAR	1,023	31.3997	31.3997	30.2498	29.5439	28.0293	27.6581	13.53%	8.06%	31.5352
3	ULGF00324/08/04EBGROWTH114-Group Growth Fund	24-Aug-04	NON-PAR	8	47.0861	47.0861	45.8138	44.2595	43.5655	42.9961	9.51%	11.19%	47.4453
4	ULGF00524/08/04EBSECURE114-Group Secure Fund	24-Aug-04	NON-PAR	4,964	33.5313	33.5313	32.3340	31.4499	30.1180	29.8261	12.42%	8.66%	33.6823
5	ULGF00424/08/04EBLIQUID114-Group Liquid Fund#	24-Aug-04	NON-PAR	-	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	9,558	14.5743	14.5743	14.3554	14.1384	13.9281	13.7284	6.16%	5.98%	14.5743
7	ULIF01527/12/10ACTASSET114-Exide Life Active Asset Allocation Fund	27-Dec-10	NON-PAR	14,499	20.0777	20.0777	19.6825	18.8644	18.4124	18.3554	9.38%	10.02%	20.3173
9	ULIF00118/10/04BALANCE114-Individual Balanced Fund	18-Oct-04	NON-PAR	7,416	35.9194	35.9194	34.9319	33.7184	32.5524	32.3243	11.12%	8.73%	36.0487
10	ULIF00218/10/04DEBT114-Individual Debt Fund	18-Oct-04	NON-PAR	2,285	32.0760	32.0760	30.9516	30.1470	28.6429	28.2422	13.57%	8.62%	32.2248
11	ULIF00514/10/05EQUITY114-Individual Equity Fund	14-Oct-05	NON-PAR	30,103	32.7172	32.7172	32.4620	30.7080	30.6838	30.8083	6.20%	10.09%	33.4398
12	ULIF00318/10/04GROWTH114-Individual Growth Fund	18-Oct-04	NON-PAR	54,379	40.5949	40.5949	39.7713	38.2531	37.3893	37.2828	8.88%	9.33%	40.9484
13	ULIF00627/11/07GTDGROWTH114-Individual Guaranteed Growth Fund	27-Nov-07	NON-PAR	369	21.7036	21.7036	21.3767	20.9234	20.6542	20.4072	6.35%	6.60%	21.7073
14	ULIF01016/12/09PRESERVER114-Individual Preserver Fund	16-Dec-09	NON-PAR	13,979	23.4499	23.4499	22.6242	22.0979	20.9934	20.7464	13.03%	8.51%	23.5595
15	ULIF01216/12/09PNPRESERVR114-Individual Preserver Pension Fund	16-Dec-09	NON-PAR	2,419	23.4400	23.4400	22.6359	22.0842	21.0224	20.7569	12.93%	8.27%	23.5454
16	ULIF01116/12/09PRIMEEQU114-Individual Prime Equity Fund	16-Dec-09	NON-PAR	26,993	20.2896	20.2896	20.0741	18.9665	18.9979	19.0112	6.72%	10.21%	20.7230
17	ULIF01316/12/09PNPRIMEEQU114-Individual Prime Equity Pension Fund	16-Dec-09	NON-PAR	3,293	20.2545	20.2545	20.0290	18.9525	18.9732	19.0141	6.52%	10.53%	20.7176
18	ULIF00418/10/04SECURE114-Individual Secure Fund	18-Oct-04	NON-PAR	3,724	33.9114	33.9114	32.8391	31.9485	30.5976	30.3016	11.91%	8.41%	34.0458
19	ULIF01403/12/10GTDNAV114-Market Shield	3-Dec-10	NON-PAR	15,400	17.4221	17.4221	17.1912	16.5376	16.5929	16.3085	6.83%	8.42%	17.6460
20	ULIF01701/01/17MIDCAP114-Exide Life Midcap Fund	16-Mar-17	NON-PAR	4,002	10.9988	10.9988	10.8561	10.5709	10.3281	10.7482	2.33%	NA	11.9679
8	ULIF01801/10/18CAPNIFINDX114-Exide Life Capped Nifty Index Fund	16-Mar-19	NON-PAR	597	10.8160	10.8160	10.7204	NA	NA	NA	NA	NA	11.0733
21	ULIF00705/02/08PENDEBT114-Pension Debt Fund	5-Feb-08	NON-PAR	1,926	26.6674	26.6674	25.7152	25.0398	23.7838	23.4523	13.71%	8.73%	26.7935
22	ULIF00805/02/08PENEEQUITY114-Pension Equity Fund	5-Feb-08	NON-PAR	3,427	22.8447	22.8447	22.6426	21.3411	21.4545	21.3292	7.11%	11.21%	23.3219
23	ULIF00905/02/08PENLIQUID114-Pension Liquid Fund	5-Feb-08	NON-PAR	248	22.3295	22.3295	21.9869	21.6475	21.3336	21.0382	6.14%	5.96%	22.3295
	TOTAL			2,00,633									

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

Exide Life Insurance Company Limited

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


FORM : L-29 - Detail regarding debt securities
Statement as on : 30 June 2019

(₹ Lacs)

Detail Regarding debt securities(ULIP)

