

Exide Life Insurance Company Limited

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

**Unaudited Revenue Account for the period ended 30 June 2021**

Form : L1-A-RA

Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	For the Quarter ended 30 June 2021	Upto the Quarter ended 30 June 2021	For the Quarter ended 30 June 2020	Upto the Quarter ended 30 June 2020
Premiums earned – net					
(a) Premium	L4	6,219,029	6,219,029	5,093,071	5,093,071
(b) Reinsurance ceded		(444,633)	(444,633)	(290,586)	(290,586)
(c) Reinsurance accepted		-	-	-	-
Income from Investments					
(a) Interest, dividends and rent – gross		2,864,430	2,864,430	2,505,382	2,505,382
(b) Profit on sale/redemption of investments		829,316	829,316	367,138	367,138
(c) (Loss) on sale/ redemption of investments		(20,199)	(20,199)	(280,794)	(280,794)
(d) Transfer Gain / (Loss) on revaluation / change in fair value		467,594	467,594	1,688,697	1,688,697
Other Income					
(a) Miscellaneous income		5,866	5,866	18,458	18,458
(b) Contribution from the shareholders' account		1,077,064	1,077,064	685,682	685,682
Expenses of Management					
(a) Contribution from shareholders' account towards excess EOM		-	-	-	-
Total (A)		10,998,466	10,998,466	9,787,048	9,787,048
Commission	L5	391,046	391,046	335,484	335,484
Operating expenses relating to insurance business	L6	1,519,561	1,519,561	1,428,449	1,428,449
Provision for doubtful debts		-	-	-	-
Bad debts written off		-	-	-	-
GST on fund charges		10,039	10,039	11,834	11,834
Provision for tax		-	-	-	-
Provisions (other than taxation)		-	-	25,000	25,000
(a) For diminution in the value of investments (net)		-	-	-	-
(b) Others		-	-	-	-
Total (B)		1,920,646	1,920,646	1,800,767	1,800,767
Benefits paid (net)	L7	4,085,700	4,085,700	2,632,398	2,632,398
Interim bonuses paid		8,450	8,450	1,319	1,319
Change in valuation of liability against life policies					
(a) Gross		5,261,802	5,261,802	5,341,275	5,341,275
(i) Linked		977,328	977,328	1,738,072	1,738,072
(ii) Non-Linked		4,284,475	4,284,475	3,603,203	3,603,203
(b) (Amount ceded in reinsurance)		(350,953)	(350,953)	(80,230)	(80,230)
(c) Amount accepted in reinsurance		-	-	-	-
(d) (Amount transferred to "Fund's for discontinued policies")		-	-	-	-
Total (C)		9,005,000	9,005,000	7,894,763	7,894,763
Surplus / (Deficit) (D) = (A)-(B)-(C)		72,821	72,821	91,518	91,518
Appropriations					
Transfer to shareholders' account		-	-	-	-
Surplus transferred to / (from) Balance Sheet		72,821	72,821	91,518	91,518
Transfer to other reserves		-	-	-	-
Balance being funds for future appropriations		-	-	-	-
Total (D)		72,821	72,821	91,518	91,518
Funds for Discontinued Policies					
Opening Balance		1,642,171	1,642,171	1,635,246	1,635,246
Add : Transfer/Refund to/(from) Funds for discontinued policies (net)		223,775	223,775	139,701	139,701
Balance Carried forward to Balance Sheet		1,865,945	1,865,945	1,774,947	1,774,947
Funds for Future Appropriation					
Opening Balance		3,939,395	3,939,395	3,410,880	3,410,880
Add: Surplus transferred to / (from) balance sheet		72,821	72,821	91,518	91,518
Less: Transfer to shareholders' account		-	-	-	-
Add: Current year appropriations		-	-	-	-
Balance Carried forward to Balance Sheet		4,012,216	4,012,216	3,502,397	3,502,397

Exide Life Insurance Company Limited

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


Unaudited Profit and Loss Account for the period ended 30 June 2021
Form : L2-A-PL
Shareholders' Account (Non - Technical Account)

(₹ '000)

Particulars	Schedule	For the Quarter ended 30 June 2021	Upto the Quarter ended 30 June 2021	For the Quarter ended 30 June 2020	Upto the Quarter ended 30 June 2020
Amount transferred from policyholders account (Technical account) (A)		-	-	-	-
Income from Investments					
(a) Interest, dividends and rent - Gross		183,522	183,522	179,958	179,958
(b) Profit on sale/redemption of investments		62,647	62,647	796	796
(c) (Loss) on sale/ redemption of investments		-	-	-	-
(d) Transfer Gain / (Loss) on revaluation / change in fair value		-	-	-	-
Other income		-	-	-	-
Total (B)		246,170	246,170	180,754	180,754
Expense other than those directly related to the insurance business	6A	1,510	1,510	1,300	1,300
Managerial Remuneration (over and above the limits allowed to be charged to Policyholders' Account)		11,478	11,478	6,194	6,194
Corporate Social Responsibility		-	-	-	-
Expense transferred from Policyholders' Account		-	-	-	-
Provisions (other than taxation)		-	-	-	-
(a) For diminution in the value of investments (net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
Contribution to policyholders fund		1,077,064	1,077,064	685,682	685,682
Total (C)		1,090,052	1,090,052	693,176	693,176
Profit / (loss) before tax (A) + (B) - (C)		(843,882)	(843,882)	(512,423)	(512,423)
Provision for tax		-	-	-	-
- Current Tax Credit / (Charge)		-	-	-	-
- Deferred Tax Credit / (Charge)		-	-	-	-
Profit / (loss) after tax		(843,882)	(843,882)	(512,423)	(512,423)
Appropriations					
(a) Balance at beginning of the year		(6,429,718)	(6,429,718)	(6,975,923)	(6,975,923)
(b) Interim dividends paid during the period		-	-	-	-
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution on tax		-	-	-	-
(e) Transfer to reserves/ other accounts		-	-	-	-
Profit / (loss) carried forward to the balance sheet		(7,273,600)	(7,273,600)	(7,488,346)	(7,488,346)

Exide Life Insurance Company Limited

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

**Unaudited Balance Sheet as at 30 June 2021**

Form : L3-A-BS

(₹ '000)

Particulars	Schedule	As at 30 June 2021	As at 30 June 2020
SOURCES OF FUNDS			
Shareholders' Funds:			
Share Capital	L8	18,500,000	18,500,000
Share Application Money		-	-
Reserves and surplus	L10	-	-
Credit / (debit) balance in fair value change account (net)		915	(0)
Sub-total		18,500,915	18,500,000
Borrowings			
Policyholders' funds:			
Credit / (debit) balance in fair value change account (net)		1,077,280	(446,991)
Policy liabilities	L11	-	-
- Par		90,575,427	79,738,876
- Par Pension		217,679	121,650
- Non Par		38,690,131	31,420,019
- Annuity		2,026,856	1,492,553
- Pension		7,792,525	8,382,665
- VIP Non Par Pension		10,660,711	10,081,687
Funds for discontinued policies			
(i) Linked		1,368,369	1,190,485
(ii) Non-Linked		497,576	584,462
Insurance reserves		-	-
Provision for linked liabilities		16,583,550	16,363,961
Fair value change (linked)		4,506,772	1,076,285
Non-unit liabilities		86,356	90,544
Total linked liabilities		21,176,678	17,530,790
Sub-total		174,083,232	150,096,196
Funds for future appropriation - Participating (Including Par-Pension)		3,939,395	3,410,880
Funds for future appropriation - Non Participating		72,821	91,518
Total		196,596,362	172,098,593
APPLICATION OF FUNDS			
Investments			
Shareholders'	L12	11,632,116	11,007,282
Policyholders'	L13	148,251,140	128,203,066
Assets held to cover linked liabilities	L14	22,458,691	18,630,731
Loans	L15	5,468,366	4,679,820
Fixed Assets (Net)	L16	290,423	344,712
Deferred Tax Assets		23,972	89,627
Current Assets			
Cash and bank balances	L17	1,435,774	1,474,368
Advances and other assets	L18	7,646,309	5,656,110
Sub-total (A)		9,082,084	7,130,478
Current liabilities	L19	7,446,471	4,982,557
Provisions	L20	437,559	492,912
Sub-total (B)		7,884,030	5,475,469
Net current assets (C) = ((A) – (B))		1,198,054	1,655,009
Miscellaneous expenditure (to the extent not written off or adjusted)	L21	-	-
Debit balance in profit and loss account (shareholders' account)		7,273,600	7,488,346
Total		196,596,362	172,098,593
Contingent Liabilities			
Particulars		As at 30 June 2021	As at 30 June 2020
1. Partly paid up investments (8.05% HDB Financial Services Limited 08-Aug-2029 ₹ 300,000 (PY ₹ 400,000) and Aditya Birla Fashion Rights ₹ 2,464 (PY ₹ NIL))		302,464	400,000
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		2,535,645	2,535,645
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		365,792	271,274
- Claims under arbitration		752,530	673,681
Total		3,956,431	3,880,600

Exide Life Insurance Company Limited

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Schedules forming part of Financial Statements for the period ended 30 June 2021

FORM L4-Premium Schedule

(₹ '000)

Particulars

	For the Quarter ended 30 June 2021	Upto the Quarter ended 30 June 2021	For the Quarter ended 30 June 2020	Upto the Quarter ended 30 June 2020
Premium (net of GST)				
First year premiums	1,288,471	1,288,471	825,330	825,330
Renewal premiums	4,583,980	4,583,980	4,071,525	4,071,525
Single premiums	346,577	346,577	196,217	196,217
Total premium	6,219,029	6,219,029	5,093,071	5,093,071

FORM : L5-Commission Schedule**Commission**

Commission paid				
Direct - First year premium	245,563	245,563	197,947	197,947
- Renewal premium	103,047	103,047	104,629	104,629
- Single premium	3,563	3,563	550	550
Total	352,172	352,172	303,125	303,125
Add : Commission on reinsurance accepted	-	-	-	-
Less : Commission on reinsurance ceded	-	-	-	-
Net Commission	352,172	352,172	303,125	303,125
Add : Reward and/or Remuneration to agent brokers and other intermediaries	38,874	38,874	32,358	32,358
Total Commission & Reward	391,046	391,046	335,484	335,484

Break up of commission paid to intermediaries:

Agents	263,129	263,129	240,080	240,080
Brokers	101,213	101,213	67,855	67,855
Corporate agency	6,727	6,727	5,545	5,545
Referral	844	844	1,015	1,015
Bancassurance	14,601	14,601	9,054	9,054
IMF	6	6	19	19
POS	4,526	4,526	11,915	11,915
Total	391,046	391,046	335,484	335,484

Exide Life Insurance Company Limited

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Schedules forming part of Financial Statements for the period ended 30 June 2021

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

(₹ '000)

Particulars	For the Quarter ended 30 June 2021	Upto the Quarter ended 30 June 2021	For the Quarter ended 30 June 2020	Upto the Quarter ended 30 June 2020
Employees' remuneration, welfare benefits and other manpower costs	724,889	724,889	715,084	715,084
Travel, conveyance and vehicle running expenses	7,355	7,355	5,368	5,368
Rent, rates and taxes	103,607	103,607	110,538	110,538
Repairs, maintenance and office upkeep	97,994	97,994	93,433	93,433
Printing and stationery	3,962	3,962	4,192	4,192
Communication expenses	6,422	6,422	8,020	8,020
Legal expenses	1,924	1,924	135	135
Professional charges	135,296	135,296	19,282	19,282
Medical fees	11,608	11,608	10,317	10,317
Auditors' fees, expenses etc				
a) as auditor	1,300	1,300	1,100	1,100
b) as advisory				
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
c) Tax audit	38	38	38	38
d) Other certifications	395	395	520	520
e) Out of pocket reimbursement	100	100	100	100
Advertisement and publicity	42,904	42,904	57,928	57,928
Interest and bank charges	21,501	21,501	13,349	13,349
Training & Recruitment expenses	11,885	11,885	617	617
Electricity charges	13,026	13,026	12,372	12,372
Goods & Service Tax expense	19,389	19,389	30,401	30,401
Sales and business promotion expenses	268,371	268,371	300,141	300,141
Membership fees	6,742	6,742	9,306	9,306
Depreciation	39,616	39,616	35,064	35,064
Other expenses	1,238	1,238	1,145	1,145
Total	1,519,561	1,519,561	1,428,449	1,428,449

