

**Exide Life Insurance Company Limited**

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

**Unaudited Revenue Account for the half year ended 30 September 2019**

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

(₹ '000)

Particulars	Schedule	For the Quarter ended 30 September 2019	Up to the Quarter ended 30 September 2019	For the Quarter ended 30 September 2018	Up to the Quarter ended 30 September 2018
<b>Premiums earned – net</b>					
(a) Premium	L4	7,886,255	13,609,790	6,576,932	11,620,557
(b) Reinsurance ceded		(150,944)	(449,738)	(164,161)	(477,265)
(c) Reinsurance accepted		-	-	-	-
<b>Income from Investments</b>					
(a) Interest, dividends and rent – gross		2,357,316	4,594,053	2,011,321	3,922,535
(b) Profit on sale/redemption of investments		1,004,727	1,599,491	557,018	1,143,638
(c) (Loss) on sale/ redemption of investments		(168,824)	(364,812)	(188,767)	(629,131)
(d) Transfer Gain / (Loss) on revaluation / change in fair value		(592,064)	(586,025)	(185,288)	(111,959)
<b>Other Income</b>					
(a) Miscellaneous income		18,229	29,395	19,938	37,059
(b) Contribution from the shareholders' account		298,331	1,083,809	421,787	850,237
<b>Total (A)</b>		<b>10,653,026</b>	<b>19,515,964</b>	<b>9,048,780</b>	<b>16,355,672</b>
Commission	L5	554,813	872,334	422,470	776,980
Operating expenses relating to insurance business	L6	2,144,382	3,931,346	1,837,420	3,576,977
Provision for doubtful debts		-	-	-	-
Bad debts written off		-	-	-	-
GST on fund charges		13,901	28,223	-	-
Provision for tax		-	-	-	-
Provisions (other than taxation)		-	-	-	-
(a) For diminution in the value of investments (net)		-	-	-	-
(b) Others		-	-	-	-
<b>Total (B)</b>		<b>2,713,096</b>	<b>4,831,903</b>	<b>2,259,890</b>	<b>4,353,957</b>
Benefits paid (net)	L7	2,907,508	6,039,057	2,990,212	5,821,666
Interim bonuses paid		2,415	4,470	1,890	3,348
Change in valuation of liability against life policies					
(a) Gross		4,944,005	8,610,015	3,806,710	6,290,792
(i) Linked		(492,400)	(595,912)	(644,325)	(1,114,767)
(ii) Non-Linked		5,436,405	9,205,926	4,451,034	7,405,558
(b) (Amount ceded in reinsurance)		(3,847)	(119,953)	(13,731)	(122,254)
(c) Amount accepted in reinsurance		-	-	-	-
(d) (Amount transferred to "Fund's for discontinued policies")		-	-	-	-
<b>Total (C)</b>		<b>7,850,080</b>	<b>14,533,588</b>	<b>6,785,081</b>	<b>11,993,551</b>
<b>Surplus / (Deficit) (D) = (A)-(B)-(C)</b>		<b>89,850</b>	<b>150,473</b>	<b>3,809</b>	<b>8,164</b>
<b>Appropriations</b>					
Transfer to shareholders' account		-	-	-	-
Surplus transferred to / (from) Balance Sheet		89,850	150,473	3,809	8,164
Transfer to other reserves		-	-	-	-
Balance being funds for future appropriations		0	-	-	-
<b>Total (D)</b>		<b>89,850</b>	<b>150,473</b>	<b>3,809</b>	<b>8,164</b>
<b>Funds for Discontinued Policies</b>					
Opening Balance		1,562,167	1,326,673	1,426,914	1,289,077
<b>Add</b> : Transfer to Funds for discontinued policies		(842)	234,652	(55,141)	82,695
<b>Less</b> : Refunded to policyholders		-	-	-	-
<b>Balance Carried forward to Balance Sheet</b>		<b>1,561,325</b>	<b>1,561,325</b>	<b>1,371,773</b>	<b>1,371,773</b>
<b>Funds for Future Appropriation</b>					
Opening Balance		1,475,657	1,415,034	719,439	715,084
Add: Surplus transferred to / (from) balance sheet		89,850	150,473	3,809	8,164
Less: Transfer to shareholders' account		-	-	-	-
Add: Current year appropriations		-	-	-	-
<b>Balance Carried forward to Balance Sheet</b>		<b>1,565,507</b>	<b>1,565,507</b>	<b>723,248</b>	<b>723,248</b>

**Exide Life Insurance Company Limited**

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

**Unaudited Profit and Loss Account for the half year ended 30 September 2019**

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

(₹ '000)

Particulars	Schedule	For the Quarter ended 30 September 2019	Up to the Quarter ended 30 September 2019	For the Quarter ended 30 September 2018	Up to the Quarter ended 30 September 2018
<b>Amount transferred from policyholders account (Technical account) (A)</b>		-	-	-	-
<b>Income from Investments</b>					
(a) Interest, dividends and rent - Gross		184,337	368,138	166,740	327,725
(b) Profit on sale/redemption of investments		181,035	187,386	4,760	13,055
(c) (Loss) on sale/ redemption of investments		-	-	(4,525)	(4,678)
(d) Transfer Gain / (Loss) on revaluation / change in fair value		(51,000)	(51,000)	-	-
Other income		-	-	-	-
<b>Total (B)</b>		<b>314,372</b>	<b>504,524</b>	<b>166,975</b>	<b>336,102</b>
Expense other than those directly related to the insurance business	6A	240	520	1,632	7,775
Managerial Remuneration (over and above the limits allowed to be charged to Policyholders' Account)		10,168	19,390	9,110	18,220
Corporate Social Responsibility		2,315	2,315	-	-
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		298,331	1,083,809	421,787	850,237
<b>Total (C)</b>		<b>311,054</b>	<b>1,106,034</b>	<b>432,529</b>	<b>876,233</b>
<b>Profit / (loss) before tax (A) + (B) - (C)</b>		<b>3,319</b>	<b>(601,511)</b>	<b>(265,554)</b>	<b>(540,131)</b>
Provision for tax		-	-	-	-
- Current Tax Credit / (Charge)		-	-	-	-
- Deferred Tax Credit / (Charge)		(26,985)	(26,985)	-	-
<b>Profit / (loss) after tax</b>		<b>(23,667)</b>	<b>(628,496)</b>	<b>(265,554)</b>	<b>(540,131)</b>
<b>Appropriations</b>					
(a) Balance at beginning of the year		(7,863,298)	(7,258,469)	(7,682,906)	(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		-	-	-	-
<b>Profit / (loss) carried forward to the balance sheet</b>		<b>(7,886,965)</b>	<b>(7,886,965)</b>	<b>(7,948,460)</b>	<b>(7,948,460)</b>

**Exide Life Insurance Company Limited**

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

**Unaudited Balance Sheet as at 30 September 2019**

**Form : L3-A-BS**
**(₹ '000)**

Particulars	Schedule	As at 30 September 2019	As at 30 September 2018
<b>SOURCES OF FUNDS</b>			
<b>Shareholders' Funds:</b>			
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)		(0)	-
<b>Sub-total</b>		<b>18,500,000</b>	<b>17,500,000</b>
<b>Borrowings</b>			
	L11	-	-
<b>Policyholders' funds:</b>			
Credit / (debit) balance in fair value change account (net)		207,580	22,061
<b>Policy liabilities</b>			
- Par		72,971,202	61,342,623
- Par Pension		97,431	-
- Non Par		27,742,566	22,039,693
- Annuity		1,080,619	561,081
- Pension		8,512,922	8,507,597
- VIP Non Par Pension		9,725,334	8,892,386
Funds for discontinued policies		-	-
(i) Linked		986,956	669,100
(ii) Non-Linked		574,369	702,673
Insurance reserves		-	-
Provision for linked liabilities		16,832,013	17,444,664
Fair value change (linked)		1,750,723	1,396,185
Non-unit liabilities		102,117	111,848
<b>Total linked liabilities</b>		<b>18,684,853</b>	<b>18,952,697</b>
<b>Sub-total</b>		<b>140,583,834</b>	<b>121,689,913</b>
Funds for future appropriation - Participating (Including Par-Pension)		1,415,034	715,084
Funds for future appropriation - Non Participating		150,473	8,164
<b>Total</b>		<b>160,649,340</b>	<b>139,913,160</b>
<b>APPLICATION OF FUNDS</b>			
<b>Investments</b>			
Shareholders'	L12	10,397,255	9,349,419
Policyholders'	L13	115,005,579	97,097,963
Assets held to cover linked liabilities	L14	19,569,692	19,509,949
Loans	L15	4,127,622	3,217,629
Fixed Assets (Net)	L16	369,073	426,897
Deferred Tax Assets		69,087	66,540
<b>Current Assets</b>			
Cash and bank balances	L17	1,447,077	1,322,640
Advances and other assets	L18	7,285,412	6,183,085
<b>Sub-total (A)</b>		<b>8,732,489</b>	<b>7,505,725</b>
Current liabilities	L19	5,144,873	4,977,853
Provisions	L20	363,549	231,569
<b>Sub-total (B)</b>		<b>5,508,423</b>	<b>5,209,422</b>
<b>Net current assets (C) = ((A) - (B))</b>		<b>3,224,066</b>	<b>2,296,304</b>
Miscellaneous expenditure (to the extent not written off or adjusted)	L21	-	-
Debit balance in profit and loss account (shareholders' account)		7,886,965	7,948,460
<b>Total</b>		<b>160,649,340</b>	<b>139,913,160</b>

**Contingent Liabilities**

Particulars	As at 30 September 2019	As at 30 September 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	3,003,137
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	273,375	240,227
- Claims under arbitration	608,679	509,101
<b>Total</b>	<b>3,758,513</b>	<b>3,752,465</b>

**Exide Life Insurance Company Limited**

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

Schedules forming part of Financial Statements for the half year ended 30 September 2019

**FORM L4-Premium Schedule**

(₹ '000)

**Particulars**

	For the quarter ended 30 September 2019	Up to the Quarter ended 30 September 2019	For the quarter ended 30 September 2018	Up to the Quarter ended 30 September 2018
<b>Premium (net of GST)</b>				
First year premiums	1,956,560	3,195,465	1,646,811	3,126,566
Renewal premiums	5,606,549	9,778,444	4,851,174	8,327,488
Single premiums	323,146	635,882	78,946	166,503
<b>Total premium</b>	<b>7,886,255</b>	<b>13,609,790</b>	<b>6,576,932</b>	<b>11,620,557</b>

**FORM : L5-Commission Schedule**

<b>Commission</b>				
Commission paid				
Direct - First year premium	397,584	645,829	295,298	561,547
- Renewal premium	154,296	220,760	126,814	214,242
- Single premium	2,933	5,744	358	1,191
<b>Total</b>	<b>554,813</b>	<b>872,334</b>	<b>422,470</b>	<b>776,980</b>
Add : Commission on reinsurance accepted	-	-	-	-
Less : Commission on reinsurance ceded	-	-	-	-
<b>Net Commission</b>	<b>554,813</b>	<b>872,334</b>	<b>422,470</b>	<b>776,980</b>

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

Agents	344,532	<b>501,493</b>	273,686	<b>519,196</b>
Brokers	148,350	<b>266,530</b>	99,060	<b>172,954</b>
Corporate agency	30,138	<b>53,172</b>	28,513	<b>49,339</b>
Referral	2,670	<b>4,403</b>	1,708	<b>3,079</b>
Bancassurance	28,720	<b>46,140</b>	18,614	<b>30,940</b>
IMF	39	<b>120</b>	889	<b>1,471</b>
POS	365	<b>475</b>	-	-
<b>Total</b>	<b>554,813</b>	<b>872,334</b>	<b>422,470</b>	<b>776,980</b>

**Exide Life Insurance Company Limited**

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

Schedules forming part of Financial Statements for the half year ended 30 September 2019

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


(₹ '000)

Particulars	For the quarter ended 30 September 2019	Up to the Quarter ended 30 September 2019	For the quarter ended 30 September 2018	Up to the Quarter ended 30 September 2018
Employees' remuneration, welfare benefits and other manpower costs	993,148	1,780,247	742,740	1,493,285
Travel, conveyance and vehicle running expenses	43,970	83,328	29,593	64,031
Rent, rates and taxes	113,011	227,325	118,638	275,235
Repairs, maintenance and office upkeep	75,307	171,537	123,946	202,950
Printing and stationery	14,025	23,111	9,165	19,504
Communication expenses	8,653	17,331	18,511	33,922
Legal expenses	838	8,388	7,896	3,315
Professional charges	197,127	269,659	133,671	250,305
Medical fees	10,172	20,649	10,247	18,992
Auditors' fees, expenses etc				
a) as auditor	1,275	2,200	1,325	2,200
b) as advisory				
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
c) Tax audit	38	75	38	75
d) Other certifications	755	880	305	430
e) Out of pocket reimbursement	22	172	6	106
Advertisement and publicity	76,067	140,673	86,458	165,788
Interest and bank charges	18,932	34,150	12,610	28,217
Training & Recruitment expenses	10,093	12,216	30,039	32,069
Electricity charges	20,513	39,251	18,762	37,893
GST on premium	5	(16)	-	-
GST expense	10,274	13,840	478	25
Sales and business promotion expenses	503,007	995,261	443,446	860,054
Exchange fluctuation loss / (gain)	-	-	-	-
Membership fees	7,850	13,425	8,348	16,099
Depreciation	37,825	72,734	39,606	69,010
Other expenses	1,476	4,911	1,593	3,470
<b>Total</b>	<b>2,144,382</b>	<b>3,931,346</b>	<b>1,837,420</b>	<b>3,576,977</b>

