



EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

IGAAP
Financial Statement
2019-2020

Auditors' Report

INDEPENDENT AUDITOR'S REPORT

To the Members of Edelweiss Tokio Life Insurance Company Limited

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Edelweiss Tokio Life Insurance Company Limited ("the Company"), which comprise the Balance Sheet as at 31st March, 2020, the related Revenue Account (also called the "Policyholders' Account" or the "Technical Account"), the Profit and Loss Account (also called the "Shareholders' Account" or "Non-Technical Account") and the Receipts and Payments Account for the year then ended, and a summary of the significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us the aforesaid financial statements give the information required by the Insurance Act, 1938 as amended by the Insurance Laws (Amendment) Act, 2015 read with Insurance Regulatory and Development Authority of India circular IRDAI/F&A/CIR/FA/059/03/2015 dated 31 March 2015 (the "Insurance Act"), the Insurance Regulatory and Development Authority Act (the "IRDAI Act"), the Insurance Regulatory and Development Authority (Preparation of Financial Statements and Auditor's Report of Insurance Companies) Regulations, 2002 (the "IRDAI Financial Statements Regulations"), orders/directions issued by the Insurance Regulatory and Development Authority of India (the "IRDAI"/"Authority") in this regard and the Accounting Standards specified under Section 133 of the Companies Act, further amended by Companies (Accounting Standard) Amendment Rules, 2016 and read with Rule 7 of the Companies (Accounts) Rules, 2014 to the extent applicable and in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, as applicable to Insurance Companies:

- (i) in case of Balance Sheet, of the state of affairs of the Company as at 31 March 2020;
- (ii) in case of Revenue Account, of the Surplus for the year ended on that date;
- (iii) in case of Profit and Loss Account, of the loss for the year ended on that date; and
- (iv) in case of Receipts and Payments Account, of the receipts and payments for the year ended on that date.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ("ICAI") together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Companies Act, 2013 and the Rules thereunder, the Insurance Act, the IRDAI Act, the IRDAI Financial Statements Regulations and other regulations orders/directions issued by IRDAI, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the financial statements.



Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of financial statements for the financial year ended on 31 March, 2020. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Based on our audit, we have determined that there are no key audit matters to be communicated.

Other Matter

The actuarial valuation of liabilities for life policies in force and for policies in respect of which premium has been discontinued but liability exists as at 31 March 2020 is the responsibility of the Company's Appointed Actuary (the "Appointed Actuary"). The actuarial valuation of these liabilities for life policies in force and for policies in respect of which premium has been discontinued but liability exists as at 31st March, 2020 has been duly certified by the Appointed Actuary and in his opinion, the assumptions for such valuation are in accordance with the guidelines and norms issued by the Authority and the Institute of Actuaries of India in concurrence with the Authority. We have relied upon Appointed Actuary's certificate in this regard for forming our opinion on the valuation of liabilities for life policies in force and for policies in respect of which premium has been discontinued but liability exists in financial statements of the Company.

Our opinion is not modified in respect of the above matters.

Information Other than the Financial Statements and Auditor's Report Thereon

The Company's Board of Directors is responsible for the preparation of the other information. The other information comprises the information included in the Annual Report but does not include the financial statements and our auditor's report thereon. We have been provided with the Management Report, Board's Report and Secretarial Audit Report as on the date of signing this report.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. Based on our verification of the above referred reports, we did not come across any material inconsistency therein as compared to the financial statements and accordingly, we have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

The Company's Board of Directors is responsible for the matters stated in section 134(5) of the Companies Act, 2013 with respect to the preparation of these financial statements, that give a true and fair view of the financial position, financial performance and receipts and payment of the Company in accordance with the accounting principles generally accepted in India, including the provisions of the Insurance Act, IRDAI Act, IRDAI Financial Statements Regulations, orders/directions issued by IRDAI /Authority in this regard and the Accounting Standards specified under Section 133 of the Act, further amended by Companies (Accounting Standard) Amendment Rules, 2016 and read with Rule 7 of the Companies (Accounts) Rules, 2014 to the extent applicable. This responsibility also



includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Board of Directors is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

That Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal financial controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Company has internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Company to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.



- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

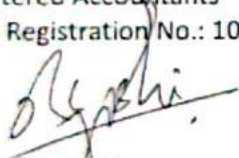
Report on Other Legal and Regulatory Requirements

1. As required by the IRDAI Financial Statements Regulations, we have issued a separate certificate dated certifying the matters specified in paragraphs 3 and 4 of Schedule C to the IRDAI Financial Statements Regulations.
2. As required by IRDAI Financial Statements Regulations read with Section 143(3) of the Act, we report that:
 - i) we have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and have found them to be satisfactory;
 - ii) in our opinion proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books;
 - iii) as the Company's financial accounting system is centralized, no returns for the purposes of our audit are prepared at the branches of the Company;
 - iv) the Balance Sheet, the Revenue Account, the Profit and Loss Account and the Receipts and Payments Account dealt with by this report are in agreement with the books of account;
 - v) in our opinion, the aforesaid financial statements comply with the Accounting Standards specified under section 133 of the Act, further amended by Companies (Accounting Standard) Amendment Rules, 2016 and read with Rule 7 of the Companies (Accounts) Rules, 2014 to the extent they are not inconsistent with the accounting principles prescribed in the IRDAI Financial Statements Regulations and orders/directions issued by the IRDAI in this regard;
 - vi) in our opinion and to the best of our information and according to the explanations given to us, investments have been valued in accordance with the provisions of the Insurance Act, the IRDAI Financial Statements Regulations and/or orders/directions issued by the IRDAI in this regard;
 - vii) in our opinion the accounting policies selected by the Company are appropriate and are in compliance with the applicable Accounting Standards specified under section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014 (as amended) and with the accounting principles prescribed in IRDAI Financial Statements Regulations and orders/directions issued by the IRDAI in this regard.



- viii) on the basis of the written representations received from the directors, as on 31 March, 2020 and taken on record by the Board of Directors, none of the directors is disqualified as on 31 March 2020 from being appointed as a director in terms of section 164(2) of the Act;
- ix) with respect to the adequacy of the internal financial controls over financial reporting of the Company and the operating effectiveness of such controls, refer to our separate report in "Annexure A".
- x) We are informed that the Company being an insurance company, the remuneration payable to the Managing Director is governed by the provisions of Section 34A of the Insurance Act, 1938 and is subject to the approval of the IRDAI authority and therefore the requirements of section 197(16) of the Companies Act, 2013 are not applicable.
- xi) with respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:
- a) The Company has disclosed the impact of pending litigations on its financial position as per Note C.1 in the Notes to Accounts to the Financial Statements.
- b) Based on the information & explanations provided to us, the Company was not required to make any provisions for material foreseeable losses, in respect of any other long term contracts including the interest rate future contracts entered into.
- c) The Company was not required to deposit or pay any dues in respect of the Investor Education and Protection Fund during the year.

For K.S. Aiyar & Co
Chartered Accountants
Firm Registration No.: 100186W


Rajesh S. Joshi
Partner

Membership No. 038526

UDIN: 20038526 AAAABD 3096

Place: Mumbai

Date: 23 June 2020



For V Sankar Aiyar & Co
Chartered Accountants
Firm Registration No.: 109208W

G
SANKAR 

G. Sankar
Partner

Membership No. 046050

UDIN: 20046050 AAAADK 3245

Place: Mumbai

Date: 23 June 2020

Annexure - A to the Auditors' Report

Report on the Internal Financial Controls under Clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013 ("the Act")

We have audited the internal financial controls over financial reporting of Edelweiss Tokio Life Insurance Company Limited ("the Company") as of 31 March 2020 in conjunction with our audit of the financial statements of the Company for the year ended on that date.

Management's Responsibility for Internal Financial Controls

The Company's management is responsible for establishing and maintaining internal financial controls based on the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls over Financial Reporting issued by the Institute of Chartered Accountants of India ('ICAI'). These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to company's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013.

Auditors' Responsibility

Our responsibility is to express an opinion on the Company's internal financial controls over financial reporting based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls over Financial Reporting (the "Guidance Note") and the Standards on Auditing, issued by ICAI and deemed to be prescribed under section 143(10) of the Companies Act, 2013, to the extent applicable to an audit of internal financial controls, both applicable to an audit of Internal Financial Controls and, both issued by the Institute of Chartered Accountants of India. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether internal financial controls with reference to financial statements of the Company were established and maintained and if such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system over financial reporting and their operating effectiveness. Our audit of internal financial controls over financial reporting included obtaining an understanding of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Company's internal financial controls system over financial reporting.