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

Particulars	Current Year	Previous Year
Claims - Ex-Gratia	-	-
Director sitting fees / Profit Based Commission	1,480	1,280
Board meeting / Other expenses	20	20
Legal Cost	-	-
Penalties	10	-
Over / Short Premium	(0)	-
Total	1,510	1,300

FORM : L7-Benefits Paid Schedule

Benefits Paid (Net)				
1. Insurance Claims:				
(a) Claims by death	2,736,236	2,736,236	442,981	442,981
(b) Claims by survival benefits and maturity	1,223,084	1,223,084	1,403,319	1,403,319
(c) Claims by Annuities / pensions	31,046	31,046	19,863	19,863
(d) Claims by surrender / partial withdrawal etc.	1,650,696	1,650,696	922,280	922,280
2. (Amount ceded in reinsurance) :				
(a) Claims by death	(1,555,362)	(1,555,362)	(156,045)	(156,045)
(b) Claims by maturity	-	-	-	-
(c) Claims by Annuities / pensions	-	-	-	-
(d) Claims by surrender and partial withdrawal etc.	-	-	-	-
3. Amount accepted in reinsurance :				
(a) Claims by death	-	-	-	-
(b) Claims by maturity	-	-	-	-
(c) Claims by Annuities / pensions	-	-	-	-
(d) Claims by surrender and partial withdrawal etc.	-	-	-	-
Total	4,085,700	4,085,700	2,632,398	2,632,398

Exide Life Insurance Company Limited

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Schedules forming part of Financial Statements for the period ended 30 June 2021

FORM : L8-Share Capital Schedule

(₹ '000)

Particulars	As at 30 June 2021	As at 30 June 2020
Share capital		
Authorised capital		
1,900,000,000 (Previous Year: 1,900,000,000) Equity shares of ₹ 10 each	19,000,000	19,000,000
Issued capital		
1,850,000,000 (Previous Year: 1,850,000,000) Equity shares of ₹ 10 each	18,500,000	18,500,000
Subscribed capital		
1,850,000,000 (Previous Year: 1,850,000,000) Equity shares of ₹ 10 each	18,500,000	18,500,000
Called-up capital		
1,850,000,000 (Previous Year: 1,850,000,000) Equity shares of ₹ 10 each	18,500,000	18,500,000
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	-	-
Total	18,500,000	18,500,000

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

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

Note:

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

Exide Life Insurance Company Limited

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Schedules forming part of Financial Statements for the period ended 30 June 2021

FORM : L10-Reserve and Surplus Schedule

(₹ '000)

Particulars	As at 30 June 2021	As at 30 June 2020
Reserves and surplus		
Capital reserve	-	-
Capital redemption reserve	-	-
Share premium	-	-
Revaluation reserve	-	-
General reserves	-	-
Less: debit balance in profit and loss Account, if any	-	-
Less: Amount utilized for buy - back	-	-
Catastrophe reserve	-	-
Other reserves (to be specified)	-	-
Balance of profit in profit and loss account	-	-
Total	-	-

FORM : L11-Borrowings Schedule**Borrowings**

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

Exide Life Insurance Company Limited

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Schedules forming part of Financial Statements for the period ended 30 June 2021

FORM : L12-Investment Shareholders Schedule

(₹ '000)

Particulars	As at 30 June 2021	As at 30 June 2020
Investments - Shareholders'		
Long term investments		
Government securities and Government guaranteed bonds	7,376,463	7,123,024
Other approved securities	323,215	173,176
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	366,330	159,069
(e) Other securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	2,316,848	2,498,474
(b) Other Investment(Bonds)	50,000	100,000
Other investments	-	-
Sub total (A)	10,432,857	10,053,743
Short term investments		
Government securities and Government guaranteed bonds	618,048	260,068
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	367,747	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	113,340	-
(e) Other securities (TREPS)	-	643,470
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	50,124	-
(b) Other Investment	50,000	50,000
Other investments	-	-
Sub total (B)	1,199,259	953,538
Total (C) = (A) + (B)	11,632,116	11,007,282

Note:

1. Aggregate market value of quoted investments other than mutual funds and shares, having a book value of ₹ 11,264,363 (Previous year: ₹ 11,007,277) as at June 30, 2021 is ₹ 11,257,001 (Previous year: ₹ 11,616,661). Government securities having a Face Value ₹ 50,000 (Previous year : ₹ 60,000) as at June 30, 2021, having Market value ₹ 53,650 (Previous year : ₹ 66,486) has been deposited with Clearing Corporation of India Limited (CCIL) for trades in the Triparty Repo (TREPS) segment.

2. Aggregate amount of investment in mutual funds as at June 30, 2021 is ₹ 366,832 (Previous year: ₹ Nil) and market value as on June 30, 2021 is ₹ 367,747 (Previous year: ₹ Nil).

Exide Life Insurance Company Limited

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Schedules forming part of Financial Statements for the period ended 30 June 2021

FORM : L13-Investment Policyholders Schedule

(₹ '000)

Particulars	As at 30 June 2021	As at 30 June 2020
Investment - Policyholders'		
Long term investments		
Government securities and Government guaranteed bonds	93,471,948	82,877,032
Other approved securities	10,768,397	7,256,668
Other approved investments		
(a) Shares		
(aa) Equity	5,625,867	2,395,033
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	9,144,319	8,605,477
(e) Other securities	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (includes Bond ₹ 23,662,561 (PY ₹ 22,272,295) and Equity ₹ 195,610 (PY ₹ 103,740) and units of Invit ₹ 287,700 (PY ₹ Nil))	24,145,871	22,376,034
(b) Other Investment (Bonds)	50,000	150,000
Other investments (includes Bond ₹ 101,412 (PY ₹ 129,998) and Equity ₹ 964,731 (PY ₹ 448,831))	1,066,143	578,829
Sub total (A)	144,272,545	124,239,073
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	558,690	1,462,021
Other approved securities	49,985	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	753,445	-
(c) Derivative instruments	-	-
(d) Debentures / bonds	301,536	73,458
(e) Other securities(TREPS)	1,113,940	1,716,850
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (including Housing)		
(a) Approved Investment (Bonds)	1,071,613	626,442
(b) Other Investment	100,000	50,000
Other investments	29,387	35,222
Sub total (B)	3,978,595	3,963,993
Total (C) = (A) + (B)	148,251,140	128,203,066

Note:

- Aggregate market value of quoted investments, other than mutual funds and shares (including ETF & INVIT), having a book value of ₹ 140,423,788 (Previous year: ₹ 125,255,462) as at June 30, 2021 is ₹ 148,452,539 (Previous year: ₹ 138,534,318)
- Aggregate amount of investment in mutual fund and listed shares (including ETF & INVIT) as at June 30, 2021 is ₹ 67,42,431 (Previous year: ₹ 3,394,594) and market value as at June 30, 2021 is ₹ 78,27,353 (Previous year: ₹ 2,947,603)
- Aggregate book value of investment in Unlisted Equity Shares is ₹ 250,000 (Previous year: ₹ 250,000) included under note 2 above

Exide Life Insurance Company Limited

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Schedules forming part of Financial Statements for the period ended 30 June 2021

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

(₹ '000)

Particulars	As at 30 June 2021	As at 30 June 2020
Assets held to cover linked liabilities		
Long term investments		
Government securities and Government guaranteed bonds	4,235,200	4,128,931
Other approved securities	299,472	104,896
Other approved investments		
(a) Shares		
(aa) Equity (includes ETF ₹ 112,556 (PY ₹ NIL)	10,777,268	7,072,740
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	477,849	756,022
(e) Other securities (to be specified)	-	-
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (includes Housing)		
(a) Approved Investment (includes Bond ₹ 13,82,068 (PY ₹ 1,567,759) and Equity ₹ 573,234 (PY ₹ 472,342))	1,955,301	2,040,101
(b) Other Investment (Equity)	54,862	67,148
Other investments (includes Equity ₹ 10,54,948 (PY ₹ 551,249) and ETF ₹ 1,216,131 (PY ₹ 875,708))	2,271,079	1,426,957
Sub total (A)	20,071,031	15,596,794
Short term investments		
Government securities and Government guaranteed bonds including Treasury Bills	1,238,953	1,919,355
Other approved securities	-	-
Other approved investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	-	14,365
(e) Other securities (TREPS)	949,360	995,360
(f) Subsidiaries	-	-
(g) Investment properties-real estate	-	-
Investments in infrastructure and social sector (includes Housing)		
(a) Approved Investment (Bonds)	-	53,927
(b) Other Investment	-	37,500
Other investments (Mutual Funds)	-	-
Net current assets[refer note 3 below]	199,347	13,429
Sub total (B)	2,387,660	3,033,937
Total (C) = (A) + (B)	22,458,691	18,630,731

Note:

1. Aggregate market value of above investments, other than mutual funds and shares (including ETF & INVIT) and net current assets, having a book value of ₹ 8,472,963 (Previous year: ₹ 9,232,022) as at June 30, 2021 is ₹ 8,582,908 (Previous year: ₹ 9,578,123).

2. Aggregate amount of investment in mutual funds and shares (including ETF & INVIT) as at June 30, 2021 is ₹ 9,264,616 (Previous year: ₹ 8,267,407) and market value as at June 30, 2021 is ₹ 13,676,443 (Previous year: ₹ 9,039,187).

3. During the period an amount of ULIP : ₹ NIL (Previous year ₹ 25,000) has been provisioned as impairment loss with respect to the investments made in non-convertible debentures of IL&FS group and the same has been reported under "For diminution in the value of investments (net)" 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 period ended 30 June 2021

FORM : L15-Loans Schedule

(₹ '000)

Particulars	As at 30 June 2021	As at 30 June 2020
Loans		
Security-wise classification		
Secured	-	-
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On shares, bonds, Government securities	-	-
(c) Loans against policies	5,464,493	4,678,628
(d) Others	-	-
Unsecured	3,873	1,192
Total	5,468,366	4,679,820
Borrower-wise classification		
(a) Central and State Governments	-	-
(b) Banks and financial institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies - Policholders'	5,464,493	4,678,628
(f) Others - loans to employees	3,873	1,192
Total	5,468,366	4,679,820
Performance-wise classification		
(a) Loans classified as standard		
(aa) In India	5,468,366	4,679,820
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	5,468,366	4,679,820
Maturity-wise classification		
(a) Short term	326,991	327,589
(b) Long term	5,141,375	4,352,231
Total	5,468,366	4,679,820

Exide Life Insurance Company Limited

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



Schedules forming part of Financial Statements for the period ended 30 June 2021

FORM : L16 - Fixed Assets

(₹ '000)

Particulars	Gross Block				Depreciation & Amortization				Net Block	
	As at 1-Apr-21	Additions	Deductions	As at 30 Jun-21	As at 1-Apr-21	For the Period	On Sales/ Adjustments	As at 30 Jun-21	As at 30 Jun-21	As at 30 Jun-20
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Application Software)	569,900	906	-	570,806	472,314	11,722	-	484,036	86,770	78,629
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvement	641,454	8,557	-	650,011	535,808	10,197	-	546,005	104,006	117,192
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fittings	128,544	-	-	128,544	112,241	1,584	-	113,825	14,719	18,943
Information Technology Equipment	386,460	5,860	-	392,320	318,488	13,031	-	331,519	60,801	83,780
Motor Vehicles	16,304	-	-	16,304	16,304	-	-	16,304	-	0
Office Equipment	214,746	983	-	215,728	190,966	3,082	-	194,048	21,680	30,921
Total	1,957,407	16,305	-	1,973,712	1,646,119	39,616	-	1,685,735	287,977	329,466
Capital Work-in Progress (including capital advances)	-	-	-	-	-	-	-	-	2,447	15,247
Grand Total	1,957,407	16,305	-	1,973,712	1,646,119	39,616	-	1,685,735	290,423	344,712
Previous Year as on June 30, 2020	1,923,395	4,420	-	1,927,815	1,563,285	35,064	-	1,598,350	344,712	

Schedules forming part of Financial Statements for the period ended 30 June 2021

FORM : L17-Cash and Bank Balance Schedule

(₹ '000)