**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	520	1,460
Board meeting / Other expenses	-	31
Legal Cost	-	5,784
Penalties	-	-
Over / Short Premium	(0)	0
Managerial Remuneration in excess of ₹ 15,000	19,390	18,220
<b>Total</b>	<b>19,910</b>	<b>25,995</b>

**FORM : L7-Benefits Paid Schedule**

Benefits Paid (Net)				
1. Insurance Claims:				
(a) Claims by death	438,364	1,127,618	532,059	1,079,477
(b) Claims by survival benefits and maturity	1,296,738	2,258,834	1,106,726	2,084,522
(c) Claims by Annuities / pensions	9,040	18,758	6,017	12,842
(d) Claims by surrender / partial withdrawal etc.	1,469,891	3,056,768	1,555,022	3,031,605
2. (Amount ceded in reinsurance) :				
(a) Claims by death	(306,525)	(422,921)	(209,612)	(386,779)
(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.	-	-	-	-
<b>Total</b>	<b>2,907,508</b>	<b>6,039,057</b>	<b>2,990,212</b>	<b>5,821,666</b>

**Exide Life Insurance Company Limited**

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

**FORM : L8-Share Capital Schedule**

(₹ '000)

Particulars	As at 30 September 2019	As at 30 September 2018
<b>Share capital</b>		
<b>Authorised capital</b>		
1,900,000,000 (Previous Year: 1,900,000,000) Equity shares of ₹ 10 each	19,000,000	19,000,000
<b>Issued capital</b>		
1,850,000,000 (Previous Year: 1,750,000,000) Equity shares of ₹ 10 each	18,500,000	17,500,000
<b>Subscribed capital</b>		
1,850,000,000 (Previous Year: 1,750,000,000) Equity shares of ₹ 10 each	18,500,000	17,500,000
<b>Called-up capital</b>		
1,850,000,000 (Previous Year: 1,750,000,000) Equity shares of ₹ 10 each	18,500,000	17,500,000
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	-	-
<b>Total</b>	<b>18,500,000</b>	<b>17,500,000</b>

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

Shareholders	Current year		Previous year	
	No. of shares	% of holding	No. of shares	% of holding
Promoters				
- Indian	1,850,000,000	100 *	1,750,000,000	100
- Foreign	-	-	-	-
Others				
- Indian	-	-	-	-
<b>Total</b>	<b>1,850,000,000</b>	<b>100</b>	<b>1,750,000,000</b>	<b>100</b>

**Note:**

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

**Exide Life Insurance Company Limited**

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

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

(₹ '000)

<b>Particulars</b>	<b>As at 30 September 2019</b>	<b>As at 30 September 2018</b>
<b>Reserves and surplus</b>		
Capital reserve	-	-
Capital redemption reserve	-	-
Share premium	-	-
Revaluation reserve	-	-
General reserves	-	-
Less: debit balance in profit and loss Account, if any	-	-
Less: Amount utilized for buy - back	-	-
Catastrophe reserve	-	-
Other reserves (to be specified)	-	-
Balance of profit in profit and loss account	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

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

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

**Exide Life Insurance Company Limited**

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


**FORM : L12-Investment Shareholders Schedule**

(₹ '000)

Particulars	As at 30 September 2019	As at 30 September 2018
<b>Investments - Shareholders'</b>		
<b>Long term investments</b>		
Government securities and Government guaranteed bonds	7,075,864	6,654,164
Other approved securities	173,597	224,164
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	158,977	211,295
(e) Other securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	2,499,876	1,828,352
(b) Other Investment	150,000	-
Other investments	-	-
<b>Sub total (A)</b>	<b>10,058,314</b>	<b>8,917,975</b>
<b>Short term investments</b>		
Government securities and Government guaranteed bonds	32,022	26,120
Other approved securities	50,002	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	126,820	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	-	-
(e) Other securities (TREPS)	-	360,140
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	130,097	45,184
(b) Other Investment	-	-
Other investments	-	-
<b>Sub total (B)</b>	<b>338,941</b>	<b>431,444</b>
<b>Total (C) = (A) + (B)</b>	<b>10,397,255</b>	<b>9,349,419</b>

**Note:**

1. Aggregate market value of quoted investments other than mutual funds and shares, having a book value of ₹ 10,270,430 (Previous year: ₹ 9,349,414) as at September 30, 2019 is ₹ 10,323,975 (Previous year: ₹ 8,794,229). Government securities having a Face Value ₹ 60,000 (Previous year : ₹ 53,000) as at September 30, 2019, having Market value ₹ 68,669 (Previous year : ₹ 56,642) has been deposited with Clearing Corporation of India Limited (CCIL) for trades in the Tripartv Repo (TREPS) segment.

2. Aggregate market value of mutual funds and shares, having a Book Value of ₹ 126,820 (Previous year: ₹ NIL) as at September 30, 2019 is ₹ 126,820 (Previous year: ₹ NIL).

3) During the period an amount of ₹ 37,500 has been provisioned as impairment loss with respect to the investments made in ILFS Bonds / Debentures and the same has been reported under "Transfer gain / loss on revaluation / change in fair value" in the profit and loss account.

**Exide Life Insurance Company Limited**

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

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

Particulars	As at 30 September 2019	As at 30 September 2018
<b>Investment - Policyholders'</b>		
<b>Long term investments</b>		
Government securities and Government guaranteed bonds	71,273,193	62,099,362
Other approved securities	5,217,199	2,942,402
Other approved investments		
(a) Shares		
(aa) Equity (Including ETF ₹ 101,866)	5,535,823	4,868,182
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	6,144,433	4,498,376
(e) Other securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (includes Bond ₹ 20,830,574 and Equity ₹ 167,816)	20,998,390	16,967,526
(b) Other Investment (Bonds)	200,000	-
Other investments (Includes Bond ₹ 163,301 and Equity ₹ 634,993)	798,293	1,195,559
<b>Sub total (A)</b>	<b>110,167,332</b>	<b>92,571,408</b>
<b>Short term investments</b>		
Government securities and Government guaranteed bonds including Treasury Bills	852,272	767,388
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	2,905,550	-
(c) Derivative instruments	-	-
(d) Debentures / bonds	400,002	100,002
(e) Other securities (TREPS)	103,670	3,323,380
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	490,760	199,253
(b) Other Investment	-	-
Other investments	85,994	136,532
<b>Sub total (B)</b>	<b>4,838,247</b>	<b>4,526,555</b>
<b>Total (C) = (A) + (B)</b>	<b>115,005,579</b>	<b>97,097,963</b>

**Note:**

- Aggregate market value of quoted investments, other than mutual funds and shares (including ETF), having a book value of ₹ 105,761,398 (Previous year: ₹ 91,534,612) as at September 30, 2019 is ₹ 111,509,483 (Previous year: ₹ 88,669,492)
- Aggregate market value of mutual funds and shares (including ETF) having a Book value of ₹ 9,036,602 (Previous year: ₹ 5,291,290) as at September 30, 2019 is ₹ 9,244,182 (Previous year: ₹ 5,313,351)
- Aggregate market value of investment in Unlisted Equity Shares is ₹ 250,000 (Previous year: ₹ 250,000)
- During the period an amount of PAR : ₹ 25,000 (Previous year ₹ 30,750), Non Par : ₹ 25,000 (Previous year ₹ 25,000), Pension : ₹ NIL (Previous year ₹ 25,000) and VIP Non Par Pension : ₹ NIL (Previous year ₹ 19,250) has been provisioned as impairment loss with respect to the investments made in ILFS Bonds / Debentures and the same has been reported under "Transfer gain / loss on revaluation / change in fair value" in the revenue account

**Exide Life Insurance Company Limited**

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


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

(₹ '000)

Particulars	As at 30 September 2019	As at 30 September 2018
<b>Assets held to cover linked liabilities</b>		
<b>Long term investments</b>		
Government securities and Government guaranteed bonds	2,460,470	3,747,165
Other approved securities	149,038	64,174
Other approved investments		
(a) Shares		
(aa) Equity (Including ETF ₹ 26,716)	8,932,398	9,507,784
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	682,718	699,978
(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 ₹ 2,140,833 and Equity ₹ 260,621)	2,401,454	1,011,909
(b) Other Investment (Equity ₹ 57,063 and Bonds ₹ 37,500)	81,559	10,696
Other investments (includes Equity ₹ 471,918 and ETF ₹ 1,083,215)	1,555,133	1,228,633
<b>Sub total (A)</b>	<b>16,262,771</b>	<b>16,270,338</b>
<b>Short term investments</b>		
Government securities and Government guaranteed bonds including Treasury Bills	1,584,518	1,195,078
Other approved securities	26,469	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	824,630	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	352,373	120,240
(d) Other securities (TREPS)	285,510	1,866,340
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	37,500	79,441
(b) Other Investment	-	-
Other investments (Mutual Funds)	-	-
Net current assets	195,921	(21,488)
<b>Sub total (B)</b>	<b>3,306,921</b>	<b>3,239,611</b>
<b>Total (C) = (A) + (B)</b>	<b>19,569,692</b>	<b>19,509,949</b>

**Note:**

- Aggregate market value of above investments, other than mutual funds and shares (including ETF), having a book value of ₹ 7,630,356 (Previous year: ₹ 8,751,135) as at September 30, 2019 is ₹ 7,756,936 (Previous year: ₹ 8,647,291).
- Aggregate market value of mutual funds and shares (including ETF), having a historical cost of ₹ 9,936,005 (Previous year: ₹ 9,343,172) as at September 30, 2019 is ₹ 11,616,841 (Previous year: ₹ 10,884,153).
- During the period an amount of ULIP : ₹ 25,000 (Previous year ₹ 25,000) has been provisioned as impairment loss with respect to the investments made in ILFS Bonds / Debentures and the same has been reported under "Transfer gain / loss on revaluation / change in fair value" in the revenue account.

**FORM : L15-Loans Schedule**

(₹ '000)

Particulars	As at 30 September 2019	As at 30 September 2018
<b>Loans</b>		
<b>Security-wise classification</b>		
Secured	-	-
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On shares, bonds, Government securities	-	-
(c) Loans against policies	4,126,805	3,216,192
(d) Others	-	-
Unsecured	817	1,437
<b>Total</b>	<b>4,127,622</b>	<b>3,217,629</b>
<b>Borrower-wise classification</b>		
(a) Central and State Governments	-	-
(b) Banks and financial institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies - Policholder's	4,126,805	3,216,192
(f) Others - loans to employees	817	1,437
<b>Total</b>	<b>4,127,622</b>	<b>3,217,629</b>
<b>Performance-wise classification</b>		
(a) Loans classified as standard		
(aa) In India	4,127,622	3,217,629
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
<b>Total</b>	<b>4,127,622</b>	<b>3,217,629</b>
<b>Maturity-wise classification</b>		
(a) Short term	262,621	75,475
(b) Long term	3,865,001	3,142,154
<b>Total</b>	<b>4,127,622</b>	<b>3,217,629</b>

**Exide Life Insurance Company Limited**

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

Schedules forming part of Financial Statements for the half year ended 30 September 2019

**FORM : L16 - Fixed Assets**

(₹ '000)

Particulars	Gross Block				Depreciation				Net Block	
	As at 1-Apr-19	Additions	Deductions	As at 30 Sep-19	As at 1-Apr-19	For the period	On Sales/ Adjustments	As at 30 Sep-19	As at 30 Sep-19	As at 30 Sep-18
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Application Software)	477,968	26,004	-	503,971	383,782	22,478	-	406,260	97,711	97,563
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvement	599,417	10,675	-	610,092	496,193	9,243	-	505,435	104,657	103,391
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	119,099	2,119	-	121,218	96,902	4,933	-	101,835	19,383	24,204
Information Technology Equipment	357,374	10,389	-	367,763	249,452	27,147	-	276,599	91,164	117,275
Motor Vehicles	16,304	-	-	16,304	16,192	43	-	16,234	69	1,176
Office Equipment	215,303	5,427	-	220,730	174,406	8,890	-	183,297	37,434	42,141
<b>Total</b>	<b>1,785,465</b>	<b>54,613</b>	<b>-</b>	<b>1,840,078</b>	<b>1,416,926</b>	<b>72,734</b>	<b>-</b>	<b>1,489,660</b>	<b>350,418</b>	<b>385,750</b>
Capital Work-in Progress (including capital advances)	-	-	-	-	-	-	-	-	18,655	41,147
<b>Grand Total</b>	<b>1,785,465</b>	<b>54,613</b>	<b>-</b>	<b>1,840,078</b>	<b>1,416,926</b>	<b>72,734</b>	<b>-</b>	<b>1,489,660</b>	<b>369,073</b>	<b>426,897</b>
Previous Year	1,624,691	100,034	9,480	1,715,245	1,269,514	69,027	9,046	1,329,495	426,897	364,625

**Exide Life Insurance Company Limited**

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


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

(₹ '000)

Particulars	As at 30 September 2019	As at 30 September 2018
<b>Cash and bank balances</b>		
Cash (includes cash & cheques in hand)	167,824	131,464
Bank balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months from the date of Balance Sheet)	423,500	363,525
(bb) Others	-	-
(b) Current Accounts	855,754	827,651
(c) Others	-	-
Money at call and short notice		
(a) With banks	-	-
(b) With other institutions	-	-
Others	-	-
<b>Total</b>	<b>1,447,077</b>	<b>1,322,640</b>
Balances with non-scheduled banks included in (a) (b) and (c) above	11	11
<b>Cash and bank balances</b>		
In India	1,447,077	1,322,640
Outside India	-	-
<b>Total</b>	<b>1,447,077</b>	<b>1,322,640</b>