Meaning of Internal Financial Controls over Financial Reporting

A company's internal financial control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A Company's internal financial control over financial reporting includes those policies and procedures



that (1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the company; (2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the company are being made only in accordance with authorisations of management and directors of the company; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorised acquisition, use, or disposition of the company's assets that could have a material effect on the financial statements.

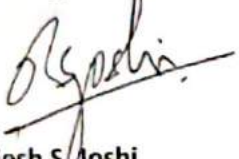
Inherent Limitations of Internal Financial Controls Over Financial Reporting

Because of the inherent limitations of internal financial controls over financial reporting, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial control over financial reporting may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

Opinion

In our opinion, the Company has, in all material respects, internal financial controls with reference to financial statements and such internal financial controls with reference to financial statements were operating effectively as at 31 March 2020, based on the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India.

For K.S. Aiyar & Co
Chartered Accountants
Firm Registration No.: 100186W


Rajesh S. Joshi
Partner

Membership No. 038526

UDIN: 20038526 AAAAB03096

Place: Mumbai

Date: 23 June 2020



For V Sankar Aiyar & Co.
Chartered Accountants
Firm Registration No.: 109208W

G
SANKAR

G. Sankar
Partner

Membership No. 046050

UDIN: 20046050 AAAA DK3245

Place: Mumbai

Date: 23 June 2020

INDEPENDENT AUDITOR'S CERTIFICATE

(Referred to in paragraph 6 of our Report on Other Legal and Regulatory Requirements forming part of the Independent Auditor's Report dated 23 June 2020)

This certificate is issued to comply with the provisions of paragraph 3 and 4 of Schedule C of the Insurance Regulatory and Development Authority (Preparation of Financial Statements and Auditor's Report of Insurance Companies) Regulations 2002, ("the IRDAI Financial Statements Regulations") read with Regulation 3 of the IRDAI Financial Statements Regulations read with Regulation 3 of the IRDAI Financial Statements Regulations.

The Company's Board of Directors is responsible for complying with the provisions of the Insurance Act, 1938 as amended by the Insurance Laws (Amendment) Act, 2015 read with Insurance Regulatory and Development Authority of India circular IRDAI/F&A/CIR/FA/059/03/2015 dated March 31, 2015 (the "Insurance Act"), the Insurance Regulatory and Development Authority Act, 1999 (the "IRDAI Act"), the IRDAI Financial Statements Regulations, orders/directions issued by the Insurance Regulatory and Development Authority of India (the "IRDAI") which includes the preparation of the Management Report. This includes collecting, collating and validating data and designing, implementing and monitoring of internal controls suitable for ensuring compliance as aforesaid

Our responsibility for the purpose of this certificate is limited to certifying matters contained in paragraphs 3 and 4 of Schedule C of the Regulations. We conducted our examination in accordance with the Guidance Note on Audit Reports and Certificates for Special Purposes issued by the Institute of Chartered Accountants of India (the 'ICAI'), which include the concepts of test checks and materiality.

In accordance with the information and explanations given to us and to the best of our knowledge and belief and based on our examination of the books of account and other records maintained **EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED** ("the Company") for the year ended 31 March 2020, we certify that:

1. We have reviewed the Management Report attached to the financial statements for the year ended 31 March 2020, and on the basis of our review, there is no apparent mistake or material inconsistencies with the financial statements;
2. Based on the management representations and compliance certificates submitted to the Board of Directors by the officers of the Company charged with compliance and the same being noted by the Board, we certify that the Company has complied with the terms and conditions of registration stipulated by IRDAI;
3. We could not verify the cash balances and money instruments on hand, by the actual inspection, as at the year-end due to Lockdown situation on account of Covid 19. As at the year end, for verification of such cash balance and money instruments on hand, we have relied on the certificate/confirmations received from the Branches of the Company and/or on the basis of subsequent deposit/realisation thereof in the Bank accounts of the Company. Securities relating to the Company's investments as at 31 March 2020, were verified by us



on the basis of certificates/confirmations received from the Custodian and/ or Depository Participants appointed by the Company, as at 31 March 2020, the Company does not have reversions and life interests;

4. The Company is not a trustee of any trust; and
5. No part of the assets of the Policyholders' Funds has been directly or indirectly applied in contravention to the provisions of the Insurance Act, relating to the application and investments of the Policyholders' Funds.

This certificate is issued to comply with Schedule C of the Insurance Regulatory and Development Authority (Preparation of Financial Statements and Auditor's Report of Insurance Companies) Regulations 2002, ("the IRDAI Financial Statements Regulations") read with Regulation 3 of the IRDAI Financial Statements Regulation and is not intended to be used or distributed for any other purpose.

For K.S. Aiyar & Co
Chartered Accountants

Firm Registration No.: 100186W

UDIN:- 20038526AAAAB03096



Rajesh S. Joshi
Partner
Membership No. 038526

Place: Mumbai
Date: 23 June 2020



For V Sankar Aiyar & Co.
Chartered Accountants

Firm Registration No.: 109208W

G
SANKAR

Digitally signed by G SANKAR
DN: cn=G SANKAR, postalCode=400001, o=V Sankar Aiyar & Co., ou=Chartered Accountants, email=G.SANKAR@VSAIYAR.COM, c=IN
Date: 2020.06.23 11:43:05 +05'30'

G. Sankar
Partner
Membership No. 046050

Place: Mumbai
Date: 23 June 2020

Financial Statements

FORM A-RA
 EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
 Registration Number 147 dated 10 May 2011
 AUDITED REVENUE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2020
 POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)
 Particulars

	Schedule	Current Year (₹ '000)	Previous Year (₹ '000)
Premium earned-net			
(a) Premium	1	1,04,84,847	91,93,110
(b) Reinsurance ceded		(4,46,038)	(3,02,258)
(c) Reinsurance accepted		-	-
Sub Total		1,00,38,809	88,90,852
Income from Investments			
(a) Interest, Dividend & Rent (Net)		15,57,797	11,01,603
(b) Profit on sale / redemption of investments		12,57,552	8,22,044
(c) (Loss on sale / redemption of investments)		(6,66,636)	(8,94,950)
(d) Transfer /Gain/(Loss) on revaluation / change in fair value*		(16,05,701)	3,35,100
Sub Total		5,43,012	13,63,797
Other Income			
Contribution from Shareholders' Account towards Excess EOM		24,27,305	20,19,869
Contribution from Shareholders' Account		8,26,567	14,13,800
Income on Unclaimed amount of Policyholders		1,364	1,406
Other Income		13,196	19,460
Sub Total		32,68,432	34,54,535
Total (A)		1,38,50,253	1,37,09,184
Commission Expenses	2	7,89,611	6,59,821
Operating Expenses related to Insurance Business	3	56,92,878	50,17,860
GST/Service Tax on Charges		61,158	49,737
Provision for Doubtful debts		5,661	2,313
Bad debt written off		-	-
Provision for Tax		-	-
Provisions (other than taxation)			
(a) For diminution in the value of investments (Net)		-	-
(b) Provision for Standard and non standard assets		98,295	-
Total (B)		66,47,605	57,29,731
Benefits Paid (Net)	4	8,80,132	6,68,525
Interim Bonuses Paid		288	132
Change in valuation of liability in respect of life policies			
(a) Gross **		61,61,590	74,95,973
(b) Amount ceded in Reinsurance		(80,366)	(3,54,634)
(c) Amount accepted in Reinsurance		-	-
Total (C)		69,61,644	78,09,996
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		2,41,004	1,69,457
Appropriations			
Transfer to Shareholders' Account		2,29,654	1,55,434
Transfer to Other Reserves		-	-
Balance being Funds for Future Appropriations (PAR)		11,350	14,023
Total (D)		2,41,004	1,69,457

NOTES:

* Represents the deemed realised gain as per norms specified by the Authority.

**represents Mathematical Reserves after allocation of bonus [The bonus is ₹ 3,09,386 thousands for the current year (previous year ₹ 2,13,824 thousands)]

The total surplus is disclosed below:

(a) Interim Bonuses Paid :	288	132
(b) Allocation of Bonus to Policyholders :	3,09,386	2,13,824
(c) Surplus shown in the Revenue Account :	2,41,004	1,69,457
(d) Total Surplus [(a) + (b) + (c)]	5,50,678	3,83,413

Significant Accounting Policies and Notes to Accounts

16

Schedules referred to above and the notes to accounts form an integral part of the Accounts.

As required by erstwhile Section 40-B(4) of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015 read with Expenses of Management of Insurers transacting life insurance business Regulations, 2016, we certify that allowable expenses of management in respect of life insurance business in India by the Company have been debited to the Policyholders' Revenue Account.