	MARKET VALUE				Book Value			
	As at 30 June , 2019	as % of total for this class	30 June , 2018	as % of total for this class	30 June , 2019	as % of total for this class	30 June , 2018	as % of total for this class
Break down by credit rating								
AAA rated	26,507	38%	22,519	30%	25,790	38%	22,781	30%
AA or better	1,507	2%	502	1%	1,518	2%	502	1%
Rated below AA but above A	-	0%	-	0%	-	-	-	0%
Rated below A but above B	-	-	-	-	-	-	-	-
Rated D	750	0%	-	-	1,005	1%	-	-
Any other (Sovereign)	41,422	59%	50,969	69%	40,319	59%	51,531	69%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	18,405	26%	19,871	27%	18,080	26%	19,430	26%
more than 1 year and upto 3years	3,607	5%	7,044	10%	3,745	5%	7,059	9%
More than 3 years and up to 7years	18,409	26%	21,270	29%	18,024	26%	21,791	29%
More than 7 years and up to 10 years	22,139	32%	21,460	29%	21,404	31%	21,983	29%
More than 10 years and up to 15 years	4,272	6%	2,558	3%	4,109	6%	2,689	4%
More than 15 years and up to 20 years	1,041	1%	666	1%	1,006	1%	726	1%
Above 20 years	2,312	3%	1,122	2%	2,264	3%	1,136	2%
Breakdown by type of the issuer								
a. Central Government	37,561	54%	50,336	68%	36,618	53%	50,897	68%
b. State Government	3,860	6%	634	1%	3,701	5%	634	1%
c. Corporate Securities	28,764	41%	23,021	31%	28,312	41%	23,284	31%

(₹ Lacs)

Detail Regarding debt securities(NON ULIP)

	MARKET VALUE				Book Value			
	As at 30 June , 2019	as % of total for this class	30 June , 2018	as % of total for this class	30 June , 2019	as % of total for this class	30 June , 2018	as % of total for this class
Break down by credit rating								
AAA rated	2,66,695	23%	2,38,190	26%	2,59,916	23%	2,41,703	26%
AA or better	3,597	0%	7,658	1%	3,500	0%	7,500	1%
Rated below AA but above A	1,522	0	1,968	0	1,526	0	2,031	0.00
Rated below A but above B	-	-	-	-	-	-	-	-
Rated D	2,625	-	-	-	3,500	-	-	-
Any other (Sovereign)	9,09,064	77%	6,70,497	73%	8,50,000	76%	6,88,637	73%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	20,181	2%	13,507	1%	20,079	2%	13,503	1%
more than 1 year and upto 3years	35,920	3%	36,255	4%	35,641	3%	36,027	4%
More than 3 years and up to 7years	93,589	8%	85,961	9%	91,146	8%	85,816	9%
More than 7 years and up to 10 years	2,46,586	21%	1,77,364	19%	2,35,557	21%	1,79,611	19%
More than 10 years and up to 15 years	2,91,811	25%	2,49,061	27%	2,78,885	25%	2,56,829	27%
More than 15 years and up to 20 years	90,646	8%	93,683	10%	85,475	8%	97,266	10%
Above 20 years	4,04,769	34%	2,62,481	29%	3,71,659	33%	2,70,819	29%
Breakdown by type of the issuer								
a. Central Government	8,83,687	75%	6,68,071	73%	8,25,777	74%	6,86,155	73%
b. State Government	25,377	2%	2,426	0%	24,222	2%	2,483	0%
c. Corporate Securities	2,74,439	23%	2,47,815	27%	2,68,442	24%	2,51,234	27%

Exide Life Insurance Company Limited

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


FORM : L30-RELATED PARTY TRANSACTIONS

₹ Lacs

Name of Related Parties	Description of transactions / Categories	Consideration paid / received			
		For the Quarter ended 30 June 2019	Upto the Quarter ended 30 June 2019	For the Quarter ended 30 June 2018	Upto the Quarter ended 30 June 2018
Exide Industries Ltd	Premium Income	62.6	62.6	56.3	56.3
	Benefits paid (Claims during the year)	92.0	92.0	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2019	1,85,000.0	1,85,000.0	1,75,000.0	1,75,000.0
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Raheja QBE General Insurance Company Limited	Premium Income	0.3	0.3	0.1	0.1
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Services provided by the company (Premium Paid)	4.2	4.2	3.9	3.9
	Share capital as on 30 June 2019	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Sonata Software Limited	Premium Income	31.1	31.1	29.7	29.7
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Services provided by the company	-	-	-	-
	Share capital as on 30 June 2019	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Chloride Power Systems & Solutions Limited	Premium Income	-	-	-	-
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2019	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Juhu Beach Resort Limited	Premium Income	(0.0)	(0.0)	(0.0)	(0.0)
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2019	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Prism Johnson Limited	Premium Income	(0.0)	(0.0)	92.2	92.2
	Benefits paid (Claims during the year)	60.0	60.0	4.0	4.0
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2019	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Hathway Investments Pvt Ltd	Premium Income	-	-	-	-
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2019	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Outlook Publishing (India) Pvt Ltd	Premium Income	0.0	0.0	(0.0)	(0.0)
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2019	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Employees Group Gratuity cum Life Assurance Scheme (Trust)	Premium Income received from Grativity Trust	0.0	0.0	-	-
	Benefits paid (Claims during the year)	66.5	66.5	52.6	52.6
	Contribution made to Gratuity Trust by the Company	-	-	-	-
	Expenses incurred on behalf of the company	-	-	-	-
Key Management Personnel *	Managerial Remuneration	204.8	204.8	207.6	207.6
	Premium Income	0.6	0.6	0.6	0.6