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

Prepayments	82,995	61,692
Advance tax paid and taxes deducted at source (net of provision for taxation)	21,740	15,484
Advances to suppliers	32,506	74,314
Advances to employees	47,153	36,342
<b>Total (A)</b>	<b>184,394</b>	<b>187,832</b>

**Other assets**

Income accrued on investments	2,686,469	2,307,303
Outstanding premiums	754,999	706,593
Net due from entities carrying on insurance business (including reinsurers)	270,121	45,062
Agents' balances		
- Gross	19,507	18,581
- Less: Provision for doubtful agent's balance	(19,507)	(18,581)
Security and other deposits	890,035	863,008
Less : Provision for Security Deposit	(10,232)	(10,292)
Goods and Service Tax - unutilised credit	270,321	228,861
Assets held for unclaimed amount of Policyholders'	517,661	570,345
Income on unclaimed amount of policyholders during the year (net)	18,676	19,559
Others (including Debtors)	1,800,961	1,246,234
- Less : Provision for Advances	(117,500)	-
<b>Total (B)</b>	<b>7,101,018</b>	<b>5,995,252</b>

**Total (A+B)**

<b>7,285,412</b>	<b>6,183,085</b>
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**Exide Life Insurance Company Limited**

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

**FORM : L19-Current Liabilities Schedule**

(₹ '000)

Particulars	As at 30 September 2019	As at 30 September 2018
<b>Current liabilities</b>		
Agents' balances	387,985	402,554
Balances due to other insurance companies (net)	-	-
Premiums received in advance	134,685	91,926
Sundry creditors	89,389	322,245
Claims Outstanding	472,706	628,320
Accrued expenses	1,060,885	1,199,073
Proposal / policy deposits / Unallocated premium / Others	515,379	511,590
Unclaimed amount of policyholder's	517,661	570,345
Income on unclaimed amount of policyholders during the year (net)	18,676	19,559
Cash bonus payable	4,213	5,073
Statutory dues payable	36,276	27,485
Tax Deducted at Source payable	43,698	28,456
Salary payable	10,182	7,202
GST payable	152,677	143,820
Other Liabilities (last days unit to be created)	1,133,962	657,649
Temporary overdraft (as per books of account only)	566,498	362,556
<b>Total</b>	<b>5,144,873</b>	<b>4,977,853</b>

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

Provision for investment assets	200,000	100,000
For Rent / lease equalization	89,055	30,842
For other provisions (Gratuity and Compensated absences)	74,495	100,727
<b>Total</b>	<b>363,549</b>	<b>231,569</b>

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

(To the extent not written off or adjusted)

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

Sl No	Ratios	For the quarter ended 30 September 2019	Up to the Quarter ended 30 September 2019	For the quarter ended 30 September 2018	Up to the Quarter ended 30 September 2018
1	New business premium income growth:				
	Participating	35.0%	37.8%	3.7%	-7.2%
	Par Pension	na	na	na	na
	Non Participating	16.5%	-13.6%	23.1%	32.6%
	Pension- Individual	-76.6%	54.9%	na	na
	VIP Non Par Pension	123.6%	48.3%	-57.6%	-48.9%
	Annuity	216.4%	252.9%	39.3%	145.0%
	Unit - Linked - Individual Pension	-100.0%	-18.1%	-91.0%	-89.1%
	Unit - Linked - Individual	87.3%	18.6%	-53.3%	-9.1%
	Unit - Linked - Group	-64.5%	-65.4%	na	40.1%
2	Net retention ratio	98.1%	96.7%	97.5%	95.9%
3	Ratio of expenses of management	34.4%	35.5%	34.4%	37.5%
4	Commission ratio	7.0%	6.4%	6.4%	6.7%
5	Ratio of policy holders' liabilities to shareholders' funds	1339.4%	1339.4%	1281.6%	1281.6%
6	Growth rate of shareholders' fund (over previous year same quarter)	-5.6%	-5.6%	-5.4%	-5.4%
7	Ratio of policyholders' surplus to policy holders' liability	-0.7%	-0.7%	-0.7%	-0.7%
8	Change in net worth - (Rs. Mn)	(23.7)	(628.7)	(265.6)	(540.6)
9	Profit / (loss) after tax / total income	-0.2%	-3.2%	-3.0%	-3.3%
10	(Total real estate + loans)/ cash and invested assets	2.8%	2.8%	2.5%	2.5%
11	Total investments/ (capital + total surplus) *	1366.0%	1366.0%	1352.4%	1352.4%
12	Total affiliated investments/ (capital + total surplus)	0.0%	0.0%	1.1%	1.1%
13	<b>Investment Yield (Gross and Net)</b> <b>With realized gains / (losses)</b>				
	Participating	2.3%	4.3%	2.1%	4.1%
	Non Participating	2.5%	4.5%	1.8%	3.8%
	Pension	1.9%	4.0%	1.9%	3.9%
	Unit Linked Funds	2.0%	4.1%	1.0%	2.0%
	Shareholders	2.9%	4.8%	1.8%	3.6%
	<b>Without realized gains / (losses)</b>				
	Participating	2.2%	4.2%	1.8%	4.0%
	Non Participating	2.5%	4.5%	1.6%	3.7%
	Pension	1.9%	4.0%	1.7%	3.9%
	Unit Linked Funds	-0.7%	1.2%	0.5%	1.8%
	Shareholders	3.0%	4.9%	1.8%	3.6%
14	Conservation Ratio	86.3%	85.4%	84.9%	82.2%
	Linked	70.9%	79.1%	72.5%	67.8%
	Non Linked	86.5%	85.5%	86.0%	83.4%
	Pension	112.4%	94.7%	84.5%	86.4%
15	Persistency Ratio **				
	For 13th month	72.3%	72.3%	66.6%	66.6%
	For 25th month	59.3%	59.3%	52.4%	52.4%
	For 37th month	48.4%	48.4%	47.7%	47.7%
	For 49th Month	46.1%	46.1%	50.2%	50.2%
	for 61st month	48.1%	48.1%	53.4%	53.4%
16	NPA Ratio ^				
	<b>- Gross NPA Ratio</b>				
	- Shareholder's	1.4%	1.4%	NIL	NIL
	- Policyholder's				
	Non-Linked Non Participating	0.4%	0.4%	NIL	NIL
	Non-Linked Participating	0.1%	0.1%	NIL	NIL
	Linked Non Participating	0.4%	0.4%	NIL	NIL
	<b>- Net NPA Ratio</b>				
	- Shareholder's	0.7%	0.7%	NIL	NIL
	- Policyholder's				
	Non-Linked Non Participating	0.2%	0.2%	NIL	NIL
	Non-Linked Participating	0.1%	0.1%	NIL	NIL
	Linked Non Participating	0.3%	0.3%	NIL	NIL

**Equity Holding Pattern for Life Insurers**

1	(a) No. of shares	1,850,000,000	1,850,000,000	1,750,000,000	1,750,000,000
2	(b) Percentage of shareholding (Indian / Foreign)				
	- Indian	100	100	100	100
	- Foreign	-	-	-	-
3	(c) %of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.34)	(0.34)	(0.31)	(0.31)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.34)	(0.34)	(0.31)	(0.31)
6	(iv) Book value per share (Rs 10 Paid Up)	5.74	5.74	5.46	5.46

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

\*\*

1) Persistency ratios have been calculated based on the data as at 30 September 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 59.3% for 2019 is based on the new business written from 01 October 2016 to 30 September 2017 and 25th month's 52.4% for 2018 is based on the new business written from 01 October 2015 to 30 September 2016 and so on.

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

^The Company has booked an NPA expense in Shareholders' fund and Policyholders Funds (Non-Linked & Unit Linked) towards investment into NCDs of IL&FS group securities, due to rating downgrade below investment grade and default in repayment obligations.

**Exide Life Insurance Company Limited**

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

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

(₹ Lacs)

Sl.No.	Particular	As on 30 September 2019	As on 30 September 2018
<b>1</b>	<b><u>Linked</u></b>		
a	Life	1,76,648	1,76,570
b	General Annuity	-	-
c	Funds for discontinued policies	9,870	6,691
d	Pension	10,200	12,956
e	Health	-	-
<b>2</b>	<b><u>Non-Linked</u></b>		
a	Life	10,06,985	8,33,767
b	General Annuity	10,806	5,611
c	Funds for discontinued policies	5,744	7,027
d	Par Pension	974	-
e	Pension	1,82,383	1,74,000
f	Health	153	56

**FORM : L25 (I) - Geographical Distribution Channel - Individuals (Apr to Sep-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	1,794	1,769	4.96	182	6,321	6,162	28.65	801	8,115	7,931	33.61	982.96
2	Arunachal Pradesh	-	-	-	-	2	2	0.01	1	2	2	0.01	0.54
3	Assam	319	317	0.93	16	1,504	1,464	5.40	98	1,823	1,781	6.32	113.80
4	Bihar	1,235	1,229	2.99	50	1,545	1,506	5.61	92	2,780	2,735	8.60	142.05
5	Chattisgarh	93	89	0.28	9	183	180	0.46	27	276	269	0.73	35.41
6	Goa	20	18	0.04	1	131	125	0.74	16	151	143	0.78	17.44
7	Gujarat	1,243	1,231	3.06	42	6,014	5,916	19.62	355	7,257	7,147	22.68	396.77
8	Haryana	473	462	1.36	41	1,286	1,265	7.46	143	1,759	1,727	8.82	184.33
9	Himachal Pradesh	475	468	1.17	14	176	174	0.42	7	651	642	1.60	21.42
10	Jammu & Kashmir	319	316	0.78	10	334	329	1.16	13	653	645	1.94	22.68
11	Jharkhand	749	728	1.70	29	1,400	1,329	4.14	77	2,149	2,057	5.84	106.07
12	Karnataka	2,413	2,384	6.31	166	7,288	7,030	35.03	746	9,701	9,414	41.34	911.36
13	Kerala	233	230	1.43	13	1,017	983	7.88	62	1,250	1,213	9.31	74.94
14	Madhya Pradesh	289	288	0.73	14	1,384	1,357	4.34	81	1,673	1,645	5.07	94.48
15	Maharashtra	3,641	3,622	6.55	143	9,142	8,943	29.79	824	12,783	12,565	36.34	967.27
16	Manipur	3	3	0.02	0	8	8	0.04	1	11	11	0.06	0.71
17	Meghalaya	25	25	0.08	1	91	90	0.25	3	116	115	0.33	4.22
18	Mizoram	-	-	-	-	2	2	0.00	0	2	2	0.00	0.03
19	Naqaland	-	-	-	-	5	5	0.04	0	5	5	0.04	0.14
20	Orissa	2,310	2,286	5.75	108	3,108	3,033	11.90	199	5,418	5,319	17.66	306.26
21	Punjab	591	589	1.64	23	1,366	1,341	5.41	152	1,957	1,930	7.05	175.53
22	Rajasthan	718	714	1.84	84	1,856	1,809	6.82	241	2,574	2,523	8.66	325.20
23	Sikkim	16	14	0.04	0	19	18	0.05	1	35	32	0.10	1.32
24	Telangana	888	879	2.54	132	4,569	4,417	24.70	689	5,457	5,296	27.24	820.89
25	Tamil Nadu	769	742	2.31	53	5,413	5,188	30.09	485	6,182	5,930	32.40	538.07
26	Tripura	73	73	0.21	2	125	125	0.41	3	198	198	0.62	5.25
27	Uttar Pradesh	2,547	2,516	6.54	164	5,700	5,605	20.43	482	8,247	8,121	26.97	646.24
28	Uttrakhand	667	663	2.22	32	1,155	1,149	4.20	85	1,822	1,812	6.43	116.44
29	West Bengal	777	753	2.15	34	4,146	3,898	22.64	224	4,923	4,651	24.79	257.26
30	Andaman & Nicobar Islands	-	-	-	-	11	7	0.09	1	11	7	0.09	1.38
31	Chandigarh	-	-	-	-	60	59	0.30	7	60	59	0.30	6.82
32	Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	2	2	0.00	0	2	2	0.00	0.30
34	Delhi	(2)	(1)	(0.00)	(0)	2,654	2,602	11.78	192	2,652	2,601	11.78	192.35
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Pondicherry	1	1	0.01	0	49	49	0.27	6	50	50	0.28	5.73
<b>Total</b>		<b>22,679</b>	<b>22,408</b>	<b>57.63</b>	<b>1,361.79</b>	<b>68,066</b>	<b>66,172</b>	<b>290.16</b>	<b>6,113.84</b>	<b>90,745</b>	<b>88,580</b>	<b>347.79</b>	<b>7,475.63</b>