As per our report of even date

For K.S. Aiyar & Co.
 Chartered Accountants
 Firm Regd. No.: 100186W

Rajesh S. Joshi
 Partner

Membership No. 002526

For V. Sankar Aiyar & Co.
 Chartered Accountants
 Firm Regd. No.: 109208W

G SANKAR

G. Sankar
 Partner
 Membership No. 046050

For and on behalf of the Board of Directors

RASHESH
 CHANDRAKA
 NT SHAH

Rashesh Shah
 Chairman
 DIN:00008322

SUMIT RAI

Sumit Rai
 Managing Director & CEO
 DIN: 08131728

NILESH
 TULSIDAS
 SAMPAT

Nilesh Sampat
 Chief Financial Officer

SWADESH
 AGRAWAL

Swadesh Agrawal
 Company Secretary

Rujan
 Harchand
 Panjwani

Rujan Panjwani
 Vice Chairman
 DIN: 00237366

KAMALA
 KANTHARAJ

Kamala. K.
 Director
 DIN: 07917801

subhrajit
 mukhopadhyay

Subhrajit Mukhopadhyay
 Appointed Actuary



FORM A-PL
 EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
 Registration Number 147 dated 10 May 2011
 AUDITED PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 MARCH 2020
 SHAREHOLDERS' ACCOUNT (NON-TECHNICAL ACCOUNT)

Particulars	Schedule	Current Year (₹ '000)	Previous Year (₹ '000)
Amounts transferred from the Policyholders' Account (Technical Account)		2,29,654	1,55,434
Income from Investments			
(a) Interest, Dividend & Rent (Net)		4,87,184	6,76,455
(b) Profit on sale / redemption of investments		2,29,266	1,75,395
(c) (Loss on sale / redemption of investments)		(81,880)	(2,48,859)
(d) Transfer /Gain/(Loss) on revaluation / change in fair value		-	-
Sub Total		6,34,570	6,02,991
Other Income		735	-
TOTAL(A)		8,64,459	7,58,425
Expense other than those directly related to the insurance business	3A	10,386	11,733
Contribution towards the remuneration of MD/CEOs/WTDs		31,514	19,290
Bad debts written off		-	-
Provisions (Other than taxation)			
(a) For diminution in the value of investments (Net)		4,20,236	-
(b) Provision for doubtful debts		-	-
(c) Others		-	-
Contribution to the Policyholders' Account towards Excess EOM		24,27,305	20,19,869
Contribution to the Policyholders' Account		8,26,567	14,13,800
TOTAL(B)		37,16,008	34,64,692
Profit / (Loss) before Tax		(28,51,548)	(27,06,267)
Provision for Taxation			
For current year		-	-
For earlier years		-	-
Profit / (Loss) after Tax		(28,51,548)	(27,06,267)
Appropriations			
(a) Balance at the beginning of the year		(1,10,81,431)	(83,75,165)
(b) Interim dividends paid during the year		-	-
(c) Proposed final dividend		-	-
(d) Dividend distribution tax		-	-
(e) Transfer to reserves / other accounts		-	-
Profit/(Loss) carried to the Balance Sheet		(1,10,81,431)	(83,75,165)
Earnings per share of face value ₹ 10 - Basic/Diluted		(9.12)	(8.66)
(Refer note no. 16 of Schedule 16)			

Significant Accounting Policies and Notes to Accounts 16
 Schedules referred to above and the notes to account form an integral part of the Accounts.

As per our report of even date

For K.S. Aiyar & Co.
 Chartered Accountants
 Firm Regd. No.: 100786W

Rajesh S. Aiyar
 Partner
 Membership No. 038526



Mumbai
 Dated: June 23, 2020

For V. Sankar Aiyar & Co.
 Chartered Accountants
 Firm Regd. No.: 109208W

G SANKAR
 G. Sankar
 Partner
 Membership No. 046050

For and on behalf of the Board of Directors

RASHESH
 CHANDRAKA
 NT SHAH
 Rashesh Shah
 Chairman
 DIN: 00008322

SUMIT RAI
 Sumit Rai
 Managing Director & CEO
 DIN: 08131728

NILESH
 TULSIDAS
 SAMPAT
 Nilesh Sampat
 Chief Financial Officer

SWADESH
 AGRAWAL
 Swadesh Agrawal
 Company Secretary

Rujan
 Harchand
 Panjwani
 Rujan Panjwani
 Vice Chairman
 DIN: 00237366

KAMALA
 KANTHARAJ
 Kamala K.
 Director
 DIN: 07917801

Subhrajit
 Mukhopadhyay
 Subhrajit Mukhopadhyay
 Appointed Actuary

FORM A-BB
EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
Registration Number 147 dated 10 May 2011
AUDITED BALANCE SHEET AS AT 31 MARCH 2020
Particulars

	Schedule	Current Year (₹ '000)	Previous Year (₹ '000)
SOURCES OF FUND			
Shareholders' Funds:			
Share Capital	5	31,26,209	31,26,209
Reserves and Surplus	6	1,68,82,622	1,68,48,478
Credit/(Debit) Fair Value Change Account		(30,102)	12,775
Sub Total		1,99,78,729	1,99,87,462
Borrowings			
Policyholders' Funds:			
Credit/(Debit) Fair Value Change Account		67,260	3,061
Policy Liabilities		1,99,52,227	1,48,34,417
Insurance Reserves		-	-
Provision for Linked Liabilities		76,22,632	55,03,750
Add: Credit/(Debit) Fair Value Change Account		(12,55,292)	3,50,409
Total Provision for Linked Liabilities		63,67,340	58,54,159
Sub Total		2,63,86,827	2,06,91,637
Funds for Discontinued Policies			
Discontinued on account of non-payment of premium - Linked		10,49,448	5,99,214
Funds for Future Appropriations (PAR)		48,824	37,474
Total		4,74,63,828	4,13,15,786
APPLICATION OF FUNDS			
Investments			
Shareholders'	8	37,51,952	66,89,467
Policyholders'	8A	1,96,55,903	1,57,24,896
Assets Held to Cover Linked Liabilities	8B	74,16,789	64,53,373
Loans	9	98,338	52,716
Fixed Assets	10	10,78,554	9,82,444
Current Assets			
Cash and Bank Balances	11	9,04,592	9,73,959
Advances and Other Assets	12	29,55,815	23,22,393
Sub Total (A)		38,60,407	32,96,352
Current Liabilities	13	23,12,629	29,50,719
Provisions	14	18,466	14,171
Sub Total (B)		23,31,095	29,64,890
Net Current Assets (C) = (A-B)		15,29,312	3,31,462
Miscellaneous Expenditure (To the extent not written off or adjusted)			
Debit Balance in Profit & Loss Account (Shareholders' Account)	15	-	-
Debit Balance in Revenue Account (Policyholders' Account)		1,39,32,979	1,10,81,431
Total		4,74,63,828	4,13,15,786
Contingent Liabilities - Refer note 1 of Schedule 16 (C)			
Significant Accounting Policies and Notes to Accounts			
Schedules referred to above and the notes to accounts form an integral part of the Accounts.			

As per our report of even date

For K.S. Aiyar & Co.
Chartered Accountants
Firm Regd. No.: 100186W

Rajesh S. Doshi
Partner
Membership No. 0385264



Mumbai
Dated: June 23, 2020

For V. Sankar Aiyar & Co.
Chartered Accountants
Firm Regd. No.: 109208W

G SANKAR
Partner
Membership No. 046050

For and on behalf of the Board of Directors

RASHESH
CHANDRAKANT
SHAH

Rashesh Shah
Chairman
DIN: 00008322

SUMIT RAI
Managing Director & CEO
DIN: 08131728

NILESH
TULSIDAS
SAMPAT
Chief Financial Officer

SWADESH
AGRAWAL
Company Secretary

Rujan
Harchand
Panjwani

Rujan Panjwani
Vice Chairman
DIN: 00237366

KAMALA
KANTHARA
J

Kamala K.
Director
DIN: 07917801

Subhrajit
Mukhopadhyay
Appointed Actuary

RECEIPTS AND PAYMENTS ACCOUNT FOR THE PERIOD ENDED 31 MARCH 2020 (DIRECT BASIS)