Particulars	As at 30 June 2021	As at 30 June 2020
Cash and bank balances		
Cash (includes cash & cheques in hand)	130,116	101,384
Bank balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months from the date of Balance Sheet)	401,000	601,000
(bb) Others	2,500	2,500
(b) Current Accounts	902,158	769,484
(c) Others	-	-
Money at call and short notice		
(a) With banks	-	-
(b) With other institutions	-	-
Others	-	-
Total	1,435,774	1,474,368
Balances with non-scheduled banks included in (a) (b) and (c) above	11	11
Cash and bank balances		
In India	1,435,774	1,474,368
Outside India	-	-
Total	1,435,774	1,474,368

FORM : L18-Advances and other Assets Schedule

Advances and other assets

Advances

Prepayments	80,532	82,656
Advance tax paid and taxes deducted at source (net of provision for taxation)	24,290	17,872
Advances to suppliers	14,332	17,938
Advances to employees	9,134	15,239
Total (A)	128,287	133,705

Other assets

Income accrued on investments	2,750,845	2,511,761
Outstanding premiums	691,211	798,377
Net due from entities carrying on insurance business (including reinsurers)	1,532,396	74,032
Agents' balances		
- Gross	20,785	18,438
- Less: Provision for doubtful agent's balance	(19,418)	(18,438)
Security and other deposits	1,037,282	893,308
Less : Provision for Security Deposit	(10,075)	(10,232)
Goods and Service Tax - unutilised credit	191,812	324,319
Assets held for unclaimed amount of Policyholders'	451,072	408,640
Income on unclaimed amount of policyholders (net)	109,439	101,736
Others (including Debtors)	1,042,389	566,766
- Less : Provision for Advances	(279,715)	(146,300)
Total (B)	7,518,022	5,522,405

Total (A+B)

7,646,309 **5,656,110**

Exide Life Insurance Company Limited

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



Schedules forming part of Financial Statements for the period ended 30 June 2021

FORM : L19-Current Liabilities Schedule

(₹ '000)

Particulars	As at 30 June 2021	As at 30 June 2020
Current liabilities		
Agents' balances	618,555	469,731
Balances due to other insurance companies (net)	-	-
Premiums received in advance	159,388	133,920
Sundry creditors	863,308	149,265
Derivative Liability	11,685	-
Claims outstanding	2,269,815	803,237
Annuities Due	6,605	5,926
Accrued expenses	1,467,273	1,445,133
Proposal / policy deposits / Unallocated premium / Others	587,053	509,316
Unclaimed amount of policyholder's	451,072	408,640
Income on unclaimed amount of Policyholders (net)	109,439	101,736
Cash bonus payable	6,349	6,426
Statutory dues payable	29,556	50,660
Tax Deducted at Source payable	39,582	27,608
Salary payable	2,483	4,672
GST payable	265,429	239,290
Temporary overdraft (as per books of account only)	558,878	626,997
Total	7,446,471	4,982,557

FORM : L20-Provisions Schedule**Provisions**

For Investment	250,000	300,000
For Rent / lease equalization	83,176	87,384
For Employees benefits	104,383	105,528
Total	437,559	492,912

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

(To the extent not written off or adjusted)

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

Exide Life Insurance Company Limited

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

Schedules forming part of Financial Statements for the period ended 30 June 2021


FORM : L22-Analytical Ratios

Sl No	Ratios	For the Quarter ended 30 June 2021	Upto the Quarter ended 30 June 2021	For the Quarter ended 30 June 2020	Upto the Quarter ended 30 June 2020
1	New business premium income growth:				
	Participating	4.5%	4.5%	-37.6%	-37.6%
	Par Pension	na	na	na	na
	Non Participating	113.9%	113.9%	-33.5%	-33.5%
	Pension- Individual	na	na	na	na
	VIP Non Par Pension	-86.7%	-86.7%	-61.2%	-61.2%
	Annuity	-46.9%	-46.9%	14.8%	14.8%
	Unit - Linked - Individual Pension	na	na	na	na
	Unit - Linked - Individual	310.2%	310.2%	-86.6%	-86.6%
	Unit - Linked - Group	32.3%	32.3%	na	na
2	Net retention ratio	92.9%	92.9%	94.3%	94.3%
3	Ratio of expenses of management	30.9%	30.9%	34.9%	34.9%
4	Commission ratio	6.3%	6.3%	6.6%	6.6%
5	Ratio of policy holders' liabilities to shareholders' funds	1586.3%	1586.3%	1394.9%	1394.9%
6	Growth rate of shareholders' fund (over previous year same quarter)	-7.0%	-7.0%	-4.4%	-4.4%
7	Ratio of policyholders' surplus to policy holders' liability	-0.6%	-0.6%	-0.4%	-0.4%
8	Change in net worth - (Rs. Mn)	(843.5)	(843.5)	(512.4)	(512.4)
9	Profit / (loss) after tax / total income	-8.0%	-8.0%	-5.4%	-5.4%
10	(Total real estate + loans)/ cash and invested assets	3.0%	3.0%	2.9%	2.9%
11	Total investments/ (capital + total surplus) *	1624.2%	1624.2%	1433.4%	1433.4%
12	Total affiliated investments/ (capital + total surplus)	0.0%	0.0%	0.0%	0.0%
13	Investment Yield (Gross and Net) With realized gains / (losses)				
	Participating	1.9%	1.9%	1.7%	1.7%
	Non Participating	2.2%	2.2%	1.5%	1.5%
	Pension	1.8%	1.8%	1.9%	1.9%
	Unit Linked Funds	4.7%	4.7%	0.8%	0.8%
	Shareholders	2.0%	2.0%	1.4%	1.4%
	With unrealized gains / (losses)				
	Participating	2.3%	2.3%	2.2%	2.2%
	Non Participating	2.2%	2.2%	1.8%	1.8%
	Pension	2.0%	2.0%	2.4%	2.4%
	Unit Linked Funds	6.0%	6.0%	10.8%	10.8%
	Shareholders	2.1%	2.1%	1.4%	1.4%
14	Conservation Ratio	93.6%	93.6%	75.2%	75.2%
	Linked	63.4%	63.4%	84.1%	84.1%
	Non Linked	96.5%	96.5%	74.8%	74.8%
	Pension	75.4%	75.4%	66.6%	66.6%
15	Persistency Ratio **				
	For 13th month	75.9%	75.9%	71.7%	71.7%
	For 25th month	64.3%	64.3%	58.9%	58.9%
	For 37th month	53.8%	53.8%	51.1%	51.1%
	For 49th Month	49.7%	49.7%	43.9%	43.9%
	for 61st month	40.4%	40.4%	45.6%	45.6%
16	NPA Ratio				
	- Gross NPA Ratio				
	- Shareholder's	1.5%	1.5%	1.4%	1.4%
	- Policyholder's				
	Non-Linked Non Participating	0.3%	0.3%	0.3%	0.3%
	Non-Linked Participating	0.1%	0.1%	0.1%	0.1%
	Linked Non Participating	0.4%	0.4%	0.2%	0.2%
	- Net NPA Ratio				
	- Shareholder's	0.0%	0.0%	0.0%	0.0%
	- Policyholder's				
	Non-Linked Non Participating	0.0%	0.0%	0.0%	0.0%
	Non-Linked Participating	0.0%	0.0%	0.0%	0.0%
	Linked Non Participating	0.0%	0.0%	0.0%	0.0%

Equity Holding Pattern for Life Insurers

1	(a) No. of shares	1,850,000,000	1,850,000,000	1,850,000,000	1,850,000,000
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)	(0.46)	(0.46)	(0.31)	(0.31)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.46)	(0.46)	(0.31)	(0.31)
6	(iv) Book value per share (Rs 10 Paid Up)	6.07	6.07	5.95	5.95

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

**

1) Persistency ratios have been calculated based on the data as at 30 June 2021 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 64.3% for 2021 is based on the new business written from 01 July 2018 to 30 June 2019 and 25th month's 58.9% for 2020 is based on the new business written from 01 July 2017 to 30 June 2018 and so on.

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

FORM L24 : Valuation of Net Liabilities
As on 30 June 2021

(₹ Lacs)

Sl.No.	Particular	As on 30 June 2021	As on 30 June 2020
1	<u>Linked</u>		
a	Life	200,012	168,259
b	General Annuity	-	-
c	Funds for discontinued policies	13,684	11,905
d	Pension	11,755	7,049
e	Health	-	-
2	<u>Non-Linked</u>		
a	Life	1,292,499	1,111,504
b	General Annuity	20,269	14,926
c	Funds for discontinued policies	4,976	5,845
d	Par Pension	2,177	1,216
e	Pension	184,532	184,644
f	Health	157	85

Exide Life Insurance Company Limited

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

**FORM : L25 (I) - Geographical Distribution Channel - Individuals (Apr to Jun-21)****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	339	337	1.19	58.94	2,000	1,983	13.01	352.13	2,339	2,320	14.19	411.07
2	Arunachal Pradesh	-	-	-	-	3	3	0.02	0.18	3	3	0.02	0.18
3	Assam	60	60	0.17	2.21	360	354	1.58	16.47	420	414	1.74	18.68
4	Bihar	161	159	0.48	9.59	400	397	1.21	24.61	561	556	1.69	34.19
5	Chattisgarh	4	4	0.01	2.49	53	50	0.34	10.04	57	54	0.34	12.53
6	Goa	1	1	0.00	0.02	29	29	0.24	1.89	30	30	0.24	1.91
7	Gujarat	177	177	0.50	7.55	1,862	1,854	9.87	81.99	2,039	2,031	10.37	89.54
8	Haryana	45	44	0.17	3.61	215	210	1.22	40.12	260	254	1.39	43.74
9	Himachal Pradesh	74	74	0.19	2.54	93	93	0.32	7.50	167	167	0.51	10.04
10	Jammu & Kashmir	47	47	0.13	1.19	86	86	0.33	4.48	133	133	0.46	5.67
11	Jharkhand	110	109	0.34	5.86	433	424	1.85	25.40	543	533	2.19	31.26
12	Karnataka	346	341	1.29	40.29	2,030	2,003	22.54	280.86	2,376	2,344	23.83	321.15
13	Kerala	20	17	0.17	1.79	209	205	1.82	17.40	229	222	2.00	19.19
14	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-
15	Madhya Pradesh	32	32	0.13	2.02	267	267	1.74	20.33	299	299	1.87	22.35
16	Maharashtra	366	366	0.91	38.06	1,964	1,949	12.06	243.81	2,330	2,315	12.97	281.87
17	Manipur	-	-	-	-	1	1	0.01	0.03	1	1	0.01	0.03
18	Meghalaya	8	8	0.04	0.33	37	36	0.14	1.52	45	44	0.18	1.85
19	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
20	Nagaland	(1)	(1)	(0.01)	(0.20)	-	-	-	-	(1)	(1)	(0.01)	(0.20)
21	Orissa	301	298	1.06	22.48	953	940	5.21	93.57	1,254	1,238	6.27	116.05
22	Punjab	71	72	0.18	3.13	335	323	1.86	57.43	406	395	2.04	60.55
23	Rajasthan	57	57	0.23	5.66	405	400	2.12	64.38	462	457	2.35	70.04
24	Sikkim	(1)	(1)	(0.00)	(0.02)	4	4	0.03	0.24	3	3	0.02	0.22
25	Telangana	176	174	0.67	30.07	1,406	1,387	11.14	317.82	1,582	1,561	11.81	347.89
26	Tamil Nadu	110	109	0.48	11.29	1,653	1,625	11.69	227.84	1,763	1,734	12.17	239.12
27	Tripura	11	11	0.04	0.30	32	32	0.16	1.19	43	43	0.20	1.49
28	Uttar Pradesh	229	227	0.68	25.55	1,202	1,191	5.74	128.68	1,431	1,418	6.42	154.23
29	Uttarakhand	96	96	1.13	13.02	273	269	1.46	24.79	369	365	2.59	37.81
30	West Bengal	185	178	0.55	6.14	1,071	1,020	5.50	55.29	1,256	1,198	6.06	61.42
31	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
32	Chandigarh	-	-	-	-	17	16	0.11	1.93	17	16	0.11	1.93
33	Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-
34	Daman & Diu	-	-	-	-	1	1	0.00	0.02	1	1	0.00	0.02
35	Delhi	2	2	0.00	0.07	262	252	3.98	47.44	264	254	3.98	47.51
36	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
37	Pondicherry	2	2	0.01	0.04	38	37	0.18	6.41	40	39	0.19	6.45
	Total	3,028	3,000	10.73	294.01	17,694	17,441	117.48	2,155.76	20,722	20,441	128.20	2,449.77