**Exide Life Insurance Company Limited**

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


**FORM : L25 (II) - Geographical Distribution Channel - Group (Apr to Sep-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	-	-	-	-	-	70.00	0.00	3.88	-	70	0.00	3.88
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	0.00	0.06	-	-	0.00	0.06
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	64.00	0.01	10.37	-	64	0.01	10.37
7	Gujarat	-	-	-	-	2.00	233.00	0.13	30.70	2	233	0.13	30.70
8	Haryana	-	-	-	-	1.00	16,521.00	2.66	4,732.86	1	16,521	2.66	4,732.86
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	1.00	3,53,580.00	6.78	1,124.03	1	3,53,580	6.78	1,124.03
12	Karnataka	-	-	-	-	1.00	28,210.00	2.83	7,469.68	1	28,210	2.83	7,469.68
13	Kerala	-	-	-	-	-	3,512.00	0.20	1,000.30	-	3,512	0.20	1,000.30
14	Madhya Pradesh	-	-	-	-	-	(32.00)	0.17	8.65	-	(32)	0.17	8.65
15	Maharashtra	-	-	-	-	2.00	34,122.00	6.93	5,325.76	2	34,122	6.93	5,325.76
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Naqaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	1.00	2,151.00	0.03	34.74	1	2,151	0.03	34.74
21	Punjab	-	-	-	-	-	(26.00)	0.00	152.36	-	(26)	0.00	152.36
22	Rajasthan	-	-	-	-	-	46.00	0.04	42.87	-	46	0.04	42.87
23	Sikkim	-	-	-	-	-	(68.00)	(0.00)	(11.88)	-	(68)	(0.00)	(11.88)
24	Telangana	-	-	-	-	3.00	3,092.00	1.44	369.84	3	3,092	1.44	369.84
25	Tamil Nadu	-	-	-	-	6.00	4,66,781.00	13.46	1,976.80	6	4,66,781	13.46	1,976.80
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	-	5,454.00	0.30	930.62	-	5,454	0.30	930.62
28	UttraKhand	-	-	-	-	-	236.00	0.11	19.34	-	236	0.11	19.34
29	West Bengal	-	-	-	-	-	1,473.00	0.19	109.38	-	1,473	0.19	109.38
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	9.00	0.00	9.42	-	9	0.00	9.42
32	Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	-	95.00	0.06	21.94	-	95	0.06	21.94
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Pondicherry	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>		-	-	-	-	<b>17</b>	<b>9,15,523</b>	<b>35.35</b>	<b>23,361.71</b>	<b>17</b>	<b>9,15,523</b>	<b>35.35</b>	<b>23,361.71</b>

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	103,973
	Investments (Policyholders)	8A	1,150,056
	Investments (Linked Liabilities)	8B	195,697
2	Loans	9	41,276
3	Fixed Assets	10	3,691
4	Current Assets		
	a. Cash & Bank Balance	11	14,471
	b. Advances & Other Assets	12	72,854
5	Current Liabilities		
	a. Current Liabilities	13	(51,449)
	b. Provisions	14	(4,010)
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		78,669
	Deferred Tax Assets		691
<b>Application of Funds as per Balance Sheet (A)</b>			<b>1,605,918</b>

Reconciliation of Investment Assets	
<b>Total Investment Assets (As per Balance Sheet)</b>	<b>1,490,993</b>
<b>Balance Sheet Value of:</b>	
A. Life Fund	1,097,414
B. Pension, General Annuity Fund & Group Business	197,883
C. Unit Linked Funds	195,697
	<b>1,490,993</b>

	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	8
2	Fixed Assets (if any)	10	3,691
3	Cash & Bank Balance (if any)	11	14,471
4	Advances & Other Assets (if any)	12	72,854
5	Current Liabilities	13	(51,449)
6	Provisions	14	(4,010)
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		78,669
	Deferred Tax Assets		691
<b>TOTAL (B)</b>			<b>114,924</b>
<b>Investment Assets(A-B)</b>			<b>1,490,993</b>

NON- Linked Business

A. LIFE FUND	PERCENTAGE AS PER REG.	SH			PH		Book Value (SH+PH)	ACTUAL %	FVC Amount	Total Fund	Market Value		
		Balance (a)	FRSM+ (b)	UL - Non Unit Res (c)	PAR (d)	NONPAR (e)							
1	Central Govt Securities	Not less than 25%	2,581	68,498	1,437	441,502	164,316	678,334	-	678,334	714,333		
2	Central Govt Sec, State Govt Sec or Other approved Securities	Not less than 50%	2,581	70,734	1,437	466,102	176,088	716,941	65%	-	716,941	754,903	
3	<b>INVESTMENTS SUBJECT TO EXPOSURE NORMS</b>		-	-	-	-	-	-	-	-	-		
a	Housing and Infrastructure		-	-	-	-	-	-	-	-	-		
	1. Approved Investments		596	25,703	-	133,616	41,588	201,504	18%	(21)	201,483	207,742	
	2. Other investments	Not less than 15%	-	1,500	-	1,000	1,000	3,500	0%	-	3,500	2,625	
b	Approved Investments		472	2,386	5	112,552	48,936	164,351	15%	2,296	166,647	168,584	
	Other Investments not to exceed 15%	Not exceeding 35%	0	0	-	5,513	3,977	9,490	1%	(647)	8,843	8,831	
<b>TOTAL LIFE FUND</b>			<b>100%</b>	<b>3,650</b>	<b>100,323</b>	<b>1,442</b>	<b>718,782</b>	<b>271,590</b>	<b>1,095,786</b>	<b>100%</b>	<b>1,628</b>	<b>1,097,414</b>	<b>1,142,685</b>

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS		PERCENTAGE AS PER REG.	PH PAR	NON PAR	Book Value	ACTUAL %	FVC Amount	Total Fund	Market Value	
1	Central Government Securities	Not less than 20%	764.79	113,234	113,999	58%	-	113,999	123,631	
2	Central Govt Sec, State Govt Sec or Other Approved Securities	Not less than 40%	764.79	129,036	129,800	66%	-	129,800	140,339	
3	Balance in Approved Investment	Not exceeding 60%	129.02	67,505	67,634	34%	448	68,082	70,289	
4	Other Investment #		-	-	-	-	-	-	-	
<b>TOTAL PENSION &amp; GENERAL ANNUITY AND GROUP BUSINESS</b>			<b>100%</b>	<b>893.81</b>	<b>196,541</b>	<b>197,434</b>	<b>100%</b>	<b>448</b>	<b>197,883</b>	<b>210,628</b>

C. Linked Business		PERCENTAGE AS PER REG.	PH PAR	NON PAR	Total Fund	ACTUAL %
1	Approved investments	Not less than 75%	-	178,955	178,955	91%
2	Other investments	Not more than 25%	-	16,742	16,742	9%
<b>TOTAL LINKED INSURANCE FUND</b>			<b>100%</b>	<b>195,697</b>	<b>195,697</b>	<b>100%</b>

- Note 1) (+) FRSM refers "Funds representing Solvency Margin"  
 2) Funds Beyond Solvency Margin Shall have a Separate Custody account  
 3) Other Investments are permitted under Section 27A(2) and 27B(3) of Insurance Act 1938 as amended from time to time.  
 4) Pattern of Investment is applicable to both Shareholders Funds representing solvency Margin and Policy holders funds  
 5) Exposure Norms shall apply to funds held beyond Solvency Margin Held in a separate Custody account  
 6) Policy Loan of INR 41,268 Lacs categorised as Investment Assets is shown under Schedule 9 of Financials

**Exide Life Insurance Company Limited**

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

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

PART - B

Link to item C of Form 3A Part A

**Statement as on : 30 September 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	1,023	8	-	4,964	7,416	2,285	54,379	3,724	30,103
Add : Inflows During the quarter	3	0	-	-	72	68	29	7	158	7
Increase/(Decrease) Value Of Inv(net)	0	24	0	-	91	30	55	(263)	52	(703)
Less: Outflow During the quarter	0	17	0	-	287	219	122	1,942	244	1,203
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>23</b>	<b>1,031</b>	<b>8</b>	<b>-</b>	<b>4,840</b>	<b>7,296</b>	<b>2,248</b>	<b>52,180</b>	<b>3,691</b>	<b>28,204</b>

	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
<b>Approved Investment(&gt;=75%)</b>										
A Central Government Securities	12	54	401	39	3	39	0	0	2,072	43
B State Government securities	0	0	23	2	0	0	0	0	59	1
C Other Approved Securities	0	0	0	0	0	0	0	0	0	0
D Corporate bonds	0	0	271	26	0	0	0	0	1,294	27
E Infrastructure Bonds	0	0	225	22	0	0	0	0	450	9
F Equity	5	20	0	0	4	47	0	0	709	15
G Money Market Investment	1	4	0	0	1	9	0	0	0	0
H Mutual Funds	0	0	87	8	0	0	0	0	193	4
I Deposits with Bank	0	0	0	0	0	0	0	0	0	0
<b>SUB TOTAL (A)</b>	<b>18</b>	<b>79</b>	<b>1,007</b>	<b>98</b>	<b>7</b>	<b>96</b>	<b>0</b>	<b>0</b>	<b>4,718</b>	<b>97</b>
<b>Current Assets</b>										
Accrued Interest	0	1	24	2	0	0	0	0	90	2
Dividend Receivable	0	0	0	0	(0)	(0)	0	0	0	0
Bank Balance	4	20	0	0	0	3	0	0	0	0
Receivable for Sale of Investments	0	0	0	0	0	0	0	0	33	0
Other Current Assets (for Investments)	0	0	0	0	0	0	0	0	4	0
<b>Less:Current Liabilities</b>										
Payable for Investments	0	0	(0)	(0)	(0)	(0)	0	0	(8)	(0)
Fund Management of Charges Payable	(0)	(0)	(1)	(0)	(0)	(0)	0	0	(4)	(0)
Other current liabilities (for Investments)	(0)	(0)	0	0	(0)	(0)	0	0	(3)	(0)
<b>SUB TOTAL (B)</b>	<b>5</b>	<b>20</b>	<b>24</b>	<b>2</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>86</b>	<b>2</b>
<b>Other Investment(&lt;=25%)</b>										
A Corporate bonds	0	0	0	0	0	0	0	0	0	0
B Infrastructure Bonds	0	0	0	0	0	0	0	0	750	1
C Equity	0	1	0	0	0	2	0	0	36	1
D Mutual Funds	0	0	0	0	0	0	0	0	0	0
F Others	0	0	0	0	0	0	0	0	0	0
<b>SUB TOTAL (C)</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>36</b>	<b>1</b>
<b>Total A + B + C</b>	<b>23</b>	<b>100</b>	<b>1,031</b>	<b>100</b>	<b>8</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>4,840</b>	<b>100</b>
<b>Funds Carried Forward ( As Per LB2)</b>	<b>23</b>		<b>1,031</b>		<b>8</b>		<b>0</b>		<b>4,840</b>	

**Exide Life Insurance Company Limited**

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

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

PART - B

Link to Item C of Form 3A Part A

Statement as on : 30 September 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	ULIF01161209PRIME 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
Opening Balance/Market Value)	369	1,926	3,427	248	13,979	26,993	2,419	3,293	15,400	14,499	9,558	4,002	597	200,633
Add : Inflows During the quarter	0	6	8	19	577	1,146	12	15	2	231	383	383	237	3,558
Increase/(Decrease) Value Of Inv(net)	5	46	(90)	3	333	(504)	58	(82)	(189)	(173)	144	(163)	(5)	(1,329)
Less: Outflow During the quarter	7	294	519	78	218	362	116	102	569	382	411	83	0	2,165
<b>TOTAL INVESTIBLE FUNDS( MKT VALUE)</b>	<b>367</b>	<b>1,684</b>	<b>2,826</b>	<b>192</b>	<b>14,671</b>	<b>27,274</b>	<b>2,374</b>	<b>3,124</b>	<b>14,653</b>	<b>14,175</b>	<b>9,870</b>	<b>4,140</b>	<b>828</b>	<b>195,697</b>