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
A Cash Flows from operating activities:		
1 Premium received from policyholders, including advance receipts	1,00,64,463	91,63,547
2 Other receipts (Other Income)	7,267	11,046
3 Payments to the re-insurance premium, net of commission and claims	(1,45,175)	(88,164)
4 Payments of claims / benefits	(12,24,800)	(8,72,035)
5 Payments of commission and brokerage	(8,35,174)	(5,51,865)
6 Payments of other operating expenses	(53,47,518)	(47,76,997)
7 Preliminary and pre-operative expenses	-	-
8 Deposits, advances	(1,94,183)	(39,792)
9 Income taxes (Paid) / Refund	(3,455)	(6,395)
10 Service tax / GST paid	(1,17,010)	(1,41,484)
11 Other payments	(40)	(604)
12 Cash flows before extraordinary items	22,04,376	26,97,257
13 Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	22,04,376	26,97,257
B Cash flows from investing activities:		
1 Purchase of fixed assets	(3,18,990)	(3,34,024)
2 Proceeds from sale of fixed assets	2,452	2,604
3 Purchases of investments	(5,06,88,506)	(3,96,51,110)
4 Loans disbursed	-	-
5 Loans against policies and Employee loan	(39,583)	(23,707)
6 Sales of investments	4,65,37,501	3,48,63,731
7 Repayments received	-	-
8 Rents/Interests/ Dividends received	19,42,552	14,14,823
9 Investments in money market instruments and in liquid mutual funds (Net)	5,22,959	10,69,887
Net cash flow from investing activities	(20,41,615)	(26,57,795)
C Cash flows from financing activities:		
1 Proceeds from issuance of share capital (including share premium)	-	-
2 Proceeds from borrowing	-	-
3 Repayments of borrowing	-	-
4 Interest/dividends paid	-	-
Net cash flow from financing activities	-	-
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents	1,62,761	39,464
Cash and cash equivalents at the beginning of the year	9,87,918	9,48,453
Cash and cash equivalents at the end of the period	11,50,679	9,87,918
Cash and Bank Balance as per Sch 11	9,04,592	9,73,959
Less: Deposit Account - Others	(698)	(657)
Add: Cash and Bank Balances as per Sch 8b	2,46,785	14,616
Cash and cash equivalents at the end of the period	11,50,679	9,87,918

Note: Previous year amounts have been regrouped to conform to current year's classification.

As per our report of even date

For K.S. Aliyar & Co.
Chartered Accountants
Firm Regd. No.: 109286W

Rajesh S. Jadhav
Partner
Membership No. 038525



Mumbai
Dated: June 23, 2020

For V. Sankar Aliyar & Co.
Chartered Accountants
Firm Regd. No.: 109208W

G SANKAR
G. Sankar
Partner
Membership No. 046050

For and on behalf of the Board of Directors

RASHESH
CHANDRAKA
NT SHAH

Rashesh Shah
Chairman
DIN: 00008322

SUMIT
RAI

Sumit Rai
Managing Director & CEO
DIN: 08131728

NEESH
TULSEYAS
SAMPAT

Nilesh Sampat
Chief Financial Officer

SWADESH
AGRAWAL

Swadesh Agrawal
Company Secretary

Rujan Harchand
Panjwani

Rujan Panjwani
Vice Chairman
DIN: 00237366

KAMALA
KANTHARA

Kamala. K.
Director
DIN: 07917801

subhrajit
mukhopadhyay

Subhrajit Mukhopadhyay
Appointed Actuary

Schedules forming part of Financial Statements For the year ended 31 March 2020

SCHEDULE 1

PREMIUM

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
1 First year Premiums	35,18,801	39,01,593
2 Renewal Premiums	66,53,572	46,34,358
3 Single Premiums	3,12,474	6,57,159
Total Premiums	1,04,84,847	91,93,110

All Premium Business is written in India.

SCHEDULE 2

COMMISSION EXPENSES

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
Commission and Remuneration paid		
- First year premiums	5,41,696	4,63,838
- Renewal premiums	1,76,847	1,30,073
-Single premiums	4,623	1,984
Other Commission	-	-
TOTAL	7,23,166	5,95,895
Add: Commission on Re-insurance Accepted	-	-
Less: Commission on Re-insurance Ceded	-	-
Net Commission	7,23,166	5,95,895
Rewards and Remuneration to Agent	66,444	63,926
TOTAL	7,89,610	6,59,821
Break-up of the expenses (Gross) incurred to procure business		
Agents	5,78,326	5,02,450
Brokers	67,101	31,927
Corporate Agency	1,44,139	1,25,444
Referral	-	-
Others - Web Aggregators	44	-
Total	7,89,610	6,59,821

Note:- Refer note 16 B(iv) for accounting policy on commission

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

SCHEDULE 3

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
1 Employees' remuneration & welfare benefits [Refer note 16 (C) (7), (8)]	31,44,329	28,38,982
2 Travel, conveyance and vehicle running expenses	1,76,119	1,80,705
3 Training expenses	1,27,345	1,03,642
4 Rents, rates & taxes	2,54,507	2,36,751
5 Repairs & Maintenance	1,19,249	1,06,572
6 Printing and stationery	30,751	25,615
7 Communication expenses	65,908	63,290
8 Legal & Professional charges	1,33,416	90,887
9 Medical fees	38,809	32,088
10 Auditors' fees, expenses etc.		
(a) as auditor	2,800	2,600
(b) as adviser or in any other capacity, in respect of		
(i) Taxation matters	-	-
(ii) Insurance matters	-	-
(iii) Management services; and	-	-
(c) in any other capacity	763	500
(d) Out of pocket expenses	280	200
11 Advertisement and publicity	4,18,459	3,33,362
12 Bank Charges	22,721	17,103
13 Others		
(a) Business Development, Marketing & Sales Promotion	3,79,482	3,69,307
(b) Stamp duty on policies	62,623	52,223
(c) Information Technology Cost	2,25,364	1,46,754
(d) Business Support Expenses	1,86,373	1,47,440
(e) (Profit)/Loss on sale of Fixed Assets	(1,606)	(183)
(f) Brokerage	-	-
(e) Subscriptions & Membership	-	-
i) Write offs	-	-
i) Others	-	-
(f) General & Other Insurance Expenses	30,064	26,293
14 Depreciation	2,52,610	2,35,296
15 GST/Service Tax expenses	22,512	8,433
TOTAL	56,92,878	50,17,860

SCHEDULE 3A

EXPENSE OTHER THAN THOSE DIRECTLY RELATED TO THE INSURANCE BUSINESS

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
1 Employees' remuneration & welfare benefits	-	-
2 Rents, rates & taxes	1,898	1,243
3 Legal and Professional fee	-	-
4 Bank Charges	553	496
5 Directors Sitting fees	660	700
6 Others	7,275	9,294
TOTAL	10,386	11,733

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

SCHEDULE 4

BENEFITS PAID [NET]

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
1 Insurance Claims		
(a) Claims by Death *	6,91,394	5,23,642
(b) Claims by Maturity	-	-
(c) Annuities/Pension payment	17,498	16,186
(d) Other benefits		
(i) Surrenders	3,80,341	1,61,048
(ii) Survival benefit	54,314	75,207
(iii) Guaranteed addition	-	-
(iv) Loyalty addition	-	-
(v) Others		
Health	8,500	5,498
Withdrawals	1,00,546	79,083
Income on Unclaimed amount of Policyholders	827	1,785
2 (Amount ceded in reinsurance:)		
(a) Claims by Death	(3,59,557)	(1,89,128)
(b) Claims by Maturity	-	-
(c) Annuities/Pension payment	-	-
(d) Other benefits	(13,731)	(4,796)
3 Amount accepted in reinsurance:		
(a) Claims by Death	-	-
(b) Claims by Maturity	-	-
(c) Annuities/Pension payment	-	-
(d) Other benefits	-	-
Total	8,80,132	6,68,525
Benefits paid to claimants:		
1 In India	8,80,132	6,68,525
2 Outside India	-	-
Total	8,80,132	6,68,525

* Claim includes specific claim settlement costs, wherever applicable and litigated claim provisions.

Note:- Refer note 16 B(v) for accounting policy on Benefit

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

SCHEDULE 5

SHARE CAPITAL

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
1 Authorised Capital 325,000,000 Equity Shares of ₹ 10 each (previous year 325,000,000)	32,50,000	32,50,000
2 Issued Capital 312,620,882 Equity Shares of ₹ 10 each (previous year 312,620,882)	31,26,209	31,26,209
3 Subscribed Capital 312,620,882 Equity Shares of ₹ 10 each (previous year 312,620,882)	31,26,209	31,26,209
4 Called-up Capital 312,620,882 Equity Shares of ₹ 10 each (previous year 312,620,882)	31,26,209	31,26,209
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount originally paid up)	-	-
Less : Par value of Equity Shares bought back	-	-
Less : Preliminary Expenses Expenses including commission or brokerage on underwriting or subscription of shares	-	-
Total	31,26,209	31,26,209

SCHEDULE 5A

PATTERN OF SHAREHOLDING

(As certified by the Management)

Shareholder	Current Year		Previous Year	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian-Edelweiss Financial Services Limited	15,94,36,650	51	15,94,36,650	51
• Foreign-Tokio Marine & Nichido Fire Insurance Co. Ltd.	15,31,84,232	49	15,31,84,232	49
TOTAL	31,26,20,882	100	31,26,20,882	100