* 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**

Sl. 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. Vijay Aggarwal	Director	
4	Mr. Vinayak Aggarwal	Director	
5	Mr. A. K Mukherjee	Director	
6	Mr. Atanu Sen	Director	
7	Ms. Mona Desai	Director	
8	Mr. Rahul Agarwal	Chief Distribution Officer	
9	Mr. Ashwin B	Chief Operating Officer	
10	Mr. Rangarajan B N	Appointed Actuary & Chief Risk Officer	
11	Mr. C Anil Kumar	Chief Financial Officer	
12	Mr. Shyamsunder Bhat	Chief Investment Officer	
13	Mr. Mohit Goel	Director - Marketing & Digital *	
14	Ms. Arpita Sen	Director - Legal, Compliance & Secretarial *	
15	Mr. Manas Ranjan Panda	Company Secretary	
16	Ms. Meenakshi Suresh	Head - Internal Audit	

* Does not represent a Board position

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

Exide Life Insurance Company Limited

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

FORM L-32 - SOLVENCY MARGIN - KT 3

Available Solvency Margin (ASM) and Solvency Ratio as on 30 June 2019



₹ Lacs

Item	Description	Amount
1	Available Assets in Policyholders' Fund	13,69,118
	Deduct:	
2	Mathematical Reserves	13,54,361
3	Other Liabilities	-
4	Excess in Policyholders' funds (1) - (2) - (3)	14,757
5	Available Assets in Shareholders Fund	95,422
	Deduct:	
6	Other Liabilities of shareholders' fund	-
7	Excess in Shareholders' funds	95,422
8	Total ASM (4) + (7)	1,10,178
9	Required Solvency Margin (RSM)	55,960
10	Solvency Ratio (8) / (9)	196.9%

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 June 2019)

Name of the Fund **LIFE FUND**

No.	Category of Investment	CAT Code	As on 30 June 2019(Current Quarter)				As on 30 June 2019(Year to Date)				As on 30-June -2018 (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	6,75,035	13,099	1.94	1.94	6,75,035	13,099	1.94	1.94	5,55,602	10,625	1.91	1.91			
	Deposit under Sec 7 of Insurance Act, 1938	CDSS	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00			
	Treasury Bills	CTRB	485	1	0.30	0.30	485	1	0.30	0.30	500	1	0.13	0.13			
2	B Government Securities / Other Approved Securities																
	State Government Bonds/ Development Loans	SGGB	16,109	331	2.06	2.06	16,109	331	2.06	2.06	1,981	40	1.99	1.99			
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	14,497	312	2.15	2.15	14,497	312	2.15	2.15	15,532	324	2.09	2.09			
3	C Housing and Loans to State Govt for housing and fire fighting equipment																
	Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	30,841	658	2.13	2.13	30,841	658	2.13	2.13	16,406	345	2.10	2.10			
4	D Infrastructure Investments																
	Infrastructure - PSU - Equity shares - Quoted	ITPE	994	60	6.00	6.00	994	60	6.00	6.00	441	-21	-4.83	-4.83			
	Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	390	42	10.72	10.72	390	42	10.72	10.72	997	-74	-7.41	-7.41			
	Infrastructure - Securitized Assets	IESA	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00			
	Infrastructure - PSU - Debentures/ Bonds	IPTD	1,32,676	2,721	2.05	2.05	1,32,676	2,721	2.05	2.05	1,23,133	2,515	2.04	2.04			
	Infrastructure - Equity (including unlisted)	IOEQ	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00			
	Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	676	-2	-0.27	-0.27	676	-2	-0.27	-0.27	3,730	86	2.30	2.30			
	Reclassified Approved Instruments - Debt (Point6 under Note for Regulation 4 to 9)	IORD	3,500	0	0.00	0.00	3,500	0	0.00	0.00	0	0	0.00	0.00			
5	E Approved Investment Subject To Exposure Norms																
	PSU - Equity Shares - Quoted	EAEQ	2,376	-36	-1.51	-1.51	2,376	-36	-1.51	-1.51	6,834	-230	-3.37	-3.37			
	Corporate Securities -Equity Shares (ordinary)-Quoted	EACE	32,534	618	1.90	1.90	32,534	618	1.90	1.90	38,373	2,300	5.99	5.99			
	Deposits - Deposit with Scheduled Banks, FI (incl. Bank balance awaiting Investment), CCIL, RBI	ECDB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00			
	Corporate Securities - Bonds - Taxable	EPBT	38,866	982	2.53	2.53	38,866	982	2.53	2.53	21,120	416	1.97	1.97			
	Corporate Securities -Debentures	ECOS	9,641	245	2.54	2.54	9,641	245	2.54	2.54	20,615	689	3.34	3.34			
	Loans - Policy Loans	ELPL	37,279	787	2.11	2.11	37,279	787	2.11	2.11	28,636	602	2.10	2.10			
	Deposits - CDs with Scheduled Banks	EDCD	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00			
	CCIL - CBLO	ECBO	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00			
	Commercial Papers	ECCP	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00			
	Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	1,000	23	2.29	2.29	1,000	23	2.29	2.29	1,000	23	2.29	2.29			
	Application Money	ECAM	49	0	0.00	0.00	49	0	0.00	0.00	0	0	0.00	0.00			
	Deposits - Money at call and short notice with banks /Repo	ECMR	112	0	0.13	0.13	112	0	0.13	0.13	0	0	0.00	0.00			
	Passively Managed Equity ETF (Non Promoter Group)	EETF	915	45	4.96	4.96	915	45	4.96	4.96	915	-83	-9.06	-9.06			
	Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	26,887	474	1.76	1.76	26,887	474	1.76	1.76	19,671	355	1.80	1.80			
6	F Other than Approved Securities																
	Equity Shares (Incl. Co-op Societies)	OESH	1,098	-10	-0.88	-0.88	1,098	-10	-0.88	-0.88	3,534	-278	-7.88	-7.88			
	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00			
	Equity Shares (PSU & Unlisted)	OEPU	2,500	0	0.00	0.00	2,500	0	0.00	0.00	2,566	-3	-0.11	-0.11			
	Debentures	OLDB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00			
	Reclassified Approved Investments - Debt	ORAD	1,691	37	2.16	2.16	1,691	37	2.16	2.16	0	0	0.00	0.00			
	Reclassified Approved Investments - Equity	ORAE	3,191	194	6.08	6.08	3,191	194	6.08	6.08	0	0	0.00	0.00			
	Bonds - PSU – Taxable	OBPT	0	0	0.00	0.00	0	0	0.00	0.00	2,031	44	2.17	2.17			
	Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00			
	Securitized Assets	OPSA	978	8	0.78	0.78	978	8	0.78	0.78	1,287	13	0.98	0.98			
	Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00			
	TOTAL		10,34,320	20,588	1.99	1.99	10,34,320	20,588	1.99	1.99	8,64,904	17,686	2.04	2.04			