	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	ULIF01161209PRIME 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															
<b>Investment of Unit Fund</b>																														
<b>Approved Investment( &gt;= 75%)</b>																														
A Central Government Securities	201	55	600	36	0	0	187	97	5,392	37	0	0	0	752	32	0	0	5,576	38	2,895	15	9,881	100	0	0	0	0	40,450	21	
B State Government securities	0	0	108	6	0	0	0	0	111	1	0	0	0	106	4	0	0	0	0	0	118	1	0	0	0	0	0	0	1,732	1
C Other Approved Securities	0	0	0	0	0	0	0	0	6	0	0	0	0	6	0	0	0	0	0	0	0	0	0	0	0	0	0	13	0	
D Corporate bonds	71	19	240	14	0	0	0	0	2,618	18	2	0	0	451	19	0	0	1	0	949	7	0	0	0	0	0	0	14,336	7	
E Infrastructure Bonds	27	7	584	35	0	0	0	0	4,641	32	0	0	0	745	31	0	0	0	0	1,759	12	0	0	0	0	0	0	12,423	9	
F Equity	43	12	0	0	2,330	82	0	0	0	0	20,969	77	0	0	2,540	81	6,683	46	0	7,024	50	0	2,716	66	677	82	91,930	47		
G Money Market Investment	0	0	0	0	36	1	9	5	0	0	1,210	4	0	0	60	2	0	0	6	0	0	42	0	835	20	6	1	2,855	1	
H Mutual Funds	20	6	146	9	0	0	0	0	1,543	11	281	1	273	11	116	4	2,031	14	680	5	0	0	0	0	0	0	8,246	4		
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	
<b>SUB TOTAL (A)</b>	<b>362</b>	<b>99</b>	<b>1,678</b>	<b>100</b>	<b>2,366</b>	<b>84</b>	<b>196</b>	<b>102</b>	<b>14,315</b>	<b>98</b>	<b>22,462</b>	<b>82</b>	<b>2,333</b>	<b>98</b>	<b>2,717</b>	<b>87</b>	<b>14,291</b>	<b>98</b>	<b>12,632</b>	<b>89</b>	<b>9,923</b>	<b>101</b>	<b>3,552</b>	<b>86</b>	<b>683</b>	<b>83</b>	<b>176,996</b>	<b>90</b>		
<b>Current Assets</b>																														
Accrued Interest	2	1	33	2	0	0	0	0	294	2	0	0	0	50	2	0	0	0	0	101	1	0	0	0	0	0	0	1,361	1	
Dividend Receivable	0	0	0	1	0	0	0	0	0	1	0	0	0	0	1	0	0	0	0	0	0	1	0	0	0	0	0	10	0	
Bank Balance	1	0	1	0	1	0	0	0	1	0	1	0	0	1	0	1	0	0	0	0	0	0	0	0	1	0	0	30	0	
Receivable for Sale of Investments	0	0	0	0	33	1	0	0	0	0	312	1	0	0	29	1	52	0	0	101	1	0	0	84	2	8	1	1,306	1	
Other Current Assets (for Investments)	0	0	0	0	0	0	0	0	74	1	175	1	0	0	(0)	(0)	0	0	69	0	0	0	52	1	9	1	442	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	
Payable for Investments	0	0	0	0	0	0	0	0	0	0	(87)	(0)	0	0	(15)	(0)	(36)	(0)	(31)	(0)	0	0	(0)	(0)	(8)	(1)	(281)	(0)		
Fund Management of Charges Payable	(1)	(0)	(1)	(0)	(4)	(0)	(0)	(0)	(14)	(0)	(34)	(0)	(2)	(0)	(4)	(0)	(15)	(0)	(18)	(0)	(5)	(0)	(5)	(0)	(1)	(0)	(224)	(0)		
Other current liabilities (for Investments)	(0)	(0)	(27)	(2)	(69)	(2)	(4)	(2)	0	0	0	0	(7)	(0)	(13)	(0)	(39)	(0)	0	(49)	(0)	0	0	0	0	0	(585)	(0)		
<b>SUB TOTAL (B)</b>	<b>3</b>	<b>1</b>	<b>6</b>	<b>0</b>	<b>(39)</b>	<b>(1)</b>	<b>(4)</b>	<b>(2)</b>	<b>356</b>	<b>2</b>	<b>369</b>	<b>1</b>	<b>41</b>	<b>2</b>	<b>(2)</b>	<b>(0)</b>	<b>(36)</b>	<b>(0)</b>	<b>224</b>	<b>2</b>	<b>(53)</b>	<b>(1)</b>	<b>132</b>	<b>3</b>	<b>10</b>	<b>1</b>	<b>1,959</b>	<b>1</b>		
<b>Other Investment(&lt;= 25%)</b>																														
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
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	750	0	
C Equity	2	1	0	0	500	18	0	0	4,443	16	0	0	0	409	13	397	3	1,319	9	0	0	0	467	11	135	16	15,992	8		
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	
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	
<b>SUB TOTAL (C)</b>	<b>2</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>500</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>4,443</b>	<b>16</b>	<b>0</b>	<b>0</b>	<b>409</b>	<b>13</b>	<b>397</b>	<b>3</b>	<b>1,319</b>	<b>9</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>467</b>	<b>11</b>	<b>135</b>	<b>16</b>	<b>16,742</b>	<b>9</b>		
<b>Total A + B + C</b>	<b>367</b>	<b>100</b>	<b>1,684</b>	<b>100</b>	<b>2,826</b>	<b>100</b>	<b>192</b>	<b>100</b>	<b>14,671</b>	<b>100</b>	<b>27,274</b>	<b>100</b>	<b>2,374</b>	<b>100</b>	<b>3,124</b>	<b>100</b>	<b>14,653</b>	<b>100</b>	<b>14,175</b>	<b>100</b>	<b>9,870</b>	<b>100</b>	<b>4,140</b>	<b>100</b>	<b>828</b>	<b>100</b>	<b>195,697</b>	<b>100</b>		
<b>Funds Carried Forward ( As Per B2)</b>	<b>367</b>		<b>1,684</b>		<b>2,826</b>		<b>192</b>		<b>14,671</b>		<b>27,274</b>		<b>2,374</b>		<b>3,124</b>		<b>14,653</b>		<b>14,175</b>		<b>9,870</b>		<b>4,140</b>		<b>828</b>		<b>195,697</b>			

**Exide Life Insurance Company Limited**

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

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

PART - C

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


( ₹ Lacs)

No	Name of the Scheme	Date of Launch	Par/Non Par	Assets Held as on 30 September 2019	NAV as on 30 September 2019	NAV as on 30 September 2019 (as per LB2)	NAV as on 30 June 2019	NAV as on 31 March 2019	NAV as on 31 December 2018	NAV as on 30 September 2018	Annualised Return/Yield	3 Year Rolling CAGR	Highest NAV Since Inception
1	ULGF00124/08/04EBBALANCE114-Group Balanced Fund	24-Aug-04	NON-PAR	23	36.2176	36.2176	35.9761	34.8459	34.1004	33.2033	9.08%	6.98%	36.5931
2	ULGF00224/08/04EBDEBT114-Group Debt Fund	24-Aug-04	NON-PAR	1,031	32.1476	32.1476	31.3997	30.2498	29.5439	28.0293	14.69%	7.08%	32.3493
3	ULGF00324/08/04EBGROWTH114-Group Growth Fund	24-Aug-04	NON-PAR	8	47.2361	47.2361	47.0861	45.8138	44.2595	43.5655	8.43%	9.60%	47.5933
4	ULGF00524/08/04EBSECURE114-Group Secure Fund	24-Aug-04	NON-PAR	4,840	34.1515	34.1515	33.5313	32.3340	31.4499	30.1180	13.39%	7.55%	34.2103
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	9,870	14.7900	14.7900	14.5743	14.3554	14.1384	13.9281	6.19%	5.95%	14.7900
7	ULIF01527/12/10ACTASSET114-Exide Life Active Asset Allocation Fund	27-Dec-10	NON-PAR	14,175	19.8430	19.8430	20.0777	19.6825	18.8644	18.4124	7.77%	7.63%	20.3173
8	ULIF00118/10/04BALANCE114-Individual Balanced Fund	18-Oct-04	NON-PAR	7,296	36.0706	36.0706	35.9194	34.9319	33.7184	32.5524	10.81%	6.98%	36.3549
9	ULIF00218/10/04DEBT114-Individual Debt Fund	18-Oct-04	NON-PAR	2,248	32.8457	32.8457	32.0760	30.9516	30.1470	28.6429	14.67%	7.57%	33.1186
10	ULIF00514/10/05EQUITY114-Individual Equity Fund	14-Oct-05	NON-PAR	28,204	31.9815	31.9815	32.7172	32.4620	30.7080	30.6838	4.23%	7.31%	33.4398
11	ULIF00318/10/04GROWTH114-Individual Growth Fund	18-Oct-04	NON-PAR	52,180	40.4207	40.4207	40.5949	39.7713	38.2531	37.3893	8.11%	7.39%	40.9484
12	ULIF00627/11/07GTDGROWTH114-Individual Guaranteed Growth Fund	27-Nov-07	NON-PAR	367	21.9757	21.9757	21.7036	21.3767	20.9234	20.6542	6.40%	6.13%	21.9825
13	ULIF01016/12/09PRESERVER114-Individual Preserver Fund	16-Dec-09	NON-PAR	14,671	24.0092	24.0092	23.4499	22.6242	22.0979	20.9934	14.37%	7.49%	24.2108
14	ULIF01216/12/09PNPRESERV114-Individual Preserver Pension Fund	16-Dec-09	NON-PAR	2,374	24.0017	24.0017	23.4400	22.6359	22.0842	21.0224	14.17%	7.32%	24.1857
15	ULIF01116/12/09PRIMEEQU114-Individual Prime Equity Fund	16-Dec-09	NON-PAR	27,274	19.8986	19.8986	20.2896	20.0741	18.9665	18.9979	4.74%	7.46%	20.7230
16	ULIF01316/12/09PNPRIMEEQU114-Individual Prime Equity Pension Fund	16-Dec-09	NON-PAR	3,124	19.7630	19.7630	20.2545	20.0290	18.9525	18.9732	4.16%	7.58%	20.7176
17	ULIF00418/10/04SECURE114-Individual Secure Fund	18-Oct-04	NON-PAR	3,691	34.3907	34.3907	33.9114	32.8391	31.9485	30.5976	12.40%	7.11%	34.5300
18	ULIF01403/12/10GTDNAV114-Market Shield	3-Dec-10	NON-PAR	14,653	17.2166	17.2166	17.4221	17.1912	16.5376	16.5929	3.76%	7.05%	17.6460
19	ULIF01701/01/17MIDCAP114-Exide Life Midcap Fund	16-Mar-17	NON-PAR	4,140	10.5193	10.5193	10.9988	10.8561	10.5709	10.3281	1.85%	NA	11.9679
20	ULIF01801/10/18CAPNIFINDX114-Exide Life Capped Nifty Index Fund	16-Mar-19	NON-PAR	828	10.5789	10.5789	10.8160	10.7204	NA	NA	NA	NA	11.0733
21	ULIF00705/02/08PENDEBT114-Pension Debt Fund	5-Feb-08	NON-PAR	1,684	27.3084	27.3084	26.6674	25.7152	25.0398	23.7838	14.82%	7.68%	27.5287
22	ULIF00805/02/08PENEEQUITY114-Pension Equity Fund	5-Feb-08	NON-PAR	2,826	22.3283	22.3283	22.8447	22.6426	21.3411	21.4545	4.07%	8.18%	23.3219
23	ULIF00905/02/08PENLIQUID114-Pension Liquid Fund	5-Feb-08	NON-PAR	192	22.6704	22.6704	22.3295	21.9869	21.6475	21.3336	6.27%	5.94%	22.6704
	<b>TOTAL</b>			<b>195,697</b>									

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

**Exide Life Insurance Company Limited**

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


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

( ₹ Lacs)

**Detail Regarding debt securities(ULIP)**

	MARKET VALUE				Book Value			
	As at 30 September , 2019	as % of total for this class	30 September , 2018	as % of total for this class	30 September , 2019	as % of total for this class	30 September , 2018	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	30,257	40%	16,499	24%	29,487	40%	16,776	24%
AA or better	1,502	2%	496	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%	750	-	1,005	1%	1,005	1%
Any other (Sovereign)	42,205	56%	50,064	74%	41,439	56%	50,567	73%
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	20,009	27%	13,948	21%	19,567	27%	13,518	20%
more than 1 year and upto 3years	4,400	6%	8,198	12%	4,481	6%	8,549	12%
More than 3 years and up to 7years	10,597	14%	19,140	28%	10,298	14%	19,667	29%
More than 7 years and up to 10 years	24,002	32%	19,771	29%	23,378	32%	20,175	29%
More than 10 years and up to 15 years	10,345	14%	1,508	2%	10,311	14%	1,630	2%
More than 15 years and up to 20 years	2,096	3%	4,107	6%	2,078	3%	4,152	6%
Above 20 years	3,265	4%	1,139	2%	3,335	5%	1,159	2%
<b>Breakdown by type of the issuer</b>								
a. Central Government	40,463	54%	49,434	73%	39,789	54%	49,933	73%
b. State Government	1,742	2%	630	1%	1,650	2%	634	1%
c. Corporate Securities	32,509	44%	17,745	26%	32,010	44%	18,283	27%

( ₹ Lacs)

**Detail Regarding debt securities(NON ULIP)**

	MARKET VALUE				Book Value			
	As at 30 September , 2019	as % of total for this class	30 September , 2018	as % of total for this class	30 September , 2019	as % of total for this class	30 September , 2018	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	315,827	26%	229,813	25%	305,515	26%	236,340	24%
AA or better	2,072	0%	2,483	0%	2,000	0%	2,500	0%
Rated below AA but above A	1,533	0%	1,955	0%	1,525	0%	2,030	0%
Rated below A but above B	-	-	-	-	-	-	-	-
Rated D	2,625	0%	3,000	0%	3,500	0%	4,000	0%
Any other (Sovereign)	895,241	74%	700,551	75%	846,741	73%	727,136	75%
	<b>1,217,298</b>				<b>1,159,282</b>			
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	20,550	2%	12,602	1%	20,411	2%	12,745	1%
more than 1 year and upto 3years	36,471	3%	39,337	4%	35,927	3%	39,436	4%
More than 3 years and up to 7years	103,026	8%	83,804	9%	98,895	9%	85,513	9%
More than 7 years and up to 10 years	269,349	22%	174,209	19%	257,650	22%	176,935	18%
More than 10 years and up to 15 years	286,992	24%	248,893	27%	273,347	24%	258,844	27%
More than 15 years and up to 20 years	89,260	7%	103,982	11%	85,063	7%	109,009	11%
Above 20 years	411,651	34%	274,976	29%	387,989	33%	289,523	30%
<b>Breakdown by type of the issuer</b>								
a. Central Government	863,616	71%	693,146	74%	816,569	70%	719,646	74%
b. State Government	31,625	3%	7,405	1%	30,172	3%	7,490	1%
c. Corporate Securities	322,056	26%	237,251	25%	312,540	27%	244,869	25%