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

SCHEDULE 6

RESERVES AND SURPLUS

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
1 Capital Reserve	-	-
2 Capital Redemption Reserve	-	-
3 Share Premium		
Opening Balance	1,68,48,478	1,68,48,478
Add: Addition during the year	-	-
Closing Balance	1,68,48,478	1,68,48,478
4 Revaluation Reserve	34,144	-
5 General Reserve		
Less: Debit balance in Profit & Loss Account, if any	-	-
Less: Amount utilized for Buy-back	-	-
6 Catastrophe Reserve	-	-
7 Other Reserves	-	-
8 Balance of profit in Profit and Loss Account	-	-
Total	1,68,82,622	1,68,48,478

SCHEDULE 7

BORROWINGS

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
1 Debentures/Bonds	-	-
2 Banks	-	-
3 Financial Institutions	-	-
4 Others	-	-
Total	-	-

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

SCHEDULE 8

INVESTMENTS - SHAREHOLDERS

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
LONG TERM INVESTMENTS		
1 Government securities and Government guaranteed bonds including Treasury Bills	0	7,47,034
2 Other Approved Securities	-	2,57,045
3 Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	24,577	36,187
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/Bonds	51,581	5,45,406
(e) Other Securities - Bank Deposits	8,86,800	16,31,500
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	4,52,146	4,18,002
4 Investments in Infrastructure and Social Sector	5,95,494	4,00,978
5 Other than Approved Investments \$ @	12,66,808	19,07,089
Sub Total (A)	32,77,406	59,43,241
SHORT TERM INVESTMENTS		
1 Government securities and Government guaranteed bonds including Treasury Bills	-	-
2 Other Approved Securities	0	-
3 Other Investments		
(a) Shares		
(aa) Equity#	1,51,171	3,59,842
(bb) Preference	-	-
(b) Mutual Funds	0.00	5,010
(c) Derivative Instruments	-	-
(d) Debentures/Bonds	8,006	9,129
(e) Other Securities - Bank Deposits / CBLO	2,04,400	2,93,558
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
4 Investments in Infrastructure and Social Sector	8,984	17,356
5 Other than Approved Investments #	1,01,985	61,331
Sub Total (B)	4,74,546	7,46,226
Total (A+B)	37,51,952	66,89,467
In India	37,51,952	66,89,467
Total	37,51,952	66,89,467

NOTES:

- Aggregate book value (Historical cost) and market value of Investments, other than Equity, AIF InvIT, SR and Mutual fund:
 Book Value (Historical cost) 31,81,589 53,49,057
 Market Value 28,25,602 53,98,702
- Book Value (Historical cost) and market value of Equity, AIF InvIT, SR and Mutual fund:
 Book Value (Historical cost) 9,55,231 13,33,297
 Market Value 9,25,129 13,46,072
- Includes Investment in
 \$ of Rs.3,72,274 thousands in Non Convertible Debentures (NCD) of Fellow subsidiaries (previous year Rs. 300,000 Thousands)
 * of Rs.91,027 thousands in Non Convertible Debentures (NCD) of Fellow subsidiaries (previous year Rs 4,49,754 Thousands)
 \$ of Rs. 3,21,370 thousands in unlisted Equity shares (previous year Rs. 4,22,902 Thousands)
 # in equity shares amounting to Rs. 111 thousands through corporate action awaiting listing as on balance sheet date (previous year Rs. 5,029 thousand)
 @Includes Investments in NCD of Dewan Housing Finance Ltd. and Reliance Infrastructure Ltd. which are net of provision for diminution in value of investments.
- Note:- Refer note 16 B(vi) for accounting policy on Investments.

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

SCHEDULE 8A

INVESTMENTS - POLICYHOLDERS

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
LONG TERM INVESTMENTS		
1 Government securities and Government guaranteed bonds including Treasury Bills	1,31,83,772	1,12,65,360
2 Other Approved Securities	6,91,646	2,02,281
3 Other Investments		
(a) Shares		
(i) Equity	-	-
(ii) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/Bonds #	4,24,697	1,44,392
(e) Other Securities - Bank Deposits	15,67,500	7,44,500
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
4 Investments in Infrastructure and Social Sector	21,04,754	13,96,544
5 Other than Approved Investments §	4,75,020	3,45,537
Sub Total (A)	1,84,47,389	1,40,98,614
SHORT TERM INVESTMENTS		
1 Government securities and Government guaranteed bonds including Treasury Bills	0	98,686
2 Other Approved Securities	-	-
3 Other Investments		
(a) Shares		
(i) Equity *	2,84,763	5,36,724
(ii) Preference	-	-
(b) Mutual Funds	0	1,26,874
(c) Derivative Instruments	-	-
(d) Debentures/Bonds	0	63,693
(e) Other Securities - Bank Deposits / CBLO	5,00,488	6,00,598
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate^	-	50,160
4 Investments in Infrastructure and Social Sector	3,64,345	50,900
5 Other than Approved Investments#	58,918	98,647
Sub Total (B)	12,08,514	16,26,282
Total (A+B)	1,96,55,903	1,57,24,896
1 In India	1,96,55,903	1,57,24,896
2 Outside India	-	-
Total	1,96,55,903	1,57,24,896

NOTES:

- Aggregate book value (Historical cost) and market value of Investments, other than Equity, AIF InvIT, SR and Mutual fund:
 Book Value (Historical cost) 1,85,71,142 1,45,12,585
 Market Value 1,99,90,701 1,46,56,050
- Book Value (Historical cost) and market value of Equity, AIF InvIT, SR and Mutual fund:
 Book Value (Historical cost) 10,83,836 11,84,866
 Market Value 10,75,648 11,90,209
- Includes Investments
 # of ₹ 42,058 thousands in Non Convertible Debentures (NCD) of Fellow subsidiaries (previous year ₹ 50,000 thousands)
 * in equity shares amounting to ₹ 164 thousands through corporate action awaiting listing as on balance sheet date (previous year ₹ 3,100 thousands)
 § of ₹ 1,14,790 thousands in unlisted Equity shares (previous year ₹ 1,14,790)
 ^ of ₹ NIL in units of REIT awaiting listing as on balance sheet date (previous year ₹ 50,160 thousands)
 @ Includes Investments in NCD of Reliance Infrastructure Ltd. which are net of provision for diminution in value of investments.
- Note:- Refer note 16 B(vi) for accounting policy on Investments.

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

SCHEDULE 8B

ASSETS HELD TO COVER LINKED LIABILITIES

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
LONG TERM INVESTMENTS		
1 Government securities and Government guaranteed bonds including Treasury Bills	10,06,124	4,05,935
2 Other Approved Securities	3,21,666	2,03,460
3 Other Investments		
(a) Shares		
(i) Equity	-	-
(ii) Preference	13,186	27,874
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/Bonds*	3,77,863	30,329
(e) Other Securities - Bank Deposits	6,000	14,600
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
4 Investments in Infrastructure and Social Sector	3,08,663	2,34,491
5 Other than Approved Investments	13,494	67,216
Sub Total (A)	20,46,996	9,83,905
SHORT TERM INVESTMENTS		
1 Government securities and Government guaranteed bonds including Treasury Bills	1,10,368	3,90,139
2 Other Approved Securities	1,021	-
3 Other Investments		
(a) Shares		
(i) Equity #	36,16,770	34,48,912
(ii) Preference	-	-
(b) Mutual Funds	0	13,930
(c) Derivative Instruments	-	-
(d) Debentures/Bonds	13,321	69,096
(e) Other Securities - Bank Deposits / CBLO	1,08,598	3,70,117
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
4 Investments in Infrastructure and Social Sector	3,39,796	2,23,854
5 Other than Approved Investments	6,83,481	7,99,477
Sub Total (B)	48,73,355	53,15,525
6 Current Assets		
Cash and Bank Balances	2,46,785	14,616
Advances and Other Assets	3,17,985	3,37,005
Sub Total (C)	5,64,770	3,51,621
Current Liabilities	68,332	1,97,678
Provisions	-	-
Sub Total (D)	68,332	1,97,678
Net Current Asset (E) = (C-D)	4,96,438	1,53,943
Total (A+B+E)	74,16,789	64,53,373
1 In India	74,16,789	64,53,373
2 Outside India	-	-
Total	74,16,789	64,53,373

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

NOTE:

1	Aggregate book value (Historical cost) and market value of Investments, other than Equity and Mutual fund:		
	Book Value (Historical cost)	23,09,854	18,05,051
	Market Value	23,07,282	18,31,491
2	Book Value (Historical cost) and market value of Equity and Mutual fund:		
	Book Value (Historical cost)	58,64,311	41,28,279
	Market Value	46,13,068	44,67,940
3	Includes Investments		
	* in Non Convertible Debentures (NCD) of fellow subsidiary amounting to ₹ 152 thousands (previous year ₹ 178 thousands)		
4	# in equity shares amounting to ₹ 2,299.75 thousands through corporate action awaiting listing as on balance sheet date (previous year ₹ NIL)		
5	Note:- Refer note 16 B(vi) for accounting policy on Investments.		