No.	Category of Investment	CAT Code	As on 30 June 2019(Current Quarter)				As on 30 June 2019(Year to Date)				As on 30-June -2018 (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	22,826	1,131	4.96	4.96	22,826	1,131	4.96	4.96	37,168	(329)	-0.89	-0.89
	Treasury Bills	CTRB	12,929	217	1.68	1.68	12,929	217	1.68	1.68	14,834	230	1.55	1.55
B Government Securities / Other Approved Securities														
	State Government Bonds/ Development Loans	SGGB	7,095	335	4.72	4.72	7,095	335	4.72	4.72	1,047	(8)	-0.72	-0.72
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	12	0	3.64	3.64	12	0	3.64	3.64	12	(0)	-0.77	-0.77
C Housing and Loans to State Govt for housing and fire fighting equipment														
	C8 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	3,965	156	3.93	3.93	3,965	156	3.93	3.93	3,749	62	1.64	1.64
D Infrastructure Investments														
	Infrastructure - PSU - Equity shares - Quoted	ITPE	1,952	108	5.54	5.54	1,952	108	5.54	5.54	1,465	(112)	-7.68	-7.68
	Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	506	49	9.70	9.70	506	49	9.70	9.70	2,481	(300)	-12.08	-12.08
	Infrastructure - Securitised Assets	IESA	0	0	0.00	0.00	-	-	0.00	0.00	-	-	0.00	0.00
	Infrastructure - PSU - Debentures/ Bonds	IPTD	13,121	494	3.77	3.77	13,121	494	3.77	3.77	9,126	(98)	-1.07	-1.07
	Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	1,579	31	1.98	1.98	1,579	31	1.98	1.98	2,613	(6)	-0.25	-0.25
	Infrastructure - Equity (including unlisted)	IOEO	75	14	18.03	18.03	75	14	18.03	18.03	900	(51)	-5.66	-5.66
	Infrastructure - Equity (Promoter Group)	IOPE	569	-125	-21.98	-21.98	569	(125)	-21.98	-21.98	678	(195)	-28.74	-28.74
	Reclassified Approved Instruments - Debt (Point6 under Note for Regulation 4 to 9)	IORD	750	0	0.00	0.00	750	-	0.00	0.00	-	-	0.00	0.00
E Approved Investment Subject To Exposure Norms														
	PSU - Equity Shares - Quoted	EAEQ	4,053	63	1.56	1.56	4,053	63	1.56	1.56	10,478	(373)	-3.56	-3.56
	Corporate Securities - Equity Shares (ordinary)-Quoted	EACE	93,291	1,007	1.08	1.08	93,291	1,007	1.08	1.08	94,879	4,646	4.90	4.90
	Equity Shares - Promoter Group	EEPG	0	0	0.00	0.00	-	-	0.00	0.00	-	-	0.00	0.00
	Corporate Securities - Bonds - Taxable	EPBT	2,217	75	3.39	3.39	2,217	75	3.39	3.39	1,277	(3)	-0.23	-0.23
	Corporate Securities - Bonds - Tax free	EPBF	0	0	0.00	0.00	-	-	0.00	0.00	-	-	0.00	0.00
	Corporate Securities -Debentures	ECOS	5,626	87	1.55	1.55	5,626	87	1.55	1.55	4,553	31	0.69	0.69
	Deposits - Deposit with Scheduled Banks, FI (incl. Bank balance awaiting Investment), CCIL, RBI	ECDB	0	0	0.00	0.00	-	-	0.00	0.00	-	-	0.00	0.00
	Deposits - CDs with Scheduled Banks	EDCD	0	0	0.00	0.00	-	-	0.00	0.00	-	-	0.00	0.00
	CCIL - CBLO	ECBO	0	0	0.00	0.00	-	-	0.00	0.00	1,342	19	1.45	1.45
	Commercial Papers	ECCP	0	0	0.00	0.00	-	-	0.00	0.00	-	-	0.00	0.00
	Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	1,513	27	1.77	1.77	1,513	27	1.77	1.77	1,520	7	0.48	0.48
	Application Money	ECAM	56	0	0.00	0.00	56	-	0.00	0.00	-	-	0.00	0.00
	Deposits - Money at call and short notice with banks /Repo	ECMR	2,341	34	1.47	1.47	2,341	34	1.47	1.47	-	-	0.00	0.00
	Passively Managed Equity ETF (Non Promoter Group)	EETF	270	12	4.62	4.62	270	12	4.62	4.62	269	(23)	-8.45	-8.45
	Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	7,894	140	1.77	1.77	7,894	140	1.77	1.77	7,667	135	1.76	1.76
	Net Current Assets (Only in respect of ULIP Business)	ENCA	1,924	0	0.00	0.00	1,924	-	0.00	0.00	3,022	-	0.00	0.00
F Other than Approved Securities														
	Equity Shares (Incl. Co-op Societies)	OESH	1,822	76	4.15	4.15	1,822	76	4.15	4.15	5,858	(442)	-7.54	-7.54
	Equity Shares - Promoter Group	OEPG	0	0	0.00	0.00	-	-	0.00	0.00	-	-	0.00	0.00
	Equity Shares (PSUs & Unlisted)	OEPU	0	0	0.00	0.00	-	-	0.00	0.00	138	(20)	-14.50	-14.50
	Debentures	OLDB	0	0	0.00	0.00	-	-	0.00	0.00	-	-	0.00	0.00
	Reclassified Approved Investments - Debt	ORAD	0	0	0.00	0.00	-	-	0.00	0.00	-	-	0.00	0.00
	Reclassified Approved Investments - Equity	ORAE	5,190	412	7.94	7.94	5,190	412	7.94	7.94	-	-	0.00	0.00
	Passively managed Equity ETF (Non Promoter Group)	OETF	9,465.63	89.54	0.95	0.95	9,466	90	0.95	0.95	3,308	278	8.40	8.40
	Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	0	0	0.00	0.00	-	-	0.00	0.00	-	-	0.00	0.00
	TOTAL		2,01,041	4,433	2.21	2.21	2,01,041	4,433	2.21	2.21	2,08,384	3,449	1.65	1.65