Exide Life Insurance Company Limited

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


FORM : L25 (II) - Geographical Distribution Channel - Group (Apr to Jun-21)
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	-	-	-	-	(13)	0.00	0.88	-	(13)	0.00	0.88	
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	
3	Assam	-	-	-	-	-	-	-	-	-	-	-	
4	Bihar	-	-	-	-	293	0.00	0.03	-	293	0.00	0.03	
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	
6	Goa	-	-	-	-	-	-	-	-	-	-	-	
7	Gujarat	-	-	-	-	46	0.33	(2.82)	-	46	0.33	(2.82)	
8	Haryana	-	-	-	-	11,089	3.26	4,830.95	-	11,089	3.26	4,830.95	
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	
12	Karnataka	-	-	-	2	7,008	3.34	7,464.87	2	7,008	3.34	7,464.87	
13	Kerala	-	-	-	-	150	0.03	68.27	-	150	0.03	68.27	
14	Ladakh	-	-	-	-	-	-	-	-	-	-	-	
15	Madhya Pradesh	-	-	-	-	1	(0.00)	(4.43)	-	1	(0.00)	(4.43)	
16	Maharashtra	-	-	-	3	54,628	20.14	6,511.44	3	54,628	20.14	6,511.44	
17	Manipur	-	-	-	-	-	-	-	-	-	-	-	
18	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	
19	Mizoram	-	-	-	-	-	-	-	-	-	-	-	
20	Nagaland	-	-	-	-	-	-	-	-	-	-	-	
21	Orissa	-	-	-	-	(37)	1.50	0.21	-	(37)	1.50	0.21	
22	Punjab	-	-	-	-	-	-	-	-	-	-	-	
23	Rajasthan	-	-	-	-	25	0.01	10.30	-	25	0.01	10.30	
24	Sikkim	-	-	-	-	-	-	-	-	-	-	-	
25	Telangana	-	-	-	-	173	0.70	1,057.78	-	173	0.70	1,057.78	
26	Tamil Nadu	-	-	-	-	114,767	5.84	674.58	-	114,767	5.84	674.58	
27	Tripura	-	-	-	-	-	-	-	-	-	-	-	
28	Uttar Pradesh	-	-	-	-	53	0.07	305.51	-	53	0.07	305.51	
29	UttraKhand	-	-	-	-	68	0.04	1.67	-	68	0.04	1.67	
30	West Bengal	-	-	-	-	(117)	0.02	4.18	-	(117)	0.02	4.18	
31	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	
32	Chandigarh	-	-	-	-	83	0.01	25.90	-	83	0.01	25.90	
33	Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	
34	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	
35	Delhi	-	-	-	-	52	0.02	21.27	-	52	0.02	21.27	
36	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	
37	Pondicherry	-	-	-	-	-	-	-	-	-	-	-	
	Total	-	-	-	-	5	188,269	35.30	20,970.62	5	188,269	35.30	20,970.62

Exide Life Insurance Company Limited

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



FORM : L26 - INVESTMENT ASSETS (LIFE INSURERS) - 3A
Statement of Investment Assets
(Business within India)
Statement as on : 30 June 2021

PART - A

(₹ Lacs)

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	116,321
	Investments (Policyholders)	8A	1,537,156
	Investments (Linked Liabilities)	8B	224,587
2	Loans	9	39
3	Fixed Assets	10	2,904
4	Current Assets		
a.	Cash & Bank Balance	11	14,358
b.	Advances & Other Assets	12	76,463
5	Current Liabilities		
a.	Current Liabilities	13	(74,465)
b.	Provisions	14	(4,376)
c.	Misc. Exp not Written Off	15	-
d.	Debit Balance of P&L A/c		72,736
	Deferred Tax Assets		240
Application of Funds as per Balance Sheet (A)			1,965,964

Reconciliation of Investment Assets	
Total Investment Assets (As per Balance Sheet)	1,878,064
Balance Sheet Value of:	
A. Life Fund	1,437,505
B. Pension , General Annuity Fund & Group Business	215,972
C. Unit Linked Funds	224,587
	1,878,064

No	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	39
2	Fixed Assets (if any)	10	2,904
3	Cash & Bank Balance (if any)	11	14,358
4	Advances & Other Assets (if any)	12	76,463
5	Current Liabilities	13	(74,465)
6	Provisions	14	(4,376)
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		72,736
	Deferred Tax Assets		240
TOTAL (B)			87,899
Investment Assets(A-B)			1,878,064

NON- Linked Business

(₹ Lacs)

A. LIFE FUND	PERCENTAGE AS PER REG.	SH		UL -Non Unit Res (c)	PH		NONPAR (e)	Book Value (SH+PH) (a+b+c+d+e)	ACTUAL %	FVC Amount	Total Fund	Market Value
		Balance (a)	FRSM+ (b)		PAR (d)	NONPAR (e)						
1 Central Govt Securities	Not less than 25%	8,227	71,718	1,603	567,705	231,518	-	880,771	62%	-	880,771	920,855
2 Central Govt Sec, State Govt Sec or Other approved Securities	Not less than 50%	8,227	74,951	1,603	629,593	256,846	-	971,219	68%	-	971,219	1,014,083
3 INVESTMENTS SUBJECT TO EXPOSURE NORMS		-	-	-	-	-	-	-	0%	-	-	-
a Housing and Infrastructure		-	-	-	-	-	-	-	0%	-	-	-
1. Approved Investments	Not less than 15%	298	23,372	-	154,996	60,107	-	238,773	17%	283	239,056	255,042
2. Other investments		-	1,000	-	500	1,000	-	2,500	0%	-	2,500	1,875
b i) Approved Investments	Not exceeding 35%	1,051	7,414	5	133,529	63,626	-	205,626	14%	8,149	213,775	219,747
ii) Other Investments not to exceed 15%		-	-	-	6,616	2,857	-	9,473	1%	1,483	10,955	11,020
TOTAL LIFE FUND	100%	9,575	106,737	1,608	925,234	384,436	-	1,427,590	100%	9,915	1,437,505	1,501,767

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%	2,684	136,796	139,480	65%	-	139,480	150,845
2 Central Govt Sec , State Govt Sec or Other Approved Securities		Not less than 40%	2,948	157,500	160,448	75%	-	160,448	172,983
3 Balance in Approved Investment		Not exceeding 60%	253	54,328	54,581	25%	943	55,524	58,941
TOTAL PENSION & GENERAL ANNUITY AND GROUP BUSINESS		100%	3,201	211,828	215,029	100%	943	215,972	231,924

C. Linked Business		PERCENTAGE AS PER REG.	PH PAR	NON PAR	Total Fund	ACTUAL %
1 Approved investments		Not less than 75%	-	201,328	201,328	90%
2 Other investments		Not more than 25%	-	23,259	23,259	10%
TOTAL LINKED INSURANCE FUND		100%	-	224,587	224,587	100%

- Note**
- 1) (+) FRSM refers "Funds representing Solvency Margin"
 - 2) Funds Beyond Solvency Margin Shall have a Separate Custody account
 - 3) Other Investments are permitted under Section 27A(2) and 27B(3) of Insurance Act 1938 as amended from time to time.
 - 4) Pattern of Investment is applicable to both Shareholders Funds representing solvency Margin and Policy holders funds
 - 5) Exposure Norms shall apply to funds held beyond Solvency Margin Held in a separate Custody account
 - 6) Policy Loan of INR 54,645 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 June 2021



(₹ Lacs)

PARTICULARS	ULGF00124804EBBALA NCE114 - Group Balanced Fund	ULGF00224804EBDEBT 114 -Group Debt Fund	ULGF00324804EBGRO WTH114 -Group Growth Fund	ULGF00424804EBLIQU ID114 -Group Liquid Fund	ULGF00524804EBSECU RE114 -Group Secure Fund	ULIF001181004BALANCE114 -Individual Balanced Fund	ULIF002181004DEBT114 -Individual Debt Fund	ULIF003181004GROWTH11 4-Individual Growth Fund	ULIF004181004SECURE11 4-Individual Secure Fund	ULIF005141005EQUITY114 - Individual Equity Fund
Opening Balance(Market Value)	20	1,691	9	0	7,997	7,590	2,266	51,785	4,678	29,964
Add : Inflows During the quarter	(0)	10	0	0	395	176	44	119	320	20
Increase/(Decrease) Value Of Inv(net)	0	18	0	-	191	311	23	2,275	120	2,363
Less: Outflow During the quarter	-	5	-	0	99	462	67	1,574	472	974
TOTAL INVESTIBLE FUNDS (MKT VALUE)	21	1,714	10	-	8,484	7,615	2,265	52,605	4,647	31,372

Investment of Unit Fund	ULGF00124804EBBALA NCE114 -Group Balanced Fund		ULGF00224804EBDEBT 114-Group Debt Fund		ULGF00324804EBGRO WTH114-Group Growth Fund		ULGF00424804EBLIQU ID114-Group Liquid Fund		ULGF00524804EBSECU RE114-Group Secure Fund		ULIF001181004BALANCE114 -Individual Balanced Fund		ULIF002181004DEBT114 -Individual Debt Fund		ULIF003181004GROWTH11 4-Individual Growth Fund		ULIF004181004SECURE11 4-Individual Secure Fund		ULIF005141005EQUITY114- Individual Equity Fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investment(>=75%)																				
A Central Government Securities	11	51	902	53	3	36	-	-	4,417	52	2,607	34	1,364	60	10,417	20	2,142	46	-	-
B State Government securities	-	-	52	3	-	-	-	-	98	1	158	2	-	-	1,066	2	154	3	-	-
C Other Approved Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D Corporate bonds	-	-	315	18	-	-	-	-	737	9	805	11	244	11	3,766	7	345	7	1	0
E Infrastructure Bonds	-	-	180	10	-	-	-	-	912	11	664	9	434	19	3,118	6	709	15	-	-
F Equity	6	29	-	-	5	52	-	-	1,100	13	2,408	32	-	-	25,402	48	708	15	25,393	81
G Money Market Investment	4	17	224	14	1	6	-	-	971	11	426	6	194	9	3,133	6	297	6	196	1
H Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
I Deposits with Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SUB TOTAL (A)	20	97	1,683	98	9	94	-	-	8,235	97	7,068	93	2,236	99	46,902	89	4,355	94	25,589	82
Current Assets																				
Accrued Interest	0	1	29	2	0	1	-	-	104	1	79	1	33	1	317	1	69	1	0	0
Dividend Receivable	0	0	-	-	0	0	-	-	2	0	4	0	-	-	38	0	1	0	45	0
Bank Balance	0	1	0	0	0	2	0	-	0	0	1	0	1	0	5	0	1	0	5	0
Receivable for Sale of investments	-	-	-	-	-	-	-	-	-	-	43	1	-	-	474	1	26	1	-	-
Other Current Assets (for Investments)	0	0	3	0	0	0	-	-	(0)	(0)	0	0	-	-	1,002	2	54	1	81	0
Less: Current Liabilities																				
Payable for Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(81)
Fund Management of Charges Payable	(0)	(0)	(1)	(0)	(0)	(0)	0	-	(7)	(0)	(9)	(0)	(2)	(0)	(64)	(0)	(5)	(0)	(45)	(0)
Other current liabilities (for Investments)	-	-	-	-	-	-	(0)	-	(0)	(0)	(1)	(0)	(3)	(0)	(1,053)	(2)	-	-	(68)	(0)
SUB TOTAL (B)	0	2	30	2	0	3	-	-	99	1	117	2	30	1	719	1	146	3	(63)	(0)
Other Investment(<=25%)																				
A Corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C Equity	0	1	-	-	0	3	-	-	150	2	429	6	-	-	4,983	9	145	3	5,846	19
D Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SUB TOTAL (C)	0	1	-	-	0	3	-	-	150	2	429	6	-	-	4,983	9	145	3	5,846	19
Total A + B + C	21	100	1,714	100	10	100	-	-	8,484	100	7,615	100	2,265	100	52,605	100	4,647	100	31,372	100
Funds Carried Forward (As Per LB2)	21		1,714		10		-	-	8,484		7,615		2,265		52,605		4,647		31,372	