SCHEDULE 9

LOANS

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
1 SECURITY-WISE CLASSIFICATION		
Secured		
(a) On mortgage of property		
(i) In India	-	-
(ii) Outside India	-	-
(b) On Shares, Bonds, Government Securities etc.	-	-
(c) Loans against policies	95,119	47,715
(d) Others	4,381	5,500
Less: Provision For Outstanding Loans	(1,162)	(499)
Unsecured	-	-
Total	98,338	52,716
2 BORROWER-WISE CLASSIFICATION		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	95,119	47,715
(f) Others	4,381	5,500
Less: Provision For Outstanding Loans	(1,162)	(499)
Total	98,338	52,716
3 PERFORMANCE-WISE CLASSIFICATION		
(a) Loans classified as standard :		
(i) In India	98,338	52,716
(ii) Outside India	-	-
(b) Non-standard loans less provisions:		
(i) In India	-	-
(ii) Outside India	-	-
Total	98,338	52,716
4 MATURITY-WISE CLASSIFICATION		
(a) Short-Term	-	-
(b) Long-Term	98,338	52,716
Total	98,338	52,716

Note:- Refer note 16 B (ix) for accounting policy on Loan against Policies.

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

SCHEDULE 10

Property, Plant and Equipment (PPE)

Particulars	Cost/Gross Block			Depreciation			Net Block		(₹ '000)
	Opening	Additions	Deductions/ Adjustment	Closing	Opening	For the Year	On Sale/ Adjustment	Closing	
Intangible Assets:									
Goodwill	-	-	-	-	-	-	-	-	-
Computer Software	6,94,284	3,24,194	1,642	10,16,836	2,95,132	1,68,034	2,535	4,60,632	3,99,151
Tangible Assets:									
Land-Freehold	-	-	-	-	-	-	-	-	-
Leasehold Improvements	1,50,061	11,038	2,986	1,58,114	79,079	17,640	2,945	93,773	70,982
Furniture & Fittings	97,232	2,193	1,554	97,872	46,848	7,974	1,283	53,539	50,384
Information Technology Equipments (including servers)	2,99,430	35,856	9,768	3,25,516	2,14,137	44,042	8,588	2,49,591	85,293
Vehicles	10,540	-	-	10,540	8,016	649	(0)	8,666	2,523
Office Equipment	89,250	8,569	11,172	86,647	72,510	9,884	10,925	71,469	16,740
Buildings	2,75,785	911	-	2,76,696	20,630	4,387	-	25,017	2,55,155
Total	16,16,582	3,82,761	27,122	19,72,221	7,36,352	2,52,610	26,276	9,62,687	8,80,228
Capital Work-In-Progress [refer note C.6(b) of Sch 16]	1,02,216	3,49,566	3,82,762	69,019	-	-	-	-	1,02,216
Grand Total	17,18,798	7,32,327	4,09,884	20,41,240	7,36,352	2,52,610	26,276	9,62,687	9,82,444
Previous year	1,406,196	683,493	370,892	1,718,797	516,857	235,297	15,802	736,352	889,338

Note:- Refer note 16 B(viii) for accounting policy on Property, Plant and Equipment.

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

SCHEDULE 11

CASH AND BANK BALANCES

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
1 Cash [including cheques, drafts and stamps]	61,344	3,53,316
2 Bank Balances		
(a) Deposit Accounts		
(i) Short-term (due within 12 months of the date of Balance Sheet)	640	-
(ii) Others	58	657
(b) Current Accounts	8,42,550	6,19,986
(c) Others	-	-
3 Money at Call and Short Notice		
(a) With banks	-	-
(b) With other Institutions	-	-
4 Others	-	-
Total	9,04,592	9,73,959
Balances with non-scheduled banks included in 2 above	-	-
CASH & BANK BALANCES		
1 In India	9,04,592	9,73,959
2 Outside India	-	-
Total	9,04,592	9,73,959

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

SCHEDULE 12

ADVANCES AND OTHER ASSETS

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
ADVANCES		
1 Reserve deposits with ceding companies	-	-
2 Application money for investments	-	-
3 Prepayments	41,788	47,452
4 Advances to Directors/Officers	-	-
5 Advance tax paid and taxes deducted at source(Net of provision for taxation)	13,314	9,859
6 Others		
a) Advance to Suppliers	43,899	28,081
b) Staff Loans and Advances	4,929	3,971
Total (A)	1,03,930	89,363
OTHER ASSETS		
1 Income accrued on Investments	15,28,100	14,45,415
2 Outstanding Premiums	6,94,568	4,35,803
3 Agents' Balances		
Gross	13,605	9,726
Less : Provision for doubtful agents' balance	(8,479)	(5,858)
Net	5,126	3,868
4 Foreign Agencies Balances	-	-
5 Due from other entities carrying on insurance business (including reinsurers)	23,234	43
6 Due from subsidiaries/holding company	-	-
7 "Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act,1938]"	-	-
8 Others		
GST/Service tax Unutilised Credit	1,42,056	63,069
Rent & Other Security Deposit	96,452	94,861
Assets held for unclaimed amount of policyholders	29,029	21,800
Interest Accrued on unclaimed policyholders	5,829	3,783
Management Fees Receivable	9,172	7,232
Gross Receivable For Sale Of Investment	98,100	26,414
Less: Diminution on receivables @	(69,347)	-
	28,753	-
Other Receivables	2,89,567	1,30,742
Total (B)	28,51,884	22,33,030
Total (A + B)	29,55,815	23,22,393

Note:- @ Provision for diminution in value of receivables from NCD's of Dewan Housing Finance Ltd.

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

SCHEDULE 13

CURRENT LIABILITIES

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
1 Agents' Balances	1,07,025	1,51,331
2 Balances due to other insurance companies (including reinsurers)	8,245	57,479
3 Deposits held on reinsurance ceded	-	-
4 Premiums received in advance	11,981	16,850
5 Unallocated premium	2,03,546	3,95,877
6 Sundry creditors	1,21,465	5,88,208
7 Due to subsidiaries/holding company	72,387	26,054
8 Claims Outstanding	74,520	10,028
9 Annuities Due	-	-
10 Due to Officers/Directors	-	-
11 Others		
a) Tax Deducted to be remitted	25,628	55,052
b) GST/Service tax Liability	25,367	50,645
c) Unclaimed amount - policyholders	29,029	21,800
d) Interest Accrued on unclaimed policyholders	5,829	3,783
e) Expense Payable	9,93,276	9,14,202
f) Security Deposit Received	25,913	26,023
g) Others - Payable	6,05,419	6,33,386
h) Capital Advance	3,000	-
Total	23,12,629	29,50,719

SCHEDULE 14

PROVISIONS

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
1 For taxation	-	-
2 For proposed dividends	-	-
3 For dividend distribution tax	-	-
4 Others		
Provision for Employee Benefits*	18,466	14,171
Total	18,466	14,171

Note:- * Refer note 16 C(vii) for Employee Benefits.

SCHEDULE 15

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
1 Discount Allowed on issue of shares/debentures	-	-
2 Others	-	-
Total	-	-

Schedules forming part of Financial Statements **For the year ended 31 March 2020 (Continued)**

Schedule 16 – Significant Accounting Policies and Notes to Accounts

A Corporate Information

Edelweiss Tokio Life Insurance Company Limited. ("the Company") is an enterprise partnered by Edelweiss Financial Services Limited and Tokio Marine Holding Inc. The Company was incorporated on 25 November, 2009 under the Companies Act, 1956. The Company obtained license (Registration no. 147 dated 10 May 2011) from the Insurance Regulatory and Development Authority of India ("IRDAI") for carrying Life Insurance business on 10 May, 2011. The Company is an Indian Owned and Controlled Company under the provisions of the IRDAI Guidelines on Indian Owned and Controlled dated 19 October 2015. The license is in force as at March 31, 2020.

The Company carries on business of providing life insurance, pensions and health insurance to individuals and groups. Riders providing additional benefits are offered under some of these products. The business is conducted in participating, non-participating, non-participating variable and unit linked lines of businesses. These products are distributed through individual agents, corporate agents, banks, brokers, the Company's direct sales force and the Company website.