**Exide Life Insurance Company Limited**

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


**FORM : L30-RELATED PARTY TRANSACTIONS**

₹ Lacs

Name of Related Parties	Description of transactions / Categories	Consideration paid / received			
		For the Quarter ended 30 September 2019	Upto the Quarter ended 30 September 2019	For the Quarter ended 30 September 2018	Upto the Quarter ended 30 September 2018
Exide Industries Ltd	Premium Income	(0.9)	61.7	-	56.3
	Benefits paid (Claims during the year)	6.0	98.1	21.0	21.0
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 September 2019	-	185,000.0	175,000.0	175,000.0
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Raheja QBE General Insurance Company Limited	Premium Income	0.1	0.4	0.0	0.2
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Services provided by the company (Premium Paid)	-	4.2	-	3.9
	Share capital as on 30 September 2019	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Sonata Software Limited	Premium Income	0.4	31.5	2.4	32.1
	Benefits paid (Claims during the year)	60.0	60.0	-	-
	Investment	-	-	-	-
	Services provided by the company	-	-	436.4	441.9
	Share capital as on 30 September 2019	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Chloride Power Systems & Solutions Limited	Premium Income	10.2	10.2	20.0	20.0
	Benefits paid (Claims during the year)	4.0	4.0	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 September 2019	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Juhu Beach Resort Limited	Premium Income	0.6	0.6	0.0	0.0
	Benefits paid (Claims during the year)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 September 2019	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Prism Johnson Limited	Premium Income	59.4	59.4	88.1	180.3
	Benefits paid (Claims during the year)	60.0	120.0	11.6	15.6
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 September 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 September 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 September 2019	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Employees Group Gratuity cum Life Assurance Scheme (Trust)	Premium Income received from Gracity Trust	0.1	0.1	-	-
	Benefits paid (Claims during the year)	72.7	139.2	57.8	110.4
	Contribution made to Gratuity Trust by the Company	-	-	-	-
	Expenses incurred on behalf of the company	-	-	-	-
Key Management Personnel *	Managerial Remuneration	214.3	419.1	207.6	415.2
	Premium Income	8.2	8.9	8.0	8.6

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

**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 *	Resigned w.e.f September 30, 2019
14	Ms. Arpita Sen	Director - Legal, Compliance & Secretarial *	
15	Ms. Dola Mukherjee	Director - Human Resources *	Joined w.e.f. October 14, 2019
16	Mr. Manas Ranjan Panda	Company Secretary	
17	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 September 2019



₹ Lacs

Item	Description	Amount
1	Available Assets in Policyholders' Fund	1,419,418
	Deduct:	
2	Mathematical Reserves	1,403,763
3	Other Liabilities	-
4	<b>Excess in Policyholders' funds (1) - (2) - (3)</b>	<b>15,655</b>
5	Available Assets in Shareholders Fund	95,619
	Deduct:	
6	Other Liabilities of shareholders' fund	-
7	<b>Excess in Shareholders' funds</b>	<b>95,629</b>
8	Total ASM (4) + (7)	111,284
9	Required Solvency Margin (RSM)	58,525
10	<b>Solvency Ratio (8) / (9)</b>	<b>190%</b>

**Exide Life Insurance Company Limited**

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


**FORM : L-33-NPAs-7 (As on 30 September 2019)**
**₹ Lacs**

Name of the Fund <b>LIFE FUND</b>											
No	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 30 September 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 September 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 September 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 September 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 September 2019)	Prev. FY (As on 31 Mar 2019)
1	Investment Asset (As per Form 5 )	262,831	219,383	41,268	37,118	716,941	681,687	74,746	67,329	1,095,786	1,005,517
2	Gross NPA	3,500	-	-	-	-	-	-	-	3,500	-
3	% of Gross NPA on Investment Assets(2/1)	1.33	-	-	-	-	-	-	-	0.32	-
4	Provision made on NPA	1,750	-	-	-	-	-	-	-	1,750	-
5	Provision as a % of NPA(4/2)	50.00	-	-	-	-	-	-	-	50	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	261,081	219,383	41,268	37,118	716,941	681,687	74,746	67,329	1,094,036	1,005,517
8	Net NPA (2 - 4)	1,750.00	-	-	-	-	-	-	-	1,750.00	-
9	% of Net NPA to Net Investments Assets(8/7)	0.67	-	-	-	-	-	-	-	0.16	-
10	Write off made during the Period	-	-	-	-	-	-	-	-	-	-

**FORM : L-33-NPAs-7 (As on 30 September 2019)**

Name of the Fund <b>LINKED FUND</b>											
No	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 30 September 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 September 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 September 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 September 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 September 2019)	Prev. FY (As on 31 Mar 2019)
1	Investment Asset (As per Form 5 )	32,509	30,900	-	-	42,205	41,324	120,983	129,455	195,697	201,679
2	Gross NPA	750	-	-	-	-	-	-	-	750	-
3	% of Gross NPA on Investment Assets(2/1)	2	-	-	-	-	-	-	-	0	-
4	Provision made on NPA	250	-	-	-	-	-	-	-	250	-
5	Provision as a % of NPA(4/2)	33	-	-	-	-	-	-	-	33	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	32,259	30,900	-	-	42,205	41,324	120,983	129,455	195,447	201,679
8	Net NPA (2 - 4)	500	-	-	-	-	-	-	-	500	-
9	% of Net NPA to Net Investments Assets(8/7)	1.55	-	-	-	-	-	-	-	0.26	-
10	Write off made during the Period	-	-	-	-	-	-	-	-	-	-

**FORM : L-33-NPAs-7 (As on 30 September 2019)**

Name of the Fund <b>PENSION &amp; GENERAL ANNUITY AND GROUP BUSINESS</b>											
No	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 30 September 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 September 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 September 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 September 2019)	Prev. FY (As on 31 Mar 2019)	YTD (As on 30 September 2019)	Prev. FY (As on 31 Mar 2019)
1	Investment Asset (As per Form 5 )	49,709	50,778	-	-	129,800	124,423	17,925	17,156	197,434	192,357
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets(2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA(4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	49,709	50,778	-	-	129,800	124,423	17,925	17,156	197,434	192,357
8	Net NPA (2 - 4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets(8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the Period	-	-	-	-	-	-	-	-	-	-

\*Redemption Receivable proceeds of FV INR 500 Lakhs issued by IL&amp;FS Financial Services Ltd is defaulted by the issuer on 28 March 2019 , the company has done a total provisioning of INR 375 Lakhs (50% of NPA) and not included above.

**Exide Life Insurance Company Limited**

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



₹ Lacs

**FORM : L-34-Yield on Investments-1 (As on 30 September 2019)**
**Name of the Fund LIFE FUND**

No.	Category of Investment	CAT Code	As on 30 September 2019 (Current Quarter)				As on 30 September 2019 (Year to Date)				As on 30-September -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	<b>A Central Government Securities</b>													
	Central Government Bonds	CGSB	679,604	19,969	2.94	2.94	677,332	33,068	4.88	4.88	567,021	21,760	3.84	3.84
	Treasury Bills	CTRB	558	8	1.49	1.49	545	10	1.79	1.79	500	1	0.13	0.13
2	<b>B Government Securities / Other Approved Securities</b>													
	State Government Bonds/ Development Loans	SGGB	21,860	434	1.99	1.99	19,000	766	4.03	4.03	2,778	112	4.03	4.03
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	14,151	289	2.04	2.04	14,323	600	4.19	4.19	15,090	623	4.13	4.13
3	<b>C Housing and Loans to State Govt for housing and fire fighting equipment</b>													
	Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	44,194	927	2.10	2.10	37,554	1,584	4.22	4.22	15,473	660	4.27	4.27
4	<b>D Infrastructure Investments</b>													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	702	(129)	(18.32)	(18.32)	847	(69)	(8.14)	(8.14)	441	(3)	(0.77)	(0.77)
	Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	652	58	8.94	8.94	522	100	19.19	19.19	672	(106)	(15.74)	(15.74)
	Infrastructure - Securitised Assets	JESA	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
	Infrastructure - PSU - Debentures/ Bonds	IPTD	140,436	2,875	2.05	2.05	136,577	5,595	4.10	4.10	125,083	5,115	4.09	4.09
	Infrastructure - Equity (including unlisted)	IOEO	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	500	10	2.01	2.01	587	8	1.40	1.40	3,474	160	4.60	4.60
	Reclassified Approved Instruments - Debt (Point6 under Note for Regulation 4 to 9)	IORD	3,500	(875)	(25.00)	(25.00)	3,500	(875)	(25.00)	(25.00)	0	0	0.00	0.00
5	<b>E Approved Investment Subject To Exposure Norms</b>													
	PSU - Equity Shares - Quoted	EAEQ	1,664	5	0.30	0.30	2,018	(31)	(1.53)	(1.53)	5,595	(146)	(2.61)	(2.61)
	Corporate Securities -Equity Shares (ordinary)-Quoted	EACE	39,089	394	1.01	1.01	35,830	1,012	2.83	2.83	39,298	3,038	7.73	7.73
	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	36,658	748	2.04	2.04	37,756	1,730	4.58	4.58	23,377	933	3.99	3.99
	Corporate Securities -Debentures	ECOS	14,262	314	2.20	2.20	11,964	559	4.67	4.67	18,731	871	4.65	4.65
	Loans - Policy Loans	ELPL	39,180	943	2.41	2.41	38,235	1,731	4.53	4.53	29,632	1,390	4.69	4.69
	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	8,673	82	0.95	0.95
	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	2.31	2.31	1,000	46	4.60	4.60	1,000	46	4.60	4.60
	Application Money	ECAM	0	0	0.00	0.00	49	0	0.00	0.00	5,308	0	0.00	0.00
	Deposits - Money at call and short notice with banks /Repo	ECMR	52	0	0.64	0.64	62	0	0.78	0.78	0	0	0.00	0.00
	Passively Managed Equity ETF (Non Promoter Group)	EETF	99	(82)	(82.95)	(82.95)	549	(37)	(6.69)	(6.69)	915	(51)	(5.63)	(5.63)
	Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	24,993	393	1.57	1.57	25,935	867	3.34	3.34	17,699	647	3.66	3.66
6	<b>F Other than Approved Securities</b>													
	Equity Shares (Incl. Co-op Societies)	OESH	1,044	(49)	(4.67)	(4.67)	1,071	(58)	(5.45)	(5.45)	3,411	(569)	(16.69)	(16.69)
	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	2,533	(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	1,525	(217)	(14.21)	(14.21)	1,608	(180)	(11.20)	(11.20)	2,287	(583)	(25.51)	(25.51)
	Reclassified Approved Investments - Equity	ORAE	3,367	(517)	(15.35)	(15.35)	3,279	(323)	(9.85)	(9.85)	1,432	(21)	(1.46)	(1.46)
	Bonds - PSU - Taxable	OBPT	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
	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
	Securitised Assets	OPSA	962	13	1.31	1.31	970	20	2.08	2.08	1,281	30	2.32	2.32
	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
	<b>TOTAL</b>		<b>1,072,553</b>	<b>25,535</b>	<b>2.38</b>	<b>2.38</b>	<b>1,053,613</b>	<b>46,123</b>	<b>4.38</b>	<b>4.38</b>	<b>891,703</b>	<b>33,985</b>	<b>3.81</b>	<b>3.81</b>