PARTICULARS	ULIF00627110/GTDR	ULIF00705208PENDEB	ULIF00905208PENEQU	ULIF00905208PENLIQ	ULIF010161209PRESERV	ULIF011161209PRIME	ULIF012161209PNPRESER	ULIF013161209PNPRIM	ULIF014031210GTDNA	ULIF015271210ACTASSET1	ULIF01620/09/13D05	ULIF01701/01/17MI	ULIF01801/10/18CAP	ULIF01901/06/20P	ULIF02001/12/19D15	Total For all Funds																		
	OWTH114 - Individual Guaranteed Growth Fund	T114 - Pension Debt Fund	TY114 - Pension Equity Fund	UID114 - Pension Liquid Fund	ER114 - Individual Preserver Fund	EQU114 - Individual Prime Equity Fund	V114 - Individual Preserver Pension Fund	EQ114 - Individual Prime Equity Pension Fund	V114 - Market Shield	14 - Exide Life Active Asset Allocation Fund	CONLIFE114 - Discontinued Fund	DCAP114 - Exide Life Midcap Fund	NIFROX114 - Exide Life Capped Nifty Index Fund	NLRGECAP114 - Exide Life Large Cap Pension Fund	CONTPN114 - Exide Life Discontinued Policy Fund - Pension	Total For all Funds	Total For all Funds																	
Oecino Balance/Market Value)	247	1,211	2,309	84	17,634	34,516	2,339	2,029	12,103	15,172	10,766	7,444	7,444	1,119	-	-	214,779																	
Add : Inflows During the quarter	0	11	2	5	243	53	1,098	63	70	3,129	293	48	48	1,435	-	-	7,482																	
Increase/(Decrease) Value Of Inv/net)	7	13	144	1	185	2,718	19	174	419	1,092	109	119	119	108	-	-	13,380																	
Less: Outflow During the quarter	4	44	118	14	706	1,790	144	65	346	818	320	9	9	7	-	-	9,055																	
TOTAL INVESTIBLE FUNDS/(MKT VALUE)	350	1,191	2,336	76	17,336	35,497	3,272	2,201	12,186	15,426	13,684	7,764	1,862	2,675	-	-	224,587																	
Investment of Unit Fund	Actual Inv. % Actual	Actual Inv. % Actual	Actual Inv. % Actual	Actual Inv. % Actual	Actual Inv. % Actual	Actual Inv. % Actual	Actual Inv. % Actual	Actual Inv. % Actual	Actual Inv. % Actual	Actual Inv. % Actual	Actual Inv. % Actual	Actual Inv. % Actual	Actual Inv. % Actual	Actual Inv. % Actual	Actual Inv. % Actual	Actual Inv. % Actual	Actual Inv. % Actual	Actual Inv. % Actual																
Approved Investment's (>75%)	-	-	568 48	-	-	64 84	9,889 57	-	-	2,169 66	-	-	5,148 42	1,588 10	13,451 98	-	-	54,742 24																
A Central Government Securities	186	53	111 9	-	-	826 5	-	-	111 3	-	-	221 1	-	-	-	-	-	2,982 1																
B State Government Securities	-	-	-	-	-	6 0	-	-	6 0	-	-	-	-	-	-	-	-	13 0																
C Other Approved Securities	42	12	122 10	-	-	2,408 14	-	-	1 0	296 9	-	-	386 3	-	-	-	-	9,469 4																
D Corporate bonds	48	14	251 21	-	-	1,806 10	-	-	228 7	-	-	781 5	-	-	-	-	-	9,130 4																
E Infrastructure Bonds	52	15	-	-	-	1,866 80	-	-	28,966 82	-	-	1,803 82	6,551 54	9,469 61	-	-	6,118 79	1,561 84	2,096 78	-	-	113,502 51												
F Equity	14	4	119 10	-	-	13 1	12 16	2,162 17	277 1	415 13	-	83 4	82 1	376 2	297 2	137 2	13 1	41 2	-	-	9,494 4													
G Money Market Investment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-												
H Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-												
I Deposits with Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-												
SUB TOTAL (A)	342	98	1,170	98	1,879	80	76	100	17,097	99	29,243	82	3,225	99	1,886	86	11,782	97	12,821	83	13,748	100	6,255	81	1,574	85	2,137	80	-	-	199,334	89		
Current Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Accrued Interest	6	2	21 2	-	-	200 1	-	-	35 1	0 0	0 0	57 0	63 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	1,012 0	
Dividend Receivable	0	0	-	-	3 0	-	-	-	50 0	-	-	3 0	15 0	16 0	-	-	5 0	4 0	5 0	-	-	-	-	-	-	-	-	-	-	-	-	-	191 0	
Bank Balance	1	0	1 0	-	1 0	0 0	-	-	1 0	1 0	0 0	1 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	26 0	
Receivable for Sale of Investments	-	-	-	-	12 1	-	-	-	81 0	-	-	5 0	-	178 1	-	-	153 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	972 0
Other Current Assets (for Investments)	(0)	(0)	-	-	0 0	-	-	55 0	230 1	14 0	4 0	0 0	0 0	37 0	-	-	90 1	6 0	170 6	-	-	-	-	-	-	-	-	-	-	-	-	-	1,745 1	
Less Current liabilities	-	-	-	-	-	-	-	-	(221) (1)	-	-	(2) (0)	(15) (0)	(0) (0)	(80) (1)	-	(25) (1)	-	(260) (1)	-	-	-	-	-	-	-	-	-	-	-	-	-	(624) (0)	
Fund Management of Charges Payable	(0)	(0)	(1) (0)	-	(3) (0)	(0) (0)	(17) (0)	(46) (0)	(3) (0)	(3) (0)	(13) (0)	(20) (0)	(6) (0)	(10) (0)	(2) (0)	(2) (0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(280) (0)	
Other current liabilities (for Investments)	(0)	(0)	(0) (0)	-	(0) (0)	(0) (0)	-	-	-	-	-	(14) (0)	(0) (0)	(21) (0)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(1,268) (1)	
SUB TOTAL (B)	7	2	21	2	5	0	0	239	1	95	0	46	1	8	0	(11)	(0)	254	2	(65)	(0)	159	2	8	0	148	6	-	-	-	-	1,993	1	
Other Investment's (<=25%)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
A Corporate bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
B Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
C Equity	2	0	-	-	452 19	-	-	-	6,158 17	-	-	307 14	414 3	2,352 15	-	-	1,350 17	280 15	390 15	-	-	-	-	-	-	-	-	-	-	-	-	-	23,292 10	
D Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SUB TOTAL (C)	2	0	-	-	452	19	-	-	6,158	17	-	307	14	414	3	2,352	15	1,350	17	280	15	390	15	-	-	-	-	-	-	-	-	-	23,292	10
Total A + B + C	350	100	1,191	100	2,336	100	76	100	17,336	100	35,497	100	3,272	100	2,201	100	12,186	100	15,426	100	13,684	100	7,764	100	1,862	100	2,675	100	-	-	224,587	100		
Funds Carried Forward (As Per LB2)	350	100	1,191	100	2,336	100	76	100	17,336	100	35,497	100	3,272	2,201	100	12,186	100	15,426	100	13,684	100	7,764	100	1,862	100	2,675	100	-	-	224,587	100			

Exide Life Insurance Company Limited

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

FORM : L28-ULIP-NAV-3A

PART - C

Link to FORM 3A (Part B)

Statement as on : 30 June 2021



(₹ Lacs)

No	Name of the Scheme	Date of Launch	Par/Non Par	Assets Held as on 30 June 2021	NAV as on 30 June 2021	NAV as on 30 June 2021 (as per LB2)	NAV as on 31 March 2021	NAV as on 31 December 2020	NAV as on 30 September 2020	NAV as on 30 June 2020	Annualised Return/Yield	3 Year Rolling CAGR	Highest NAV Since Inception
1	ULGF00124/08/04EBBALANCE114-Group Balanced Fund	24-Aug-04	NON-PAR	21	42.2711	42.2711	41.2871	41.2581	38.5633	37.4146	12.98%	8.93%	42.4770
2	ULGF00224/08/04EBDEBT114-Group Debt Fund	24-Aug-04	NON-PAR	1,714	36.5607	36.5607	36.1801	36.4899	35.4966	35.2847	3.62%	9.75%	36.8404
3	ULGF00324/08/04EBGROWTH114-Group Growth Fund	24-Aug-04	NON-PAR	10	59.3091	59.3091	57.1110	56.3442	50.1747	47.6050	24.58%	11.32%	59.6554
4	ULGF00524/08/04EBSECURE114-Group Secure Fund	24-Aug-04	NON-PAR	8,484	40.5564	40.5564	39.6462	39.5697	37.3346	36.7388	10.39%	10.79%	40.8080
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	13,684	15.9634	15.9634	15.8176	15.7375	15.5095	15.3768	3.81%	5.16%	15.9655
7	ULIF01527/12/10ACTASSET114-Exide Life Active Asset Allocation Fund	27-Dec-10	NON-PAR	15,426	26.2331	26.2331	24.5696	23.6028	20.6240	19.8212	32.35%	12.64%	26.3321
8	ULIF00118/10/04BALANCE114-Individual Balanced Fund	18-Oct-04	NON-PAR	7,615	44.5979	44.5979	42.7897	41.9828	38.3356	37.4194	19.18%	11.33%	44.7761
9	ULIF00218/10/04DEBT114-Individual Debt Fund	18-Oct-04	NON-PAR	2,265	37.5019	37.5019	37.1269	37.3632	36.3212	36.1600	3.71%	9.91%	37.7945
10	ULIF00514/10/05EQUITY114-Individual Equity Fund	14-Oct-05	NON-PAR	31,372	45.1624	45.1624	41.7988	39.4111	31.5176	29.3463	53.89%	13.60%	45.3416
11	ULIF00318/10/04GROWTH114-Individual Growth Fund	18-Oct-04	NON-PAR	52,605	51.6567	51.6567	49.4515	48.0724	42.1067	40.0637	28.94%	11.48%	51.8697
12	ULIF00627/11/07GTDGROWTH114-Individual Guaranteed Growth Fund	27-Nov-07	NON-PAR	350	24.3087	24.3087	23.8389	23.8632	22.7457	22.4670	8.20%	6.00%	24.3959
13	ULIF01016/12/09PRESERVER114-Individual Preserver Fund	16-Dec-09	NON-PAR	17,336	27.3691	27.3691	27.0828	27.2328	26.4995	26.3749	3.77%	9.67%	27.5542
14	ULIF01216/12/09PNPRESERV114-Individual Preserver Pension Fund	16-Dec-09	NON-PAR	3,272	27.3622	27.3622	27.1122	27.2533	26.4871	26.3661	3.78%	9.65%	27.5668
15	ULIF01116/12/09PRIMEQU114-Individual Prime Equity Fund	16-Dec-09	NON-PAR	35,497	28.0499	28.0499	25.9396	24.3676	19.5508	18.1643	54.42%	13.84%	28.1562
16	ULIF01316/12/09PNPRIMEQU114-Individual Prime Equity Pension Fund	16-Dec-09	NON-PAR	2,201	28.4081	28.4081	26.1238	24.5971	19.6848	18.1362	56.64%	14.32%	28.4430
17	ULIF00418/10/04SECURE114-Individual Secure Fund	18-Oct-04	NON-PAR	4,647	41.0693	41.0693	40.0478	39.6674	37.3405	36.7366	11.79%	10.67%	41.3005
18	ULIF01403/12/10GTDNAV114-Market Shield	3-Dec-10	NON-PAR	12,186	18.3944	18.3944	17.7694	17.3264	15.9388	15.6568	17.49%	4.09%	18.4878
19	ULIF01701/01/17MIDCAP114-Exide Life Midcap Fund	16-Mar-17	NON-PAR	7,764	16.7542	16.7542	14.6139	13.3797	11.3602	10.1649	64.82%	15.95%	16.7542
20	ULIF01801/10/18CAPNIFINDX114-Exide Life Capped Nifty Index Fund	25-Feb-19	NON-PAR	1,862	14.4993	14.4993	13.5610	12.8472	10.2354	9.4521	53.40%	NA	14.6254
21	ULIF01901/06/20PNLARGECAP114-Exide Life Large Cap - Pension Fund	5-Oct-20	NON-PAR	2,675	12.9268	12.9268	12.1259	11.5995	NA	NA	NA	NA	13.0317
22	ULIF02001/12/19DISCONTDPN114-Exide Life Discontinued Policy Fund - Pension	5-Oct-20	NON-PAR	-	10.0000	10.0000	10.0000	10.0000	NA	NA	NA	NA	10.0000
23	ULIF00705/02/08PENDEBT114-Pension Debt Fund	5-Feb-08	NON-PAR	1,191	31.2987	31.2987	30.9614	31.1886	30.2219	30.0729	4.08%	10.10%	31.5175
24	ULIF00805/02/08PENLQUID114-Pension Equity Fund	5-Feb-08	NON-PAR	2,336	31.2834	31.2834	29.3853	27.7659	22.2264	20.4702	52.82%	13.62%	31.4424
25	ULIF00905/02/08PENLIQUID114-Pension Liquid Fund	5-Feb-08	NON-PAR	76	24.4395	24.4395	24.2744	24.0665	23.8082	23.5416	3.81%	5.12%	24.4395
TOTAL				224,587									