B Summary of significant accounting policies

i Basis of preparation

The financial statements are prepared and presented under the historical cost convention, unless otherwise stated, and on the accrual basis of accounting in accordance with:

- Accounting principles generally accepted in India (Indian GAAP), in compliance with the Accounting Standards specified under Section 133 of the Companies Act, 2013, further amended by Companies (Accounting Standards) Amendment Rules, 2016 and read with Rule 7 of the Companies (Accounts) Rules, 2014, to the extent applicable.
- The accounting principles prescribed by the Insurance Regulatory and Development Authority of India (Preparation of Financial Statements and Auditor's Report of Insurance Companies) Regulations, 2002, as amended from time to time.
- The provisions of Insurance Act, 1938 as amended by the Insurance Laws (Amendment) Act, 2015 read with Insurance Regulatory and Development Authority of India circular no. IRDAI/F&A/CIR/FA/059/03/2015 dated 31 March 2015 and the Insurance Regulatory and Development Authority Act, 1999, as amended from time to time.

Accounting policies are consistently applied by the Company, except where differential treatment is required as per new pronouncement made by the regulatory authorities.

ii Use of Estimates

The Company's management makes estimates and assumptions that affect the reported amounts of income and expenses for the year, reported balances of assets and liabilities and disclosures relating to contingent liabilities as on the date of financial statements. The estimates and assumptions used in the financial statements are based upon management's evaluation of the relevant facts and circumstances as on the date of the financial statements. Actual results could differ from the estimates. Any revision to accounting estimates is recognised prospectively.

iii Revenue Recognition

• Premium income

- Premium Income for non-linked policies is recognised as income when due from policyholders. For unit linked policies, premium is recognised as income when the associated units are created.
- Premium on lapsed policies is recognised as income as and when such policies are reinstated.
- Top up premiums paid by unit linked policyholders' are considered as single premium and recognised as income when the associated units are created.

• Reinsurance Premium Ceded

Reinsurance premium ceded is accounted in accordance with the terms and conditions of the relevant treaties with the reinsurer.

• Income from Investment

- Interest Income on investments is recognised on accrual basis.
- Dividend Income is recognised on 'ex-dividend date'.
- Profit or loss on sale/redemption of debt securities is calculated as the difference between net sale proceeds/redemption proceeds and the weighted average amortised cost.
- Profit or loss on sale/redemption of equity shares/ equity exchange traded funds (ETFs) , Infrastructure Investment Trust(Invit) , Real estate Investment Trust (REIT) and mutual fund units is the difference between the sale consideration net of expenses and the weighted average book cost as on the date of sale.
- Gain/Yield on Security Receipts and Alternative Investment Funds (AIF) is accounted for, based on the redemption advice received from the trust.
- Lease rental on investment property is recognised on accrual basis and include only the realised rent and does not include any notional rent, as prescribed by IRDA (Preparation of Financial Statements and Auditors' Report of Insurance

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

Companies) Regulations 2002. Costs related to operating and maintenance of investment property are recognised as expense in the Revenue Account or P&L Account, as applicable.

- Fees received on lending of equity shares under Securities Lending and Borrowing scheme (SLB) are recognised as income over the year of the lending on straight-line basis.

- **Income from unit linked policies**

- Income from unit linked policies, which include fund management charges, policy administration charges, mortality charges and other charges, wherever applicable, are recovered from the unit linked funds in accordance with the terms and conditions of the policies issued and are recognised as and when due.
- Fees and other charges are recognised when recovered.

- **Interest Income on policy loan**

- Interest Income on policy loans is recognised on accrual basis.
- Fees and other charges are recognised when recovered.

iv Acquisition Costs

Acquisition costs such as commission, medical fees, policy printing, stamp, etc. are costs that vary with and are primarily related to the acquisition of insurance contracts and are expensed in the year in which they are incurred.

v Benefits paid

Benefit paid consists of the policy benefit and claim settlement costs, if any.

- **Non Linked Business**

Death, Rider, Withdrawals and Surrender claims are accounted for on receipt of written intimation.

Maturity, survival benefit and annuities are accounted when due.

- **Linked Business**

Death and Rider are accounted for on receipt of intimation.

Maturity claims and survival benefit are accounted for on due basis when the associated units are de-allocated.

Surrenders and withdrawals are accounted for on receipt of intimation when associated units are de-allocated.

Amount payable on lapsed/discontinued policies are accounted for on expiry of lock in year of these policies.

Surrenders, withdrawals and lapsation are disclosed at net of charges recoverable.

Reinsurance claims receivable are accounted for in the same year as the related claim.

vi Investments

Investments are made in accordance with the Insurance Act, 1938, the IRDAI (Investment) Regulations, 2016 and various other circulars/notifications/amendments issued by the IRDA in this context as amended from time to time.

Investments are recorded on trade date at cost, which includes brokerage and related taxes, if any but excludes pre-acquisition interest.

Broken year interest paid/received is debited/credited to interest receivable account.

Any impairment loss is recognized as an expense in the Revenue/Profit and Loss Account to the extent of the difference between the re-measured fair value of the security/investment and its acquisition cost as reduced by any previous impairment loss recognized as an expense in the Revenue/Profit and Loss Account. Any reversal of impairment loss, earlier recognized in Revenue/ Profit and Loss Account, is recognized in the Revenue/Profit and Loss Account.

Bonus and Rights entitlements are recognised as investments on the 'ex-bonus date' / 'ex-rights date' respectively.

Investments Classification

Investments maturing within 12 months from the balance sheet date and investments made with the specific intention to dispose off within 12 months from the balance sheet date are classified as "short term" investments. Investments other than short term investments are classified as "long term" investments.

Investments Valuation

Debt securities

a) Non linked policyholders' and shareholders' investments

Debt securities, including government securities, are considered as "held to maturity". Debt securities are stated at amortised cost. Discount or premium on purchase of debt securities is amortised over the remaining year to maturity on straight line basis and is recognised in the Revenue account or the Profit and Loss account, as applicable.

In case of security with call/put option, the first date of call/put is considered as maturity date.

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

b) Linked business

All debt securities, including government securities under linked businesses are valued at market value, using CRISIL Bond Valuer / CRISIL Gilt Prices, as applicable. The discount or premium on money market instruments which is the difference between the purchase price and the redemption amount is amortized and recognized in the Revenue account on a straight line basis over the remaining year to maturity of these securities. Unrealised gains or losses arising on such valuation are recognised in the Revenue account.

Equity / Equity Exchange Traded Funds / Preference Shares/INVIT / REIT

a) Non linked policyholders' and shareholders' investments

Listed equity shares, equity exchange traded funds (ETF), preference shares, INVIT and REIT are stated at fair value, being the last quoted closing prices on National Stock Exchange (NSE) (in case not traded on NSE, last quoted closing price on the Bombay Stock Exchange (BSE) is used) as at the Balance Sheet date. Unrealised gains / losses arising due to change in fair value are recognised under the head 'Fair Value Change account' in the Balance Sheet.

Unlisted equity / preference shares and other than actively traded equity / preference shares are stated at historical cost subject to provision for diminution, if any, in the value of such investment determined separately for each individual investment.

In case the ETF are not traded either on National Stock Exchange (NSE)(Primary Exchange) or Bombay Stock Exchange (BSE) (Secondary Exchange) on the Balance Sheet date, these are valued at the latest available Net Asset Value (NAV).

b) Linked business

Listed equity, ETF and preference shares are valued and stated at fair value, being the last quoted closing prices on NSE (in case not traded on NSE, last quoted closing price on the BSE is used) as at the Balance Sheet date. Unrealised gains or losses arising on such valuation are recognised in the Revenue account.

Securities awaiting listing are stated at historical cost subject to provision for diminution, if any, in the value of such investment determined separately for each individual investment.

In case the ETF are not traded either on National Stock Exchange (NSE)(Primary Exchange) or Bombay Stock Exchange (BSE) (Secondary Exchange) on the Balance Sheet date, these are valued at the latest available Net Asset Value (NAV).

Mutual Funds

a) Non linked policyholders' and shareholders' investments

'Mutual fund investments at balance sheet date are valued as per last available NAV. Unrealised gains/losses arising due to changes in the fair value of mutual fund units are recognized under the head 'Fair Value Change account' in the Balance Sheet.

b) Linked business

Mutual fund investments at balance sheet date are valued as per last available NAV. Unrealised gains/losses arising due to changes in the fair value of mutual fund units are recognized under the head 'Change in fair value' in the Revenue account.

Alternate Investment Funds and Security Receipts

Investments in Alternate Investment Funds (AIFs) are valued at latest available NAV. Unrealised gains or losses arising due to change in the fair value of Alternate Investment Funds (AIFs) are recognised in the Balance Sheet under "Fair value change account".