No.	Category of Investment	CAT Code	As on 30 June 2019(Current Quarter)				As on 30 June 2019(Year to Date)				As on 30-June -2018 (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	1,04,315	2,113	2.03	2.03	1,04,315	2,113	2.03	2.03	90,368	1,824	2.02	2.02
	Treasury Bills	CTRB	7,258	121	1.67	1.67	7,258	121	1.67	1.67	6,840	105	1.54	1.54
2	B Government Securities / Other Approved Securities													
	State Government Bonds/ Development Loans	SGGB	4,571	94	2.05	2.05	4,571	94	2.05	2.05	501	11	2.21	2.21
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	9,711	203	2.09	2.09	9,711	203	2.09	2.09	9,506	200	2.10	2.10
3	C Housing and Loans to State Govt for housing and fire fighting equipment													
	Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	14,948	341	2.28	2.28	14,948	341	2.28	2.28	16,747	385	2.30	2.30
4	D Infrastructure Investments													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	146	9	6.38	6.38	146	9	6.38	6.38	139	-7	-5.25	-5.25
	Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	90	10	10.82	10.82	90	10	10.82	10.82	225	-16	-7.09	-7.09
	Infrastructure - PSU - Debentures/ Bonds	IPTD	22,082	465	2.11	2.11	22,082	465	2.11	2.11	25,956	560	2.16	2.16
	Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	3,015	76	2.52	2.52	3,015	76	2.52	2.52	4,792	119	2.48	2.48
	Infrastructure - Equity (including unlisted)	IOEQ	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
	Reclassified Approved Instruments - Debt (Point6 under Note for Regulation 4 to 9)	IORD	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
5	E Approved Investment Subject To Exposure Norms													
	PSU - (Approved Investment)-Equity Shares quoted	EAEQ	544	-8	-1.44	-1.44	544	-8	-1.44	-1.44	1,668	-62	-3.70	-3.70
	Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Quoted	EACE	6,371	119	1.86	1.86	6,371	119	1.86	1.86	8,481	517	6.09	6.09
	Deposits - Deposit with Scheduled Banks, FI (incl. Bank balance awaiting Investment), CCIL, RBI	ECDB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
	Corporate Securities - Bonds - Taxable	EPBT	7,318	193	2.64	2.64	7,318	193	2.64	2.64	2,268	44	1.95	1.95
	Corporate Securities (Approved Investment) -Debentures	ECOS	3,188	76	2.39	2.39	3,188	76	2.39	2.39	9,494	226	2.38	2.38
	CCIL (Approved Investment) - CBLO	ECBO	0	0	0.00	0.00	0	0	0.00	0.00	1,259	18	1.46	1.46
	Commercial Papers	ECCP	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
	Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	500	11	2.29	2.29	500	11	2.29	2.29	500	11	2.29	2.29
	Application Money	ECAM	11	0	0.00	0.00	11	0	0.00	0.00	0	0	0.00	0.00
	Deposits - Money at call and short notice with banks /Repo	ECMR	1,338	20	1.46	1.46	1,338	20	1.46	1.46	0	0	0.00	0.00
	Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	8,848	155	1.76	1.76	8,848	155	1.76	1.76	1,096	20	1.78	1.78
	Passively Managed Equity ETF (Non Promoter Group)	EETF	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
6	F Other than Approved Securities													
	Equity Shares (incl Co-op Societies)	OESH	0	0	0.00	0.00	0	0	0.00	0.00	0	6	0.00	0.00
	Reclassified Approved Investments - Debt	ORAD	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
	Reclassified Approved Investments - Equity	ORAE	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
	Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
	Debentures	OLDB	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
	TOTAL		1,94,255	3,998	2.06	2.06	1,94,255	3,998	2.06	2.06	1,79,840	3,960	2.20	2.20