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

Exide Life Insurance Company Limited

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


FORM : L-29 - Detail regarding debt securities
Statement as on : 30 June 2021
(₹ Lacs)
Detail Regarding debt securities(ULIP)

PARTICULARS	MARKET VALUE				Book Value			
	As at 30 June, 2021	as % of total for this class	30 June, 2020	as % of total for this class	As at 30 June, 2021	as % of total for this class	30 June, 2020	as % of total for this class
Break down by credit rating								
AAA rated	18,599	24%	23,921	28%	17,505	23%	22,010	27%
AA or better	-	0%	-	0%	-	0%	-	0%
Rated below AA but above A	-	0%	-	0%	-	-	-	0%
Rated below A but above B	-	-	-	-	-	-	-	-
Rated D	-	0%	375	0%	-	0%	505	1%
Any other (Sovereign)	57,736	76%	61,532	72%	57,732	77%	59,853	73%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	12,390	16%	20,251	24%	12,253	16%	19,930	24%
more than 1 year and upto 3 years	15,616	20%	10,582	12%	15,683	21%	10,159	12%
More than 3 years and up to 7 years	22,023	29%	22,126	26%	21,797	29%	21,440	26%
More than 7 years and up to 10 years	20,775	27%	21,401	25%	19,967	27%	19,728	24%
More than 10 years and up to 15 years	5,449	7%	11,374	13%	5,452	7%	11,020	13%
More than 15 years and up to 20 years	-	0%	7	0%	-	0%	6	0%
Above 20 years	82	0%	87	0%	84	0%	84	0%
Breakdown by type of the issuer								
a. Central Government	54,754	72%	60,496	70%	54,803	73%	58,896	72%
b. State Government	2,982	4%	1,036	1%	2,929	4%	957	1%
c. Corporate Securities	18,599	24%	24,296	28%	17,505	23%	22,514	27%

(₹ Lacs)
Detail Regarding debt securities(NON ULIP)

PARTICULARS	MARKET VALUE				Book Value			
	As at 30 June, 2021	as % of total for this class	30 June, 2020	as % of total for this class	As at 30 June, 2021	as % of total for this class	30 June, 2020	as % of total for this class
Break down by credit rating								
AAA rated	393,750	25%	375,347	25%	368,427	24%	341,984	26%
AA or better	1,053	0%	1,097	0%	1,000	0%	1,000	0%
Rated below AA but above A	1,078	0%	1,095	0%	1,014	0%	1,021	0%
Rated below A but above B	-	-	-	-	-	-	-	-
Rated D	1,875	-	2,625	-	2,500	-	3,500	-
Any other (Sovereign)	1,187,067	75%	1,097,743	74%	1,131,667	75%	991,520	74%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	28,290	2%	25,621	2%	28,294	2%	25,572	2%
more than 1 year and upto 3years	37,516	2%	29,493	2%	36,369	2%	28,254	2%
More than 3 years and up to 7years	185,291	12%	148,305	10%	172,667	11%	136,650	10%
More than 7 years and up to 10 years	410,067	26%	337,755	23%	386,916	26%	309,141	23%
More than 10 years and up to 15 years	343,411	22%	347,536	24%	323,286	21%	314,891	24%
More than 15 years and up to 20 years	39,107	2%	79,960	5%	36,480	2%	72,330	5%
Above 20 years	541,140	34%	509,236	34%	520,597	35%	452,186	34%
Breakdown by type of the issuer								
a. Central Government	1,098,710	69%	1,045,086	71%	1,045,429	69%	942,385	70%
b. State Government	88,357	6%	52,656	4%	86,239	6%	49,135	4%
c. Corporate Securities	397,756	25%	380,164	26%	372,941	25%	347,504	26%

FORM : L30-RELATED PARTY TRANSACTIONS

₹ Lacs

Name of Related Parties	Description of transactions / Categories	Consideration paid / received			
		For the Quarter ended 30 June 2021	Upto the Quarter ended 30 June 2021	For the Quarter ended 30 June 2020	Upto the Quarter ended 30 June 2020
Exide Industries Ltd	Premium Income	(99.2)	(99.2)	(71.9)	(71.9)
	Benefits paid (Claims during the year including pending claims if any)	74.1	74.1	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2021	-	(185,000.0)	-	(185,000.0)
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Raheja QBE General Insurance Company Limited	Premium Income	(0.4)	(0.4)	(1.0)	(1.0)
	Benefits paid (Claims during the year including pending claims if any)	-	-	-	-
	Investment	-	-	-	-
	Services provided by the company (Premium Paid)	14.1	14.1	17.8	17.8
	Share capital as on 30 June 2021	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Sonata Software Limited	Premium Income	-	-	(31.9)	(31.9)
	Benefits paid (Claims during the year including pending claims if any)	5.0	5.0	-	-
	Investment	-	-	-	-
	Services provided by the company	-	-	-	-
	Share capital as on 30 June 2021	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Chloride Power Systems & Solutions Limited	Premium Income	-	-	(0.4)	(0.4)
	Benefits paid (Claims during the year including pending claims if any)	3.0	3.0	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2021	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Juhu Beach Resort Limited	Premium Income	(0.0)	(0.0)	0.0	0.0
	Benefits paid (Claims during the year including pending claims if any)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2021	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Prism Johnson Limited (Earlier Prism Cement Limited)	Premium Income	(444.1)	(444.1)	(5.7)	(5.7)
	Benefits paid (Claims during the year including pending claims if any)	108.7	108.7	9.0	9.0
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2021	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Asianet Satellite Communication Private Limited	Premium Income	-	-	0.0	0.0
	Benefits paid (Claims during the year including pending claims if any)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2021	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Exide Leclanche Energy Private Limited	Premium Income	(0.2)	(0.2)	(0.0)	(0.0)
	Benefits paid (Claims during the year including pending claims if any)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2021	-	-	-	-
	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 including pending claims if any)	-	-	-	-
	Investment	-	-	-	-
	Dividend / Income from Investment	-	-	-	-
	Share capital as on 30 June 2021	-	-	-	-
	Contribution to Share capital (Inc Share App Money)	-	-	-	-
Employees Group Gratuity cum Life Assurance Scheme (Trust)	Premium Income received from Grauity Trust	(0.0)	(0.0)	0.0	0.0
	Benefits paid (Claims during the year)	68.8	68.8	58.3	58.3
	Contribution made to Gratuity Trust by the Company	-	-	-	-
	Expenses incurred on behalf of the company	-	-	-	-
Key Management Personnel *	Managerial Remuneration	225.2	225.2	149.6	149.6
	Premium Income	(0.1)	(0.1)	(0.5)	(0.5)
	Benefits paid	-	-	3.1	3.1

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

* Consideration paid / (received)

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. Shyamsunder Bhat	Chief Investment Officer	
12	Mr. Rajendra Prasad	Chief Financial Officer	Resigned w.e.f. June 9, 2021
13	Mr. Sandip Goenka	Chief Financial Officer	Appointed w.e.f. June 22, 2021
14	Mr. Ankit Singhal	Company Secretary & Chief Compliance Officer	
15	Ms. Meenakshi Suresh	Senior Vice President - Internal Audit	

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

Exide Life Insurance Company Limited

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

**FORM L-32 - SOLVENCY MARGIN - KT 3****Available Solvency Margin (ASM) and Solvency Ratio as on 30 June 2021**

₹ Lacs

Item	Description	Amount
1	Available Assets in Policyholders' Fund	1,770,182
	Deduct:	
2	Mathematical Reserves	1,730,060
3	Other Liabilities	-
4	Excess in Policyholders' funds (1) - (2) - (3)	40,122
5	Available Assets in Shareholders Fund	102,752
	Deduct:	
6	Other Liabilities of shareholders' fund	-
7	Excess in Shareholders' funds	102,752
8	Total ASM (4) + (7)	142,875
9	Required Solvency Margin (RSM)	65,237
10	Solvency Ratio (8) / (9)	219%

Exide Life Insurance Company Limited

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



FORM : L-33-NPAs-7 (As on 30 June 2021)

₹ Lacs

Name of the Fund <u>LIFE FUND</u>											
No	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 30 June 2021)	Prev. FY (As on 31 Mar 2021)	YTD (As on 30 June 2021)	Prev. FY (As on 31 Mar 2021)	YTD (As on 30 June 2021)	Prev. FY (As on 31 Mar 2021)	YTD (As on 30 June 2021)	Prev. FY (As on 31 Mar 2021)	YTD (As on 30 June 2021)	Prev. FY (As on 31 Mar 2021)
1	Investment Asset (As per Form 5)	327,813	329,640	54,645	53,301	971,219	941,085	73,913	55,112	1,427,590	1,379,139
2	Gross NPA	4,000	2,500	-	-	-	-	-	-	4,000	2,500
3	% of Gross NPA on Investment Assets(2/1)	1.22	0.76	-	-	-	-	-	-	0.28	0.18
4	Provision made on NPA	4,000	2,500	-	-	-	-	-	-	4,000	2,500
5	Provision as a % of NPA(4/2)	100	100	0	0	0	0	0	0	100	100
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	323,813	327,140	54,645	53,301	971,219	941,085	73,913	55,112	1,423,590	1,376,639
8	Net NPA (2 - 4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets(8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the Period	-	-	-	-	-	-	-	-	-	-

FORM : L-33-NPAs-7 (As on 30 June 2021)

Name of the Fund <u>LINKED FUND</u>											
No	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 30 June 2021)	Prev. FY (As on 31 Mar 2021)	YTD (As on 30 June 2021)	Prev. FY (As on 31 Mar 2021)	YTD (As on 30 June 2021)	Prev. FY (As on 31 Mar 2021)	YTD (As on 30 June 2021)	Prev. FY (As on 31 Mar 2021)	YTD (As on 30 June 2021)	Prev. FY (As on 31 Mar 2021)
1	Investment Asset (As per Form 5)	18,599	21,418	-	-	57,736	53,078	148,251	140,283	224,587	214,779
2	Gross NPA	1,000	-	-	-	-	-	-	-	1,000	-
3	% of Gross NPA on Investment Assets(2/1)	5.38	-	-	-	-	-	-	-	0.45	-
4	Provision made on NPA	1,000	-	-	-	-	-	-	-	1,000	-
5	Provision as a % of NPA(4/2)	100	-	-	-	-	-	-	-	100	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	17,599	21,418	-	-	57,736	53,078	148,251	140,283	223,587	214,779
8	Net NPA (2 - 4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets(8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the Period	-	-	-	-	-	-	-	-	-	-

FORM : L-33-NPAs-7 (As on 30 June 2021)

Name of the Fund <u>PENSION & GENERAL ANNUITY AND GROUP BUSINESS</u>											
No	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 30 June 2021)	Prev. FY (As on 31 Mar 2021)	YTD (As on 30 June 2021)	Prev. FY (As on 31 Mar 2021)	YTD (As on 30 June 2021)	Prev. FY (As on 31 Mar 2021)	YTD (As on 30 June 2021)	Prev. FY (As on 31 Mar 2021)	YTD (As on 30 June 2021)	Prev. FY (As on 31 Mar 2021)
1	Investment Asset (As per Form 5)	45,129	45,985	-	-	160,448	160,183	9,452	8,208	215,029	214,376
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)	45,129	45,985	-	-	160,448	160,183	9,452	8,208	215,029	214,376
8	Net NPA (2 - 4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets(8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the Period	-	-	-	-	-	-	-	-	-	-

*The company has done a total provisioning of INR 4500 Lakhs (100% of NPA) for debentures defaulted by issuer Infrastructure Leasing & Financial Services Limited

*The company has done a total provisioning of INR 500 Lakhs (100% of NPA) for debentures defaulted by issuer IL&FS Financial Services Ltd.