No.	Category of Investment	CAT Code	As on 30 September 2019(Current Quarter)				As on 30 September 2019(Year to Date)				As on 30-September -2018 (Year to Date)			
			Investment (Rs)	Income on Investment (Rs)	Gross Yield %	Net Yield %	Investment (Rs)	Income on Investment (Rs)	Gross Yield %	Net Yield %	Investment (Rs)	Income on Investment (Rs)	Gross Yield %	Net Yield %
<b>A Central Government Securities</b>														
	Central Government Bonds	CGSB	27,100	612	2.26	2.26	24,975	1,744	6.98	6.98	36,986	212	0.57	0.57
	Treasury Bills	CTRB	15,138	247	1.63	1.63	14,039	464	3.31	3.31	14,117	442	3.13	3.13
<b>B Government Securities / Other Approved Securities</b>														
	State Government Bonds/ Development Loans	SGGB	2,607	102	3.92	3.92	4,839	437	9.03	9.03	872	5	0.57	0.57
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	13	0	2.54	2.54	13	1	6.17	6.17	12	0	1.41	1.41
<b>C Housing and Loans to State Govt for housing and fire fighting equipment</b>														
	C8 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	4,018	127	3.15	3.15	3,992	282	7.07	7.07	2,746	95	3.47	3.47
<b>D Infrastructure Investments</b>														
	Infrastructure - PSU - Equity shares - Quoted	ITPE	1,384	(217)	(15.70)	(15.70)	1,666	(109)	(6.55)	(6.55)	1,516	(24)	(1.59)	(1.59)
	Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	834	68	8.10	8.10	671	117	17.39	17.39	1,718	(405)	(23.60)	(23.60)
	Infrastructure - Securitised Assets	IESA	0	0	0.00	0.00	-	-	0.00	0.00	-	-	0.00	0.00
	Infrastructure - PSU - Debentures/ Bonds	IPTD	14,489	425	2.93	2.93	13,809	919	6.66	6.66	8,563	10	0.12	0.12
	Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	1,585	43	2.72	2.72	1,582	74	4.70	4.70	2,483	25	1.02	1.02
	Infrastructure - Equity (including unlisted)	IOEO	72	(26)	(37.04)	(37.04)	74	(13)	(17.48)	(17.48)	588	(103)	(17.54)	(17.54)
	Infrastructure - Equity (Promoter Group)	IOPE	516	(48)	(9.23)	(9.23)	542	(173)	(31.84)	(31.84)	551	(221)	(40.18)	(40.18)
	Reclassified Approved Instruments - Debt (Point6 under Note for Regulation 4 to 9)	IORD	750	(250)	(33.33)	(33.33)	750	(250)	(33.33)	(33.33)	-	-	0.00	0.00
<b>E Approved Investment Subject To Exposure Norms</b>														
	PSU - Equity Shares - Quoted	EAEQ	2,595	(155)	(5.97)	(5.97)	3,320	(92)	(2.76)	(2.76)	8,330	(260)	(3.13)	(3.13)
	Corporate Securities - Equity Shares (ordinary)-Quoted	EACE	87,032	306	0.35	0.35	90,144	1,313	1.46	1.46	96,136	5,984	6.22	6.22
	Equity Shares - Promoter Group	EEPG	0	0	0.00	0.00	-	-	0.00	0.00	-	-	0.00	0.00
	Corporate Securities - Bonds - Taxable	EPBT	2,959	77	2.60	2.60	2,590	152	5.87	5.87	1,209	9	0.76	0.76
	Corporate Securities - Bonds - Tax free	EPBF	0	0	0.00	0.00	-	-	0.00	0.00	-	-	0.00	0.00
	Corporate Securities -Debentures	ECOS	5,541	176	3.18	3.18	5,583	263	4.71	4.71	5,041	121	2.41	2.41
	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	3,377	95	2.82	2.82
	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	1,511	32	2.10	2.10	1,512	58	3.87	3.87	1,515	32	2.12	2.12
	Application Money	ECAM	0	0	0.00	0.00	56	-	0.00	0.00	4,016	-	0.00	0.00
	Deposits - Money at call and short notice with banks /Repo	ECMR	2,079	29	1.37	1.37	2,209	63	2.85	2.85	-	-	0.00	0.00
	Passively Managed Equity ETF (Non Promoter Group)	EETF	275	(22)	(8.03)	(8.03)	270	(10)	(3.57)	(3.57)	266	(14)	(5.31)	(5.31)
	Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	6,330	100	1.58	1.58	7,108	240	3.38	3.38	9,904	306	3.09	3.09
	Net Current Assets (Only in respect of ULIP Business)	ENCA	1,959	0	0.00	0.00	1,959	-	0.00	0.00	(215)	-	0.00	0.00
<b>F Other than Approved Securities</b>														
	Equity Shares (Incl. Co-op Societies)	OESH	1,162	(154)	(13.21)	(13.21)	1,491	(78)	(5.23)	(5.23)	5,656	(892)	(15.77)	(15.77)
	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	92	(28)	(30.29)	(30.29)
	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	750	(312)	(41.56)	(41.56)
	Reclassified Approved Investments - Equity	ORAE	4,363	(980)	(22.46)	(22.46)	4,774	(568)	(11.89)	(11.89)	2,649	(5)	(0.20)	(0.20)
	Passively managed Equity ETF (Non Promoter Group)	OETF	10,678.03	(1,105.21)	(10.35)	(10.35)	10,075	(1,016)	(10.08)	(10.08)	3,397	115	3.40	3.40
	Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	0	0	0.00	0.00	-	-	0.00	0.00	-	-	0.00	0.00
	<b>TOTAL</b>		<b>194,988</b>	<b>(613)</b>	<b>(0.31)</b>	<b>(0.31)</b>	<b>198,042</b>	<b>3,820</b>	<b>1.93</b>	<b>1.93</b>	<b>212,274</b>	<b>5,189</b>	<b>2.44</b>	<b>2.44</b>

No.	Category of Investment	CAT Code	As on 30 September 2019(Current Quarter)				As on 30 September 2019(Year to Date)				As on 30-September -2018 (Year to Date)			
			Investment (Rs)	Income on Investment (Rs)	Gross Yield %	Net Yield %	Investment (Rs)	Income on Investment (Rs)	Gross Yield %	Net Yield %	Investment (Rs)	Income on Investment (Rs)	Gross Yield %	Net Yield %
1	<b>A Central Government Securities</b>													
	Central Government Bonds	CGSB	107,125	2,162	2.02	2.02	105,728	4,275	4.04	4.04	91,278	3,687	4.04	4.04
	Treasury Bills	CTRB	6,791	111	1.64	1.64	7,023	232	3.31	3.31	7,016	220	3.14	3.14
2	<b>B Government Securities / Other Approved Securities</b>													
	State Government Bonds/ Development Loans	SGGB	5,378	108	2.01	2.01	4,976	202	4.06	4.06	501	22	4.42	4.42
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	10,079	209	2.08	2.08	9,896	412	4.16	4.16	9,512	400	4.20	4.20
3	<b>C Housing and Loans to State Govt for housing and fire fighting equipment</b>													
	Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	14,859	342	2.30	2.30	14,903	683	4.58	4.58	16,737	773	4.62	4.62
4	<b>D Infrastructure Investments</b>													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	95	(24)	(24.98)	(24.98)	121	(14)	(11.99)	(11.99)	139	(1)	(0.70)	(0.70)
	Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	130	10	8.01	8.01	110	20	18.29	18.29	152	(23)	(15.33)	(15.33)
	Infrastructure - PSU - Debentures/ Bonds	IPTD	22,001	469	2.13	2.13	22,041	934	4.24	4.24	26,149	1,134	4.34	4.34
	Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	3,013	77	2.55	2.55	3,014	153	5.07	5.07	4,588	229	4.99	4.99
	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	<b>E Approved Investment Subject To Exposure Norms</b>													
	PSU - (Approved Investment)-Equity Shares quoted	EAEQ	353	(3)	(0.76)	(0.76)	448	(10)	(2.34)	(2.34)	1,356	(33)	(2.44)	(2.44)
	Corporate Securities (Approved Investment ) -Equity Shares (ordinary)-Quoted	EACE	7,096	50	0.70	0.70	6,736	168	2.50	2.50	8,558	682	7.97	7.97
	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	7,145	143	2.00	2.00	7,231	336	4.65	4.65	2,329	92	3.93	3.93
	Corporate Securities (Approved Investment ) -Debentures	ECOS	3,103	78	2.51	2.51	3,145	154	4.90	4.90	9,328	460	4.93	4.93
	CCIL (Approved Investment) - CBLO	ECBO	0	0	0.00	0.00	0	0	0.00	0.00	1,909	54	2.82	2.82
	Commercial Papers	ECPP	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	12	2.31	2.31	500	23	4.60	4.60	500	23	4.60	4.60
	Application Money	ECAM	0	0	0.00	0.00	11	0	0.00	0.00	300	0	0.00	0.00
	Deposits - Money at call and short notice with banks /Repo	ECMR	1,290	18	1.36	1.36	1,314	37	2.82	2.82	0	0	0.00	0.00
	Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	8,340	133	1.59	1.59	8,593	288	3.35	3.35	1,141	36	3.13	3.13
	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	<b>F Other than Approved Securities</b>													
	Equity Shares (incl Co-op Societies)	OESH	0	0	0.00	0.00	0	0	0.00	0.00	0	4	0.00	0.00
	Reclassified Approved Investments - Debt	ORAD	0	0	0.00	0.00	0	0	0.00	0.00	1,770	(534)	(30.18)	(30.18)
	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
	<b>TOTAL</b>		<b>197,299</b>	<b>3,895</b>	<b>1.97</b>	<b>1.97</b>	<b>195,791</b>	<b>7,893</b>	<b>4.03</b>	<b>4.03</b>	<b>183,264</b>	<b>7,225</b>	<b>3.94</b>	<b>3.94</b>



Sl. No	Particulars	For the quarter ended 30 September 2019				For the quarter ended 30 September 2018				Up to the quarter ended 30 September 2019				Up to the quarter ended 30 September 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
<b>1</b>	<b>First Year Premium</b>																
	<b>i Individual Single Premium- (ISP)</b>																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	27.55	-	-	-	0.24	-	-	-	48.13	-	-	0.81	-	-	-	-
	From 25,001-50,000	78.16	31	30	231.10	-	-	-	-	250.48	65	62	425.80	54.45	-	-	-
	From 50,001-75,000	12.10	20	20	274.10	20.44	-	-	-	24.69	41	41	688.55	24.24	3	3	63.00
	From 75,001-100,000	124.04	125	123	940.59	117.73	12	12	77.82	274.35	276	269	1,855.86	46.18	30	30	243.88
	From 1,00,001-1,25,000	21.15	19	19	193.48	5.99	5	4	102.68	47.38	41	41	466.80	11.69	10	9	173.17
	Above Rs. 1,25,000	1,503.80	304	290	6,062.58	260.63	51	51	836.91	2,841.16	604	569	11,907.60	666.10	95	94	1,540.91
	<b>ii Individual Single Premium (ISPA)- Annuity</b>																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	(3.15)	(4)	(4)	0.22	(1.98)	(3)	(3)	0.09	(5.59)	(7)	(7)	0.34	(2.72)	(4)	(4)	0.13
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	(2.60)	(2)	(2)	0.12	-	-	-	-
	From 150,001-2,00,000	2.00	1	1	0.12	(1.84)	(1)	(1)	0.08	2.00	1	1	0.12	(1.84)	(1)	(1)	0.08
	From 2,00,001-250,000	57.30	26	25	7.62	16.78	7	7	1.23	140.82	63	60	14.78	29.81	12	12	1.91
	From 2,50,001-3,00,000	26.89	11	11	7.07	23.55	9	9	2.60	87.14	33	32	14.58	66.26	23	23	5.37
	Above Rs. 3,00,000	1,362.19	132	132	137.83	420.21	51	50	43.69	2,608.81	221	219	244.03	710.68	72	71	61.39
	<b>iii Group Single Premium (GSP) **</b>																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	10.45	-	384	837.72	13.12	1	683	1,253.07	17.46	-	600	1,461.20	28.76	1	1,592	2,457.29
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>iv Group Single Premium- Annuity- GSPA **</b>																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>v Individual Non Single Premium- INSP</b>																
	From 0-10000	323.80	4,545	4,540	55,511.48	243.68	3,582	3,565	29,211.79	565.97	7,978	7,966	90,706.46	372.36	5,453	5,409	43,062.66
	From 10,000-25,000	4,881.28	27,782	27,477	215,420.04	4,301.77	23,591	23,076	162,840.59	8,621.21	49,110	48,458	357,774.32	7,974.17	43,692	42,380	299,547.16
	From 25,001-50,000	4,325.64	12,163	12,006	100,738.47	4,266.77	12,133	11,962	89,685.45	7,395.06	20,871	20,624	168,114.23	7,842.84	22,281	21,870	161,474.74
	From 50,001-75,000	1,853.18	3,088	3,054	36,902.78	1,368.79	2,272	2,244	30,486.00	3,151.87	5,247	5,168	60,553.79	2,801.98	4,621	4,559	56,177.74
	From 75,001-100,000	1,676.08	1,764	1,740	26,182.65	1,793.60	1,864	1,834	20,075.45	2,899.64	3,049	2,992	43,862.02	3,180.24	3,317	3,294	37,700.57
	From 1,00,001-1,25,000	1,092.13	941	933	15,325.08	496.28	370	363	8,013.50	1,423.38	1,221	1,215	21,783.37	746.97	982	670	14,899.63
	Above Rs. 1,25,000	2,844.41	1,221	1,161	39,339.42	1,838.98	801	780	33,288.87	4,085.86	1,769	1,671	64,250.86	3,968.38	1,707	1,656	61,828.35
	<b>vi Individual non Single Premium- Annuity- INSPA</b>																
	From 0-50000	5.03	6	6	-	98.87	177	177	-	17.28	14	14	1.50	174.95	328	328	-
	From 50,001-100,000	66.69	68	68	-	67.50	68	67	-	64.88	65	65	-	123.27	126	125	-
	From 1,00,001-150,000	45.59	35	35	-	5.22	2	2	-	44.43	34	34	-	17.86	12	12	-
	From 150,001-2,00,000	34.98	18	18	-	16.44	8	8	-	32.98	17	17	-	32.10	16	16	-
	From 2,00,001-250,000	18.28	8	8	-	2.50	1	1	-	20.68	9	9	-	4.86	2	2	-
	From 2,50,001-3,00,000	11.90	4	4	-	2.88	1	1	-	5.90	2	2	-	12.23	4	4	-
	Above Rs. 3,00,000	63.11	11	11	-	5.81	2	2	-	68.63	11	11	-	39.21	8	8	-
	<b>vii Group Non Single Premium (GNSP) **</b>																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	2,290.77	11	530,115	1,592,317.96	2,084.78	25	386,782	1,609,647.26	3,517.16	17	914,923	2,334,709.37	4,051.80	80	821,109	4,644,492.97
	<b>viii Group Non Single Premium- Annuity- GNSPA **</b>																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>2</b>	<b>Renewal Premium</b>																
	<b>i Individual</b>																
	From 0-10000	4,139.76	69,937	68,415	165,346.57	4,261.21	74,988	73,233	158,084.83	7,373.24	118,627	115,437	264,231.89	7,761.73	127,977	124,375	261,020.79
	From 10,000-25,000	15,864.68	123,377	120,308	489,485.98	14,125.02	116,050	113,255	380,061.55	27,701.75	189,572	184,243	773,247.78	24,717.59	175,679	170,989	577,288.94
	From 25,001-50,000	13,245.06	54,378	53,141	288,555.50	11,023.71	48,778	47,649	227,853.71	23,077.23	77,993	76,063	432,206.34	18,916.20	66,390	64,749	330,697.26
	From 50,001-75,000	5,451.79	17,033	16,673	114,262.65	4,818.39	16,327	15,979	94,828.13	10,002.40	22,904	22,401	163,357.78	8,499.53	20,544	20,092	127,232.22
	From 75,001-100,000	5,254.56	6,976	6,830	66,282.25	4,298.97	6,092	5,956	54,149.58	9,341.50	10,970	10,703	105,134.53	7,522.87	9,142	8,935	83,714.75
	From 1,00,001-1,25,000	1,579.60	2,955	2,905	33,316.85	1,390.30	2,791	2,745	25,730.63	2,975.40	3,825	3,742	47,137.95	2,601.88	3,467	3,403	39,025.78
	Above Rs. 1,25,000	4,410.99	2,652	2,568	74,930.04	3,116.96	2,057	1,997	49,495.50	8,583.14	4,345	4,172	125,188.05	5,711.43	3,060	2,954	76,916.94
	<b>ii Individual- Annuity</b>																
	From 0-10000	83.14	374	374	13.45	101.63	503	503	22.20	145.76	762	762	31.70	180.41	931	931	37.34
	From 10,000-25,000	273.11	1,500	1,496	3.35	284.06	1,751	1,747	2.35	472.80	2,196	2,190	5.35	503.56	2,496	2,489	7.35
	From 25,001-50,000	420.31	1,640	1,633	3.50	478.41	2,106	2,094	1.00	759.29	2,316	2,300	3.50	879.69	2,828	2,810	3.50
	From 50,001-75,000	221.73	815	813	-	278.94	1,143	1,139	-	389.12	1,026	1,023	-	489.35	1,316	1,311	-
	From 75,001-100,000	336.91	469	468	1.00	346.26	546	546	-	533.80	730	728	1.00	616.66	854	854	-
	From 1,00,001-1,25,000	84.															