Exide Life Insurance Company Limited

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



FORM : L-35-Downgrading of Investments-2 (As on 30 June 2019)

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	7.98% IDFC First Bank Limited 23-May-2023	ICTD	500	23-05-2013	ICRA	LAAA	LAA	21-05-2019	Security was downgraded from FITCH INDAAA to INDAA+ on 27-06-2018 & there was another downgrade from ICRA AAA to ICRA AA+ on 15-11-2018 and further to AA on 21-05-2019
B. As on Date									
1	8.75% SAIL 23-April-2020	ORAD	499	03-01-2012	FITCH	AAA	INDAA-	03-08-2017	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	7.98% IDFC First Bank Limited 23-May-2023	ICTD	500	23-05-2013	ICRA	LAAA	LAA	21-05-2019	Security was downgraded from FITCH INDAAA to INDAA+ on 27-06-2018 & there was another downgrade from ICRA AAA to ICRA AA+ on 15-11-2018 and further to AA on 21-05-2019
3	9.60% GE Shipping 10-11-2019	ECOS	500	31-03-2010	CARE	AAA	AA+	08-10-2018	NA
4	9.70% GE Shipping Company Ltd. 15-Apr-2021	ECOS	900	26-04-2011	CARE	AAA	AA+	08-10-2018	NA
5	9.35 SAIL 09 Sep 2026	ORAD	1,027	23-09-2015	FITCH	AAA	INDAA-	03-08-2017	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	IORD	1,000	22-02-2011	CARE	AAA	CARED	18-09-2018	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	IORD	1,500	12-03-2012	CARE	AAA	CARED	18-09-2018	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	IORD	1,000	04-02-2014	CARE	AAA	CARED	18-09-2018	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 LINKED 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									
	Nil								
B. As on Date									
1	9.20 Bank of Baroda Perpetual Bond 09-10-2019	EUPD	502	12-05-2010	CARE	AAA	CAREAA+	28-03-2016	NA
2	9.15% Infrastructure Leasing & Financial Services Ltd 02-03-2020	IORD	375	02-03-2010	CARE	AAA	CARED	18-09-2018	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	IORD	375	22-02-2011	CARE	AAA	CARED	18-09-2018	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	9.60% GE Shipping 10-11-2019	ECOS	1,005	31-03-2010	CARE	AAA	AA+	08-10-2018	NA

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									
	Nil								
B. As on Date									
1	9.70% GE Shipping Company Ltd. 15-Apr-2021	ECOS	600	26-04-2011	CARE	AAA	AA+	08-10-2018	NA