No.	Category of Investment	CAT Code	As on 30 June 2021 (Current Quarter)				As on 30 June 2021 (Year to Date)				As on 30 June 2020 (Year to Date)			
			Investment	Income on Investment	Gross Yield	Net Yield	Investment	Income on Investment	Gross Yield	Net Yield	Investment	Income on Investment	Gross Yield	Net Yield
			(Rs)	(Rs)	%	%	(Rs)	(Rs)	%	%	(Rs)	(Rs)	%	%
1	A Central Government Securities													
	Central Government Bonds	CGSB	858,579	16,847	1.96	1.96	858,579	16,847	1.96	1.96	753,528	13,995	1.86	1.86
	Treasury Bills	CTRB	1,032	8	0.78	0.78	1,032	8	0.78	0.78	975	1	0.06	0.06
2	B Government Securities / Other Approved Securities													
	State Government Bonds/ Development Loans	SGGB	74,942	1,337	1.78	1.78	74,942	1,337	1.78	1.78	41,125	770	1.87	1.87
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	15,528	308	1.98	1.98	15,528	308	1.98	1.98	14,444	292	2.02	2.02
3	C Housing and Loans to State Govt for housing and fire fighting equipment													
	Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	75,347	1,483	1.97	1.97	75,347	1,483	1.97	1.97	57,580	1,170	2.03	2.03
4	D Infrastructure Investments													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	-	-	-	-	229	26	11.20	11.20
	Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	1,665	26	1.59	1.59	1,665	26	1.59	1.59	589	32	5.48	5.48
	Infrastructure - Securitised Assets	IESA	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Debentures/ Bonds	IPTD	163,191	3,445	2.11	2.11	163,191	3,445	2.11	2.11	152,047	3,043	2.00	2.00
	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	-	-	-	-	-	-	-	-	-	-	-	-
	Reclassified Approved Instruments - Debt (Point6 under Note for Regulation 4 to 9)	IORD	2,500	-	-	-	2,500	-	-	-	3,500	-	-	-
	Units of Infrastructure Investment Trust	EIIT	2,500	285	11.40	11.40	2,500	285	11.40	11.40	-	-	-	-
5	E Approved Investment Subject To Exposure Norms													
	PSU - Equity Shares - Quoted	EAEQ	1,458	358	24.54	24.54	1,458	358	24.54	24.54	1,201	77	6.39	6.39
	Corporate Securities -Equity Shares (ordinary)-Quoted	EACE	40,090	3,865	9.64	9.64	40,090	3,865	9.64	9.64	27,508	5,358	19.48	19.48
	Deposits - Deposit with Scheduled Banks, FI (incl. Bank balance awaiting Investment), CCIL, RBI	ECDB	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities - Bonds - Taxable	EPBT	52,754	1,020	1.93	1.93	52,754	1,020	1.93	1.93	43,703	874	2.00	2.00
	Corporate Securities -Debentures	ECOS	35,460	706	1.99	1.99	35,460	706	1.99	1.99	35,865	709	1.98	1.98
	Loans - Policy Loans	ELPL	53,389	902	1.69	1.69	53,389	902	1.69	1.69	45,697	766	1.68	1.68
	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
	Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-
	Application Money	ECAM	4,950	-	-	-	4,950	-	-	-	387	-	-	-
	Deposits - Money at call and short notice with banks /Repo	ECMR	8,528	68	0.80	0.80	8,528	68	0.80	0.80	18,076	132	0.73	0.73
	Passively Managed Equity ETF (Non Promoter Group)	EETF	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	8,138	64	0.79	0.79	8,138	64	0.79	0.79	5,612	87	1.54	1.54
6	F Other than Approved Securities													
	Equity Shares (Incl. Co-op Societies)	OESH	1,742	336	19.28	19.28	1,742	336	19.28	19.28	596	-57	-9.60	-9.60
	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares (PSU & Unlisted)	OEPU	2,500	-	-	-	2,500	-	-	-	2,500	-	-	-
	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-
	Reclassified Approved Investments - Debt	ORAD	1,015	22	2.14	2.14	1,015	22	2.14	2.14	1,142	24	2.14	2.14
	Reclassified Approved Investments - Equity	ORAE	2,829	424	14.99	14.99	2,829	424	14.99	14.99	2,371	-39	-1.65	-1.65
	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-
	Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	OBPG	-	-	-	-	-	-	-	-	-	-	-	-
	Securitised Assets	OPSA	320	-2	-0.62	-0.62	320	-2	-0.62	-0.62	656	3	0.42	0.42
	Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		1,408,457	31,502	2.24	2.24	1,408,457	31,502	2.24	2.24	1,209,333	27,261	2.25	2.25

No.	Category of Investment	CAT Code	As on 30 June 2021(Current Quarter)				As on 30 June 2021(Year to Date)				As on 30 June 2020 (Year to Date)			
			Investment	Income on Investment	Gross Yield	Net Yield	Investment	Income on Investment	Gross Yield	Net Yield	Investment	Income on Investment	Gross Yield	Net Yield
			(Rs)	(Rs)	%	%	(Rs)	(Rs)	%	%	(Rs)	(Rs)	%	%
A Central Government Securities														
	Central Government Bonds	CGSB	45,751	685	1.50	1.50	45,751	685	1.50	1.50	38,637	1,932	5.00	5.00
	Treasury Bills	CTRB	7,685	64	0.83	0.83	7,685	64	0.83	0.83	18,857	232	1.23	1.23
B Government Securities / Other Approved Securities														
	State Government Bonds/ Development Loans	SGGB	4,041	73	1.81	1.81	4,041	73	1.81	1.81	943	36	3.80	3.80
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	13	0	1.97	1.97	13	0	1.97	1.97	13	1	3.88	3.88
C Housing and Loans to State Govt for housing and fire fighting equipment														
	C8 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	4,751	30	0.63	0.63	4,751	30	0.63	0.63	4,136	206	4.98	4.98
D Infrastructure Investments														
	Infrastructure - PSU - Equity shares - Quoted	ITPE	2,220	292	13.17	13.17	2,220	292	13.17	13.17	1,699	279	16.43	16.43
	Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	2,982	27	0.91	0.91	2,982	27	0.91	0.91	2,690	572	21.25	21.25
	Infrastructure - Securitised Assets	IESA	-	-	-	-	-	-	-	-	-	-	-	
	Infrastructure - PSU - Debentures/ Bonds	IPTD	10,456	75	0.72	0.72	10,456	75	0.72	0.72	10,188	462	4.53	4.53
	Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	-	-	-	-	-	-	-	-	1,582	54	3.40	3.40
	Infrastructure - Equity (including unlisted)	IOEQ	521	4	0.81	0.81	521	4	0.81	0.81	477	387	81.06	81.06
	Infrastructure - Equity (Promoter Group)	IOPE	-	-	-	-	-	-	-	-	-	-	-	
	Reclassified Approved Instruments - Debt (Point6 under Note for Regulation 4 to 9)	IORD	-	-	-	-	-	-	-	-	375	-250	-66.67	-66.67
E Approved Investment Subject To Exposure Norms														
	PSU - Equity Shares - Quoted	EAEQ	2,301	673	29.26	29.26	2,301	673	29.26	29.26	1,399	164	11.69	11.69
	Corporate Securities - Equity Shares (ordinary)-Quoted	EACE	101,819	8,272	8.12	8.12	101,819	8,272	8.12	8.12	64,602	13,363	20.69	20.69
	Equity Shares - Promoter Group	EPPG	-	-	-	-	-	-	-	-	-	-	-	
	Corporate Securities - Bonds - Taxable	EPBT	4,303	51	1.18	1.18	4,303	51	1.18	1.18	3,940	196	4.98	4.98
	Corporate Securities - Bonds - Tax free	EPBF	-	-	-	-	-	-	-	-	-	-	-	
	Corporate Securities -Debentures	ECOS	515	10	1.94	1.94	515	10	1.94	1.94	4,117	149	3.63	3.63
	Deposits - Deposit with Scheduled Banks, FI (incl. Bank balance awaiting Investment), CCIL, RBI	ECDB	-	-	-	-	-	-	-	-	-	-	-	
	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	
	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	-	
	Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	
	Application Money	ECAM	-	-	-	-	-	-	-	-	140	-	-	
	Deposits - Money at call and short notice with banks /Repo	ECMR	7,816	63	0.80	0.80	7,816	63	0.80	0.80	11,877	85	0.71	0.71
	Passively Managed Equity ETF (Non Promoter Group)	EETF	1,031	131	12.72	12.72	1,031	131	12.72	12.72	-	-	-	-
	Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	4,707	3	0.06	0.06	4,707	3	0.06	0.06	5,656	14	0.25	0.25
	Net Current Assets (Only in respect of ULIP Business)	ENCA	1,993	-	-	-	1,993	-	-	-	134	-	-	-
F Other than Approved Securities														
	Equity Shares (Incl. Co-op Societies)	OESH	4,485	595	13.28	13.28	4,485	595	13.28	13.28	2,918	252	8.64	8.64
	Equity Shares - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	
	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	-	-	-	-	-	
	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	
	Reclassified Approved Investments - Debt	ORAD	-	-	-	-	-	-	-	-	-	-	-	
	Reclassified Approved Investments - Equity	ORAE	4,060	526	12.95	12.95	4,060	526	12.95	12.95	1,311	-55	-4.20	-4.20
	Passively managed Equity ETF (Non Promoter Group)	OETF	11,921	592	4.97	4.97	11,921	592	4.97	4.97	6,564	799	12.17	12.17
	Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	
TOTAL			223,370	12,167	5.45	5.45	223,370	12,167	5.45	5.45	182,257	18,876	10.36	10.36

No.	Category of Investment	CAT Code	As on 30 June 2021(Current Quarter)				As on 30 June 2021(Year to Date)				As on 30 June 2020 (Year to Date)			
			Investment	Income on Investment	Gross Yield	Net Yield	Investment	Income on Investment	Gross Yield	Net Yield	Investment	Income on Investment	Gross Yield	Net Yield
			(Rs)	(Rs)	%	%	(Rs)	(Rs)	%	%	(Rs)	(Rs)	%	%
1	A Central Government Securities													
	Central Government Bonds	CGSB	136,166	2,597	1.91	1.91	136,166	2,597	1.91	1.91	116,773	2,314	1.98	1.98
	Treasury Bills	CTRB	3,727	30	0.80	0.80	3,727	30	0.80	0.80	8,719	98	1.12	1.12
2	B Government Securities / Other Approved Securities													
	State Government Bonds/ Development Loans	SGBB	11,317	211	1.87	1.87	11,317	211	1.87	1.87	7,390	145	1.96	1.96
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	9,647	200	2.07	2.07	9,647	200	2.07	2.07	9,921	230	2.32	2.32
3	C Housing and Loans to State Govt for housing and fire fighting equipment													
	Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	11,874	269	2.27	2.27	11,874	269	2.27	2.27	14,654	333	2.27	2.27
4	D Infrastructure Investments													
	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	293	5	1.58	1.58	293	5	1.58	1.58	99	5	5.43	5.43
	Infrastructure - PSU - Debentures/ Bonds	IPTD	22,213	462	2.08	2.08	22,213	462	2.08	2.08	22,522	470	2.09	2.09
	Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	3,001	76	2.53	2.53	3,001	76	2.53	2.53	3,008	76	2.52	2.52
	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	-	-	-	-
	Reclassified Approved Instruments - Debt (Point6 under Note for Regulation 4 to 9)	IORD	-	-	-	-	-	-	-	-	-	-	-	-
5	E Approved Investment Subject To Exposure Norms													
	PSU - (Approved Investment)-Equity Shares quoted	EAEQ	206	40	19.48	19.48	206	40	19.48	19.48	223	12	5.43	5.43
	Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Quoted	EACE	3,353	316	9.43	9.43	3,353	316	9.43	9.43	4,877	962	19.73	19.73
	Deposits - Deposit with Scheduled Banks, FI (incl. Bank balance awaiting Investment), CCIL, RBI	ECDB	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities - Bonds - Taxable	EPBT	7,333	146	1.99	1.99	7,333	146	1.99	1.99	7,140	142	1.99	1.99
	Corporate Securities (Approved Investment) -Debentures	ECOS	1,300	32	2.44	2.44	1,300	32	2.44	2.44	2,137	51	2.39	2.39
	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
	Perpetual Debt Instruments of Tier I and II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-
	Application Money	ECAM	-	-	-	-	-	-	-	-	61	-	-	-
	Deposits - Money at call and short notice with banks /Repo	EGBR	2,773	22	0.80	0.80	2,773	22	0.80	0.80	5,147	38	0.73	0.73
	Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	2,431	19	0.80	0.80	2,431	19	0.80	0.80	7,694	36	0.47	0.47
	Passively Managed Equity ETF (Non Promoter Group)	EETF	-	-	-	-	-	-	-	-	-	-	-	-
6	F Other than Approved Securities													
	Equity Shares (incl Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	-	-	-
	Reclassified Approved Investments - Debt	ORAD	-	-	-	-	-	-	-	-	-	-	-	-
	Reclassified Approved Investments - Equity	ORAE	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		215,635	4,425	2.05	2.05	215,635	4,425	2.05	2.05	210,364	4,912	2.34	2.34