**Exide Life Insurance Company Limited**

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


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

₹ Crores

Sl.No.	Channels	For the quarter ended 30 September 2019			For the quarter ended 30 September 2018			Up to the quarter ended 30 September 2019			Up to the quarter ended 30 September 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	4	189,602	5.29	1	85	0.04	4	189,708	5.34	1	125	0.05
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	6	323,024	11.22	22	358,999	10.17	8	685,725	22.13	68	766,814	27.55
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	1	17,873	6.50	3	28,381	10.78	5	40,090	7.88	12	55,762	13.21
7	IMF	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total (A)</b>	<b>11</b>	<b>530,499</b>	<b>23.01</b>	<b>26</b>	<b>387,465</b>	<b>20.98</b>	<b>17</b>	<b>915,523</b>	<b>35.35</b>	<b>81</b>	<b>822,701</b>	<b>40.81</b>
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>11</b>	<b>530,499</b>	<b>23.01</b>	<b>26</b>	<b>387,465</b>	<b>20.98</b>	<b>17</b>	<b>915,523</b>	<b>35.35</b>	<b>81</b>	<b>822,701</b>	<b>40.81</b>

**Note:**

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

**Exide Life Insurance Company Limited**

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

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

₹ Crores

Sl.No.	Channels	For the quarter ended 30 September 2019		For the quarter ended 30 September 2018		Up to the quarter ended 30 September 2019		Up to the quarter ended 30 September 2018	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	22,865	112.91	20,121	79.82	38,378	187.05	37,698	160.55
2	Corporate Agents-Banks	4,867	12.22	3,857	11.25	7,794	19.70	6,762	19.40
3	Corporate Agents -Others	3,777	7.74	3,451	8.64	6,617	13.38	6,131	15.15
4	Brokers	15,853	52.90	12,766	35.06	29,801	98.28	23,372	64.36
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	2,404	13.79	1,632	10.21	3,823	20.67	2,845	17.10
7	POS	115	0.23	-	-	132	0.28	-	-
8	IMF	-	-	104	0.23	-	-	213	0.45
	<b>Total (A)</b>	<b>49,881</b>	<b>199.80</b>	<b>41,931</b>	<b>145.20</b>	<b>86,545</b>	<b>339.35</b>	<b>77,021</b>	<b>277.01</b>
1	Referral (B)	2,440	5.16	3,072	6.39	4,200	8.43	5,469	11.49
	<b>Grand Total (A+B)</b>	<b>52,321</b>	<b>204.96</b>	<b>45,003</b>	<b>151.60</b>	<b>90,745</b>	<b>347.79</b>	<b>82,490</b>	<b>288.50</b>

**Note:**

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

**Ageing of Claims (Individual)**

Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	7,698	3,995	39	11	2	1	11,746	124.68
2	Survival Benefit	16,029	6,389	270	14	4	-	22,706	88.60
3	For Annuities / Pension **	-	1,935	-	-	-	-	1,935	1.54
4	For Surrender (Incl Foreclosures)	-	18,197	504	5	4	1	18,711	229.58
5	Other benefits (rider)	-	1,659	-	-	-	-	1,659	1.02
1	Death Claims *	-	1,437	268	2	-	-	1,707	45.65

\* 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 ***	12	-	-	-	-	-	12	0.01
5	Other benefits - Death	-	7	-	-	-	-	7	0.43
6	Other benefits - GRTY / SUPN **	-	351	-	-	-	-	351	9.52
1	Death Claims *	-	3,275	-	-	-	-	3,275	56.98

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

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

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

**Exide Life Insurance Company Limited**

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


**FORM L-40 - : Claims data for Life (Apr to Sep-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	1,815	11,756	22,483	2,295	18,129	1,696
4	Claims Settled during the period	1,707	11,746	22,706	1,935	18,711	1,659
5	Claims Repudiated during the period	18	-	-	-	-	11
a	Less than 3 year from the date of acceptance of risk	17	-	-	-	-	11
b	Grater than 3 year from the date of acceptance of risk	1	-	-	-	-	-
6	Claims Rejected / Written Back	-	-	-	-	-	11
7	Claims transferred Unclaimed A/c	-	10	13	182	3	-
	<b>Claims O/S at End of the period</b>	<b>90</b>	<b>22</b>	<b>64</b>	<b>428</b>	<b>222</b>	<b>15</b>
	Less than 3 months	88	22	26	428	221	15
	3 months to 6 months	2	-	15	-	1	-
	6 months to 1 year	-	-	23	-	-	-
	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	3,275	-	-	-	12	358
4	Claims Settled during the period	3,275	-	-	-	12	358
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	-	-	-	-	-	-
	<b>Claims O/S at End of the period</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	Less than 3 months	-	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-
	6 months to 1 year	-	-	-	-	-	-
	1 year and above	-	-	-	-	-	-

**Exide Life Insurance Company Limited**

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



FORM : L41 - Grievance Disposal

SI No.	Particulars	Opening Balance as on 01 July 2019	Additions during the quarter	Complaints Resolved / settled during the quarter				Complaints Pending at as on 30 September 2019	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected	Duplicate		
<b>1</b>	<b>Complaints made by customers</b>								
a)	Death Claims	-	1	-	1	-	-	-	5
b)	Policy Servicing	-	7	-	4	3	-	-	12
c)	Proposal Processing	-	6	1	3	2	-	-	41
d)	Survival Claims	-	4	2	1	1	-	-	17
e)	ULIP Related	-	-	-	-	-	-	-	-
f)	Unfair Business Practices	-	619	48	205	356	10	-	1,326
g)	Others	-	31	8	7	16	-	-	73
	<b>Total Number of complaints</b>	-	<b>668</b>	<b>59</b>	<b>221</b>	<b>378</b>	<b>10</b>	-	<b>1,474</b>

<b>2</b>	Total No. of policies during previous year	82,490
<b>3</b>	Total No. of claims during previous year	1,644
<b>4</b>	Total No. of policies during current year	90,745
<b>5</b>	Total No. of claims during current year	1,815
<b>6</b>	Total No. of Policy Complaints (Current Year) per 10,000 policies (Current Year)	1
<b>7</b>	Total No. of Claim Complaints (Current Year) per 10,000 claims registered (Current Year)	28

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

L-42- Valuation Basis (Life Insurance)

- a. How the policy data needed for valuation is accessed:** The IT department provides the data required for performing the valuation. IT extracts the data from the Policy Administration System by means of a query. Fields that are necessary for the purpose of valuation are extracted. Validation checks are performed on the data received from the Policy administration system. The download contains details of both base policies and riders. The data is then converted in to the requisite format, used for valuation purpose, using a Data Conversion System (DCS) package. The actuarial valuation process is done by means of the actuarial software – Prophet
- b. How the valuation bases are supplied to the system:** The valuation parameters are classified as:  
 Global: These are common across businesses and do not vary according to product, e.g., tax on surplus, inflation, etc.  
 Input: These are product-specific, e.g., expenses, commission, etc.  
 The non-variants are classified as constants and the individual modal points are generated from the policy download after validation checks. These inputs are fed into the Prophet System for generating the valuation output

		Dec-18		Mar-19		Jun-19		Sep-19	
		Min	Max	Min	Max	Min	Max	Min	Max
<b>The Valuation Bases:</b>									
1) Interest : Maximum and minimum interest rate taken for each segment									
<b>i. Individual Business</b>									
1.	Life- Participating policies	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
2.	Life- Non-participating Policies	6.00%	6.75%	6.00%	7.65%	6.00%	7.65%	6.00%	7.65%
3.	Annuities- Participating policies								
4.	Annuities – Non-participating policies	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
5.	Annuities- Individual Pension Plan	4.50%	6.75%	4.50%	6.75%	4.50%	6.75%	4.50%	6.75%
6.	Unit Linked	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
7.	Health Insurance	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
<b>ii. Group Business</b>									
2)	Mortality Rates : the mortality rates used for each segment <sup>1</sup>								
1.	Life- Participating policies	100.00%	148.50%	100.00%	148.50%	100.00%	148.50%	100.00%	148.50%
2.	Life- Non-participating Policies	20.50%	148.50%	20.50%	200.00%	20.50%	200.00%	20.50%	200.00%
3.	Annuities- Participating policies								
4.	Annuities – Non-participating policies	55.00%	75.00%	55.00%	75.00%	55.00%	75.00%	55.00%	75.00%
5.	Annuities- Individual Pension Plan	70.00%	80.00%	70.00%	80.00%	70.00%	80.00%	70.00%	80.00%
6.	Unit Linked	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
7.	Health Insurance <sup>2</sup>	60.80%	100.00%	60.80%	100.00%	60.80%	100.00%	60.80%	100.00%
<b>ii. Group Business</b>									
3)	Expense : (all are per policy unless otherwise mentioned)								
1.	Life- Participating policies	518	794	523	802	529	810	534	818
2.	Life- Non-participating Policies	411	794	415	802	419	810	423	818
3.	Annuities- Participating policies	-	-	-	-	-	-	-	-
4.	Annuities – Non-participating policies	366	366	370	370	374	374	377	377
5.	Annuities- Individual Pension Plan	794	794	802	802	810	810	818	818
6.	Unit Linked <sup>3</sup>	764	764	771	771	779	779	787	787
7.	Health Insurance	538	544	544	544	549	549	555	560
<b>ii. Group Business (Term Assurance)</b>									
		23	80	24	81	24	82	17	83

1) The percentages shown above refer to the adjustments made to the base tables. The base table used For Non-participating annuity products was "Mortality for Annuitants - LIC (a) (1996-98) Ultimate Rates" and for all other assurance products both Indian Assured Lives Mortality (2006 -2008) (modified) Ult.

2) The morbidity assumption used in valuation varies from 110% to 192.5% of CIBT 93 rates and 100% of K<sub>v</sub> factor (proportion of Post-CI deaths out of total deaths at age x in any year).

3) In addition to this in respect of Unit Linked policies, additional expenses varying from 0.3% to 0.8% to unit balance based on type of fund was also allowed. In respect of traditional paid up policies, expenses @40% of that of inforce policy expense was allowed for in the valuation as at 30 September 2019. In case of Individual Pension Plan where premium discontinued beyond a year, expense @ 75% of inforce policy expense has been used for valuation as on 30 September 2019.

4) Bonus Rates : Each year bonus rates are declared on 31st of March post annual actuarial valuation in accordance with section 49 of Insurance Act, 1938 and IRDA ( Distribution of Surplus) Regulations, 2002.

5) Policyholders Reasonable Expectations Bonus rates declared were in line with the bonus rates illustrated at the time of sale based on rates prescribed by the Life Council/IRDA Regulations.

6) Taxation and Shareholder Transfers Both allowed for in the valuation of participating business. Taxes charged were at **12.5% Base Rate + applicable Surcharge + Education Cess**

7) Basis of provisions for Incurred But Not Reported (IBNR) Set up assumed 2 - 3 month reporting delay in respect of death claims based on Line of Business

8) Change in Valuation Methods or Bases (comparison to valuation bases as at 30 June 2019)

**i. Individuals Assurances**

		Sep-19	
		Min	Max
1. Interest			
	Participating	No Change	No Change
	Non participating	No Change	No Change
2. Expenses			
3. Inflation			
No change other than allowing for implied inflation			
		No Change	No Change
<b>ii. Annuities</b>			
1. Interest			
a.	Annuity in payment	No Change	No Change
b.	Annuity during deferred period	No Change	No Change
c.	Pension : All Plans	No Change	No Change
2. Expenses			
3. Inflation			
No change other than allowing for implied inflation			
		No Change	No Change
<b>iii. Unit Linked</b>			
1. Interest			
2. Expenses			
3. Inflation			
No change other than allowing for implied inflation			
		No Change	No Change
<b>iv. Health</b>			
1. Interest			
2. Expenses			
3. Inflation			
No change other than allowing for implied inflation			
		No Change	No Change
<b>v. Group</b>			
1. Interest			
2. Expenses			
3. Inflation			
No change other than allowing for implied inflation			
		No Change	No Change