Sl. No	Particulars	For the quarter ended 30 June 2019				For the quarter ended 30 June 2018				Up to the quarter ended 30 June 2019				Up to the quarter ended 30 June 2018			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First Year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	20.58	-	-	0.57	-	-	-	30.58	-	-	0.57	-	-	-	-	-
	From 25001-50,000	172.32	34	32	190.33	54.45	-	-	172.32	34	32	190.33	54.45	-	-	-	-
	From 50,001- 75,000	12.59	21	21	414.45	3.80	3	3	63.00	21	21	414.45	3.80	3	3	63.00	-
	From 75,000-100,000	150.31	151	148	882.55	34.45	18	18	195.26	150.31	151	148	882.55	34.45	18	18	195.26
	From 1,00,001-1,25,000	26.23	22	22	266.68	5.70	5	5	70.49	26.23	22	22	266.68	5.70	5	5	70.49
	Above Rs. 1,25,000	1,337.36	300	292	5,644.17	405.47	44	43	709.74	1,337.36	300	292	5,644.17	405.47	44	43	709.74
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	(2.44)	(3)	(3)	(0.12)	(0.74)	(1)	(1)	0.03	(2.44)	(3)	(3)	(0.12)	(0.74)	(1)	(1)	0.03
	From 1,00,001-150,000	(2.60)	(2)	(2)	(0.12)	-	-	-	(2.60)	(2)	(2)	(0.12)	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-3,00,000	83.52	37	35	5.16	9.50	4	4	0.67	83.52	37	35	5.16	9.50	4	4	0.67
	From 2,50,001-3,00,000	55.77	21	20	4.02	34.12	12	12	2.77	55.77	21	20	4.02	34.12	12	12	2.77
	Above Rs. 3,00,000	1,251.10	90	90	86.96	302.58	24	24	25.70	1,251.10	90	90	86.96	302.58	24	24	25.70
	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	7.01	-	216	623.48	15.64	-	909	1,204.22	7.01	-	216	623.48	15.64	-	909	1,204.22
	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	242.44	3,436	3,434	37,125.51	130.49	1,872	1,847	14,137.94	242.44	3,436	3,434	37,125.51	130.49	1,872	1,847	14,137.94
	From 10,000-25,000	3,739.66	21,327	21,096	1,42,998.82	3,709.23	20,239	19,733	1,41,842.95	3,739.66	21,327	21,096	1,42,998.82	3,709.23	20,239	19,733	1,41,842.95
	From 25001-50,000	3,068.85	8,705	8,645	61,960.34	3,559.74	10,049	9,879	76,528.76	3,068.85	8,705	8,645	61,960.34	3,559.74	10,049	9,879	76,528.76
	From 50,001- 75,000	1,299.27	2,160	2,131	21,923.62	1,416.29	2,314	2,286	28,703.96	1,299.27	2,160	2,131	21,923.62	1,416.29	2,314	2,286	28,703.96
	From 75,000-100,000	1,222.55	1,284	1,262	14,864.48	1,405.75	1,470	1,446	18,711.02	1,222.55	1,284	1,262	14,864.48	1,405.75	1,470	1,446	18,711.02
	From 1,00,001-1,25,000	331.01	290	283	6,175.92	324.92	295	290	7,840.35	331.01	290	283	6,175.92	324.92	295	290	7,840.35
	Above Rs. 1,25,000	1,242.70	549	528	21,580.27	2,125.14	902	880	30,203.51	1,242.70	549	528	21,580.27	2,125.14	902	880	30,203.51
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	12.26	8	8	-	71.83	151	151	-	8.00	8	-	-	71.83	151	151	-
	From 50,001-100,000	(1.81)	(3)	(3)	-	57.01	59	59	-	(3.00)	(3)	-	-	57.01	59	59	-
	From 1,00,001-150,000	(1.16)	(1)	(1)	-	11.69	9	9	-	(1.00)	(1)	-	-	11.69	9	9	-
	From 150,001- 2,00,000	(2.00)	(1)	(1)	-	15.66	8	8	-	(1.00)	(1)	-	-	15.66	8	8	-
	From 2,00,001-250,000	2.40	1	1	-	2.50	1	1	-	1.00	1	-	-	2.50	1	1	-
	From 2,50,001-3,00,000	(6.00)	(2)	(2)	-	9.35	3	3	-	(2.00)	(2)	-	-	9.35	3	3	-
	Above Rs. 3,00,000	5.52	-	-	-	33.40	6	6	-	-	-	-	-	33.40	6	6	-
	vii Group Non Single Premium (GNSP) **																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	1,226.39	6	3,84,808	7,42,391.40	1,967.02	55	4,34,327	30,34,845.72	1,226.39	6	3,84,808	7,42,391.40	1,967.02	55	4,34,327	30,34,845.72
	viii Group Non Single Premium- Annuity- GNSPA **																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Renewal Premium																
	i Individual																
	From 0-10000	3,233.48	58,185	56,898	1,21,552.79	3,500.80	67,480	65,890	1,36,939.75	3,233.48	58,185	56,898	1,21,552.79	3,500.80	67,480	65,890	1,36,939.75
	From 10,000-25,000	11,838.91	99,379	97,102	3,45,456.14	10,597.21	1,04,698	1,02,363	2,97,384.02	11,838.91	99,379	97,102	3,45,456.14	10,597.21	1,04,698	1,02,363	2,97,384.02
	From 25001-50,000	9,831.02	45,482	44,543	2,20,773.51	7,888.48	47,710	46,442	1,98,587.42	9,831.02	45,482	44,543	2,20,773.51	7,888.48	47,710	46,442	1,98,587.42
	From 50,001- 75,000	4,550.01	15,621	15,306	98,520.07	3,680.42	15,768	15,452	88,681.24	4,550.01	15,621	15,306	98,520.07	3,680.42	15,768	15,452	88,681.24
	From 75,000-100,000	4,086.63	5,788	5,692	50,098.18	3,227.41	5,975	5,886	47,177.63	4,086.63	5,788	5,692	50,098.18	3,227.41	5,975	5,886	47,177.63
	From 1,00,001-1,25,000	1,395.72	2,777	2,721	31,144.33	1,207.13	2,825	2,779	28,860.15	1,395.72	2,777	2,721	31,144.33	1,207.13	2,825	2,779	28,860.15
	Above Rs. 1,25,000	4,172.48	2,506	2,427	62,481.24	2,594.74	2,091	2,034	44,961.45	4,172.48	2,506	2,427	62,481.24	2,594.74	2,091	2,034	44,961.45
	ii Individual- Annuity																
	From 0-10000	62.62	443	443	19.60	78.78	526	526	19.19	62.62	443	443	19.60	78.78	526	526	19.19
	From 10,000-25,000	199.69	1,262	1,258	2.25	219.90	1,447	1,442	5.25	199.69	1,262	1,258	2.25	219.90	1,447	1,442	5.25
	From 25001-50,000	338.97	1,562	1,554	-	401.28	2,084	2,071	-	338.97	1,562	1,554	-	401.28	2,084	2,071	-
	From 50,001- 75,000	167.39	784	782	-	210.41	1,053	1,049	-	167.39	784	782	-	210.41	1,053	1,049	-
	From 75,000-100,000	216.89	375	374	-	270.39	508	508	-	216.89	375	374	-	270.39	508	508	-
	From 1,00,001-1,25,000	94.83	234	232	-	120.50	292	290	-	94.83	234	232	-	120.50	292	290	-
	Above Rs. 1,25,000	312.04															

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 June 2019			For the quarter ended 30 June 2018			Up to the quarter ended 30 June 2019			Up to the quarter ended 30 June 2018		
		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	-	106	0.05	-	40	0.01	-	106	0.05	-	40	0.01
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	2	3,62,701	10.91	46	4,07,815	17.38	2	3,62,701	10.91	46	4,07,815	17.38
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	4	22,217	1.37	9	27,381	2.43	4	22,217	1.37	9	27,381	2.43
7	IMF	-	-	-	-	-	-	-	-	-	-	-	-
	Total (A)	6	3,85,024	12.33	55	4,35,236	19.83	6	3,85,024	12.33	55	4,35,236	19.83
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	6	3,85,024	12.33	55	4,35,236	19.83	6	3,85,024	12.33	55	4,35,236	19.83