Exide Life Insurance Company Limited

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

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

₹ Crores

Sl.No.	Channels	For the quarter ended 30 June 2021			For the quarter ended 30 June 2020			Up to the quarter ended 30 June 2021			Up to the quarter ended 30 June 2020		
		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	-	81	0.04	-	69	0.05	-	81	0.04	-	69	0.05
3	Corporate Agents -Others	-	-	(0.00)	-	-	-	-	-	(0.00)	-	-	-
4	Brokers	4	170,840	31.59	5	13,989	3.02	4	170,840	31.59	5	13,989	3.02
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	1	17,348	3.67	5	22,144	4.30	1	17,348	3.67	5	22,144	4.30
7	IMF	-	-	-	-	-	-	-	-	-	-	-	-
	Total (A)	5	188,269	35.30	10	36,202	7.37	5	188,269	35.30	10	36,202	7.37
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	5	188,269	35.30	10	36,202	7.37	5	188,269	35.30	10	36,202	7.37

Note:

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

Exide Life Insurance Company Limited

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

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

₹ Crores

Sl.No.	Channels	For the quarter ended 30 June 2021		For the quarter ended 30 June 2020		Up to the quarter ended 30 June 2021		Up to the quarter ended 30 June 2020	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	9,404	86.18	12,981	66.44	9,404	86.18	12,981	66.44
2	Corporate Agents-Banks	1,672	5.36	1,683	3.28	1,672	5.36	1,683	3.28
3	Corporate Agents -Others	439	1.08	386	0.69	439	1.08	386	0.69
4	Brokers	5,874	19.74	5,332	11.32	5,874	19.74	5,332	11.32
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	1,793	12.90	1,787	7.38	1,793	12.90	1,787	7.38
7	POS	946	1.25	2,361	3.93	946	1.25	2,361	3.93
8	IMF	-	-	-	-	-	-	-	-
	Total (A)	20,128	126.51	24,530	93.04	20,128	126.51	24,530	93.04
1	Referral (B)	594	1.69	844	1.74	594	1.69	844	1.74
	Grand Total (A+B)	20,722	128.20	25,374	94.78	20,722	128.20	25,374	94.78

Note:

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

Exide Life Insurance Company Limited

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

**FORM : L39-Data on settlement of claims (Apr to Jun-21)**

₹ Crores

Ageing of Claims (Individual)

Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	6,502	609	105	4	-	-	7,220	90.24
2	Survival Benefit	9,737	1,541	1	-	-	-	11,279	45.94
3	For Annuities / Pension **	1,410	44	41	70	-	-	1,565	1.82
4	For Surrender (Incl Foreclosures)	-	7,738	12	-	-	-	7,750	133.21
5	Other benefits (rider)	-	1,080	-	-	-	-	1,080	0.63
1	Death Claims *	-	1,414	34	26	-	-	1,474	62.89

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

** Based on payments

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

Ageing of Claims (Group)

Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	-	-	-	-	-	-	-	-
5	Other benefits	-	3	-	-	-	-	3	0.16
6	Other benefits - GRTY / SUPN **	-	80	-	-	-	-	80	1.11
1	Death Claims *	-	1,400	-	-	-	-	1,400	63.43

* 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

FORM L-40 - : Claims data for Life (Apr to Jun-21)

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-21)	63	97	476	326	270	-
2	Unclaimed adjusted from Opening Balance	-	-	-	-	-	-
3	Claims reported during the period	1,860	7,208	11,701	1,434	7,536	1,092
4	Claims Settled during the period	1,474	7,220	11,279	1,565	7,750	1,080
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 Rejected / Written Back	-	-	-	-	-	-
7	Claims transferred Unclaimed A/c	-	-	-	-	-	-
	Claims O/S at End of the period	449	85	898	195	56	12
	Less than 3 months	435	84	897	13	56	12
	3 months to 6 months	14	1	1	150	-	-
	6 months to 1 year	-	-	-	32	-	-
	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-21)	-	-	-	-	-	-
2	Unclaimed adjusted from Opening Balance	-	-	-	-	-	-
3	Claims reported during the period	1,421	-	-	-	-	83
4	Claims Settled during the period	1,400	-	-	-	-	83
5	Claims Repudiated during the period	-	-	-	-	-	-
a	Less than 3 years from the date of acceptance of risk	-	-	-	-	-	-
b	Grater than 3 year from the date of acceptance of risk	-	-	-	-	-	-
6	Claims transferred Unclaimed A/c	-	-	-	-	-	-
	Claims O/S at End of the period	21	-	-	-	-	-
	Less than 3 months	21	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-
	6 months to 1 year	-	-	-	-	-	-
	1 year and above	-	-	-	-	-	-

Exide Life Insurance Company Limited

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



FORM : L41 - Grievance Disposal

SI No.	Particulars	Opening Balance as on 01 April 2021	Additions during the quarter	Complaints Resolved / settled during the quarter				Complaints Pending at as on 30 June 2021	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected	Duplicate		
1	Complaints made by customers								
a)	Death Claims	-	4	1	2	1	-	-	4
b)	Policy Servicing	-	4	1	1	2	-	-	4
c)	Proposal Processing	-	4	4	-	-	-	-	4
d)	Survival Claims	-	11	5	3	3	-	-	11
e)	ULIP Related	-	-	-	-	-	-	-	-
f)	Unfair Business Practices	-	355	60	129	148	18	-	355
g)	Others	-	26	9	7	9	1	-	26
	Total Number of complaints	-	404	80	142	163	19	-	404

2	Total No. of policies during previous year	25,374
3	Total No. of claims during previous year	684
4	Total No. of policies during current year	20,722
5	Total No. of claims during current year	1,860
6	Total No. of Policy Complaints (Current Year) per 10,000 policies (Current Year)	2
7	Total No. of Claim Complaints (Current Year) per 10,000 claims registered (Current Year)	22

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

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

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

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

i. Individual Business

	Sep-20		Dec-20		Mar-21		Jun-21	
	Min	Max	Min	Max	Min	Max	Min	Max
1. Life- Participating policies	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
2. Life- Non-participating Policies	6.00%	7.65%	6.00%	7.65%	6.00%	7.65%	6.00%	7.65%
3. Annuities- Participating policies	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
4. Annuities – Non-participating policies	4.50%	6.75%	4.50%	6.75%	4.50%	6.75%	4.50%	6.75%
5. Annuities- Individual Pension Plan	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
6. Unit Linked	6.00%	6.00%	6.00%	6.00%	6.25%	6.25%	6.25%	6.25%
7. Health Insurance	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%

ii. Group Business

Mortality Rates : the mortality rates used for each segment ¹

1. Life- Participating policies	100.00%	148.50%	100.00%	148.50%	100.00%	148.50%	100.00%	148.50%
2. Life- Non-participating Policies	27.39%	148.50%	27.39%	148.50%	27.39%	148.50%	27.39%	148.50%
3. Annuities- Participating policies	63.00%	70.00%	63.00%	70.00%	63.00%	70.00%	63.00%	70.00%
4. Annuities – Non-participating policies	63.00%	70.00%	63.00%	70.00%	63.00%	70.00%	63.00%	70.00%
5. Annuities- Individual Pension Plan	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
6. Unit Linked	54.90%	100.00%	54.90%	100.00%	54.90%	100.00%	54.90%	100.00%
7. Health Insurance ²	107.13%	224.40%	107.13%	224.40%	107.13%	224.40%	107.13%	224.40%

ii. Group Business

Expense : (all are per policy unless otherwise mentioned)

1. Life- Participating policies	849.972	866.804	858.347	866.804	866.804	875.345
	Some products have additional expense related to premium amount	Some products have additional expense related to premium amount	Some products have additional expense related to premium amount	Some products have additional expense related to premium amount	Some products have additional expense related to premium amount	Some products have additional expense related to premium amount
	555	566.2127	561	566.2127	571.7918	571.7918
2. Life- Non-participating Policies	849.972	866.804	858.347	866.804	866.804	875.345
	Some products have additional expense related to premium amount	Some products have additional expense related to premium amount	Some products have additional expense related to premium amount	Some products have additional expense related to premium amount	Some products have additional expense related to premium amount	Some products have additional expense related to premium amount
	289	295	292	295	297	297
3. Annuities- Participating policies	-	-	-	-	-	-
4. Annuities – Non-participating policies	392	400	396	400	404	404
5. Annuities- Individual Pension Plan	850	867	858.35	867	875	875
6. Unit Linked ³	818.22	834.42	826.28	834.42	842.642	842.642
	Some products have additional expense related to premium amount	Some products have additional expense related to premium amount	Some products have additional expense related to premium amount	Some products have additional expense related to premium amount	Some products have additional expense related to premium amount	Some products have additional expense related to premium amount
	527	537	532	537	542	542
7. Health Insurance	583	594	589	594.42	600.28	600
ii. Group Business (Term Assurance)	17.55	90.41	17.72	90	18.08	91.30

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 (2012 -2014) (modified) UL.

2) The morbidity assumption used in valuation varies from 110% to 192.5% of CIBT 93 rates and 100% of K₁ factor (proportion of Post-CI deaths out of total deaths at age x in any year).

3) In addition to this in respect of Unit Linked policies, additional expenses varying from 0.3% to 0.8% to unit balance based on type of fund was also allowed. In respect of traditional paid up policies, expenses @40% of that of inforce policy expense was allowed for in the valuation as at 21 June 2021. 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 21-June 2021.

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.
 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.
 Both allowed for in the valuation of participating business. Taxes charged were at **12.5% Base Rate** + applicable Surcharge + Education Cess
 Set up assumed 2 - 3 month reporting delay in respect of death claims based on Line of Business

5) Policyholders Reasonable Expectations
 6) Taxation and Shareholder Transfers
 7) Basis of provisions for Incurred But Not Reported (IBNR)
 8) Change in Valuation Methods or Bases (comparison to valuation bases as at 31 March 2021)

i. Individuals Assurances

	Jun-21	
	Min	Max
1. Interest	No Change	No Change
Participating	No Change	No Change
Non participating	No Change	No Change
2. Expenses	No change other than allowing for implied inflation	No change other than allowing for implied inflation
3. Inflation	No Change	No Change
ii. Annuities		
1. Interest	No Change	No Change
a. Annuity in payment	No Change	No Change
b. Annuity during deferred period	No Change	No Change
c. Pension : All Plans	No Change	No Change
2. Expenses	No change other than allowing for implied inflation	No change other than allowing for implied inflation
3. Inflation	No Change	No Change
iii. Unit Linked		
1. Interest	No Change	No Change
2. Expenses	No change other than allowing for implied inflation	No change other than allowing for implied inflation
3. Inflation	No Change	No Change
iv. Health		
1. Interest	No Change	No Change
2. Expenses	No change other than allowing for implied inflation	No change other than allowing for implied inflation
3. Inflation	No Change	No Change
v. Group		
1. Interest	No Change	No Change
2. Expenses	No change other than allowing for implied inflation	No change other than allowing for implied inflation
3. Inflation	No Change	No Change