Note:

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

Exide Life Insurance Company Limited

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

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

₹ Crores

Sl.No.	Channels	For the quarter ended 30 June 2019		For the quarter ended 30 June 2018		Up to the quarter ended 30 June 2019		Up to the quarter ended 30 June 2018	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	15,513	74.14	17,577	80.72	15,513	74.14	17,577	80.72
2	Corporate Agents-Banks	2,927	7.47	2,905	8.15	2,927	7.47	2,905	8.15
3	Corporate Agents -Others	2,840	5.63	2,680	6.51	2,840	5.63	2,680	6.51
4	Brokers	13,948	45.38	10,606	29.31	13,948	45.38	10,606	29.31
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	1,419	6.87	1,213	6.89	1,419	6.87	1,213	6.89
7	POS	17	0.05	-	-	17	0.05	-	-
8	IMF	-	-	109	0.23	-	-	109	0.23
	Total (A)	36,664	139.56	35,090	131.81	36,664	139.56	35,090	131.81
1	Referral (B)	1,760	3.27	2,397	5.10	1,760	3.27	2,397	5.10
	Grand Total (A+B)	38,424	142.83	37,487	136.90	38,424	142.83	37,487	136.90

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 : L39-Data on settlement of claims (Apr to June-19)

₹ Crores

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	3,365	1,712	34	7	2	1	5,121	52.38
2	Survival Benefit	7,406	2,302	152	13	1	-	9,874	34.98
3	For Annuities / Pension **	-	859	-	-	-	-	859	0.49
4	For Surrender (Incl Foreclosures)	-	9,341	292	5	4	-	9,642	114.88
5	Other benefits (rider)	-	789	-	-	-	-	789	0.44
1	Death Claims *	-	732	94	-	-	-	826	21.17

* 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

No. of claims only
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 ***	3	-	-	-	-	-	3	0.00
5	Other benefits - Death	-	5	-	-	-	-	5	0.28
6	Other benefits - GRTY / SUPN **	-	148	-	-	-	-	148	4.78
1	Death Claims *	-	1,438	-	-	-	-	1,438	28.72

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

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

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

Exide Life Insurance Company Limited

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


FORM L-40 - : Claims data for Life (Apr to June-19)
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-19)	-	22	300	250	807	-
2	Unclaimed adjusted from Opening Balance	-	-	-	-	-	-
3	Claims reported during the period	963	5,115	9,629	1,318	9,312	811
4	Claims Settled during the period	826	5,121	9,874	859	9,642	789
5	Claims Repudiated during the period	4	-	-	-	-	5
a	Less than 3 years from the date of acceptance of risk	4	-	-	-	-	5
b	Grater than 3 year from the date of acceptance of risk	-	-	-	-	-	-
6	Claims transferred Unclaimed A/c	-	10	11	54	2	-
	Claims O/S at End of the period	133	6	44	655	475	17
	Less than 3 months	133	6	15	655	474	17
	3 months to 6 months	-	-	29	-	1	-
	6 months to 1 year	-	-	-	-	-	-
	1 year and above	-	-	-	-	-	-

* Based on payments

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

No. of claims only
Group Business

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities / Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period (Apr-19)	-	-	-	-	-	-
2	Unclaimed adjusted from Opening Balance	-	-	-	-	-	-
3	Claims reported during the period	1,438	-	-	-	3	153
4	Claims Settled during the period	1,438	-	-	-	3	153
5	Claims Repudiated during the period	-	-	-	-	-	-
a	Less than 3 years from the date of acceptance of risk	-	-	-	-	-	-
b	Grater than 3 year from the date of acceptance of risk	-	-	-	-	-	-
6	Claims transferred Unclaimed A/c	-	-	-	-	-	-
	Claims O/S at End of the period	-	-	-	-	-	-
	Less than 3 months	-	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-
	6 months to 1 year	-	-	-	-	-	-
	1 year and above	-	-	-	-	-	-

Exide Life Insurance Company Limited

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



FORM : L41 - Grievance Disposal

SI No.	Particulars	Opening Balance as on 01 April 2019	Additions during the quarter	Complaints Resolved / settled during the quarter				Complaints Pending at as on 30 June 2019	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected	Duplicate		
1	Complaints made by customers								
a)	Death Claims	-	4	2	-	2	-	-	4
b)	Policy Servicing	-	5	2	2	1	-	-	5
c)	Proposal Processing	-	35	8	5	22	-	-	35
d)	Survival Claims	-	13	3	3	7	-	-	13
e)	ULIP Related	-	-	-	-	-	-	-	-
f)	Unfair Business Practices	-	707	91	125	465	26	-	707
g)	Others	-	42	8	8	23	3	-	42
	Total Number of complaints	-	806	114	143	520	29	-	806

2	Total No. of policies during previous year	37,487
3	Total No. of claims during previous year	824
4	Total No. of policies during current year	38,424
5	Total No. of claims during current year	963
6	Total No. of Policy Complaints (Current Year) per 10,000 policies (Current Year)	1
7	Total No. of Claim Complaints (Current Year) per 10,000 claims registered (Current Year)	42

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	-	-	-