Derivatives : Interest Rate Futures (IRF)

Non linked policyholders' and shareholders' investments

Interest Rate Future (IRF) being derivative contracts as permitted by IRDAI to hedge risks on forecasted transactions are recognized in the financial statements at fair value as on Balance Sheet date in pursuance to IRDAI guidelines on Interest Rate Derivatives. For IRF contracts, the realised profit / loss is recognised as 'Profit / loss on sale of Investments' in the Revenue account for policyholders' funds or in the Profit and Loss Account for the shareholders' funds. The unrealised gains / losses arising due to change in fair value of outstanding IRF contracts are recognised under the head 'Fair Value Change account' in the Balance Sheet. Fair Value is determined using quoted closing market prices in an actively traded market.

Investment Property

Investment property is held to earn rental income or for capital appreciation. Investment property is initially valued at cost including any directly attributable transaction costs. Investment property shall be revalued at least once in every three years. Any change in the carrying amount of the investment property is recognised in Revaluation Reserve in the Balance Sheet. Impairment loss, if any, exceeding the amount in Revaluation Reserve is recognised as an expense in the Revenue Account or the Profit and Loss Account.

Schedules forming part of Financial Statements **For the year ended 31 March 2020 (Continued)**

Transfer of Investments

a) Transfer from the shareholders' account to the policyholders' account

Transfers of investments made from shareholders' account to the policyholders' account, as and when made, are made at the book value or market price, whichever is lower.

b) Transfer between policyholders' funds

No transfers of investments are made between different policyholders' funds.

c) Purchase / Sale transactions between unit linked funds

The sale/purchase of investments between Unit Linked Funds is done at prevailing market price during market hours. If the prevailing market price is not available, then it is carried out at previous day's closing market price.

Provision for Non Performing Assets (NPA)

All assets where the interest and/or instalment of principal repayment remain overdue for more than 90 days at the Balance Sheet date are classified as NPA and provided for in the manner required by the IRDAI regulations on this behalf.

vii Policyholder Liability

The policyholder liabilities are calculated in accordance with the following Acts, Regulations & Actuarial Practice Standards -

Insurance Laws (Amendment) Act 2015, IRDA Act 1999, Insurance Regulatory and Development Authority of India (Assets, Liabilities, and Solvency Margin of Life Insurance Business) Regulations 2016, IRDA (Distribution of Surplus) Regulations 2002, Insurance Regulatory and Development Authority of India (Actuarial Report and Abstract for Life Insurance Business) Regulations 2016 and Actuarial Practice Standard including APS-1, APS-2, APS-5, APS-7 (issued by Institute of Actuaries of India) and other regulations as applicable.

viii Property, Plant and Equipments and Depreciation

- Property, Plant and Equipment are reported at cost less accumulated depreciation and impairment loss, if any. Cost includes the purchase price and any cost directly attributable to bring the asset to its working condition for its intended use.

- Tangible Assets**

The Company has adopted the Written down Value method of depreciation so as to depreciate the cost of the following type of assets at rates equal to those prescribed under Schedule II of the Companies Act, 2013, based on the Management's estimate of useful life of such assets, as stated below:

Categories of assets	Estimated Useful Life (in years)
Building	60
Furniture and Fixtures (Except Chairs and LED)	10
Information Technology Equipments	3
Information Technology Servers	6
Office Equipments	5
Office Equipments (Mobile Phones & Tab up to ₹ 25,000)	1
Furniture and Fixtures (Chairs and LED)	3
Vehicle	8

Subsequent expenditure incurred on existing property, plant and equipment is expensed out except where such expenditure increases the future economic benefits from the existing assets.

Leasehold improvements are amortised over the year of lease or useful life of the asset, whichever is shorter.

- Intangible Assets**

Intangible Assets comprising of computer software are stated at cost of acquisition, including any cost attributable for bringing the same to its working condition, less accumulated amortization. Significant expenditure on improvements to software are capitalised when it is probable that such expenditure will enable the asset to generate future economic benefits in excess of its originally assessed standards of performance and such expenditure can be measured and attributed to the asset reliably and are amortised over the remaining useful life of the original asset.

The cost of original intangible asset is amortised on straight line basis over a year of 5 years or over the useful life, whichever is shorter.

- Capital work in Progress**

Capital work-in-progress is carried at cost, comprising direct cost and related incidental expenses.

Schedules forming part of Financial Statements **For the year ended 31 March 2020 (Continued)**

- **Impairment of Assets**

The carrying amounts of assets are reviewed at the Balance Sheet date, if there is any indicator of impairment based on the internal/ external factors. An impairment loss is recognized wherever carrying amount of an asset exceeds its recoverable amounts and charged off to the Profit & Loss Account. If at the balance sheet date there is an indication that a previously assessed impairment loss no longer exists, the recoverable amount is reassessed and the asset is reflected at the recoverable amount with corresponding credit to the Profit & Loss Account, subject to maximum of depreciable historical cost, if applicable.

ix Loans

Loans are valued at historical cost less repayments, subject to provision for impairment, if any.

x Preliminary Expenses

Preliminary expenses are charged off to the profit and loss account in the year in which they are incurred.

xi Foreign Currency Transactions

- Transactions in foreign currency are recorded at the prevailing exchange rate on the date of the transaction.
- Monetary assets and Monetary liabilities in foreign currency, if any, are translated at the year-end closing rates.
- Foreign Exchange gains and losses arising on such translations are recognized either in the Revenue or Profit and Loss Account, as the case may be.
- Non-monetary items like property, plant and equipments, which are recorded at historical cost, denominated in foreign currency, are reported using the closing exchange rate at the date of transaction.
- Non-monetary items other than property, plant and equipments, which are recognised at fair value or other similar valuation, are reported using exchange rates that existed when the values were determined.

xii Segmental Reporting

As per Accounting Standard 17 on "Segment Reporting" read with IRDA (Preparation of Financial Statements and Auditors' Report of Insurance Companies) Regulations 2002, the Company has prepared the Revenue Account and Balance Sheet for the primary business segments namely Participating [Individual (Life and Pension)], Non-Participating [Individual (Life, Pension and Health), Group and Group Variable] and Unit Linked [Individual (Life and Pension) and Group]. There are no reportable geographical segments, since all business is written in India.

The allocation of revenue, expenses, assets and liabilities to specific business segments is done on the following basis, which is applied on consistent basis.

- a) Revenues and expenses, assets and liabilities, that are directly attributable and identifiable to the respective business segments, are directly accounted for in that segment.
- b) Other revenue, expenses, assets and liabilities which are not directly identifiable to a business segment are allocated based on the nature of the transactions and its logical relationship to the various business segments. The criteria used for allocation to a particular segment are based on the various drivers which includes;
 - i) Number of policies
 - ii) Premium
 - iii) Sum Assured
 - iv) Assets Under Management
- c) The accounting policies used in segmental reporting are same as those used in the preparation of financial statements.
- d) As per the requirements of Insurance Regulatory and development Authority of India (Expenses of Management of Insurers transacting life Insurance business) Regulations, 2016, the expenses of management in excess of allowable limit on the segmental basis is Contribution from the Shareholders' towards excess EOM.

xiii Employee Benefits

The accounting policy followed by the Company in respect of its employee benefit schemes in accordance with Accounting Standard 15 (revised 2005), is set out below:

All short term employee benefits are accounted on undiscounted basis during the accounting year based in which the services have been rendered by employees.

Provident fund

The Company contributes to a recognised provident fund which is a defined contribution scheme. The contributions are accounted for on an accrual basis and recognised in the Revenue/Profit & Loss account.

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

Gratuity

The Company's gratuity scheme is a defined benefit plan. The Company's net obligation in respect of the gratuity benefit is calculated by estimating the amount of future benefit that the employees have earned in return for their service in the current and prior years. Such benefit is discounted to determine its present value, and the fair value of any plan assets, if any, is deducted.

The present value of the obligation under such benefit plan is determined based on actuarial valuation using the Projected Unit Credit Method.

The obligation is measured at present values of estimated future cash flows. The discounted rates used for determining the present value are based on the market yields on Government Securities as at the balance sheet date.

Benefits in respect of gratuity are funded through employee gratuity trust which has invested in a group insurance plan approved by Insurance Regulatory and Development Authority of India (IRDAI).

Actuarial gains and losses arising from experience adjustments and change in actuarial assumptions are recognised in the revenue account in the year in which they arise.

Compensated Absences

The eligible employees of the Company are permitted to carry forward certain number of their annual leave entitlement to subsequent years, subject to a ceiling. The Company recognises the charge to the Revenue/Profit & Loss account and corresponding liability on account of such non-vesting accumulated leave entitlement based on a valuation by an independent actuary. The cost of providing annual leave benefits is determined using the projected unit credit method.

xiv Provisions, Contingent Liabilities and Contingent Assets

- Provision is recognised when the Company has a present obligation as a result of past event and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.
- Provisions are determined based on the management estimate of amount required to settle the obligation at the reporting date. These estimates are reviewed at each reporting date and adjusted to reflect the current best estimates.
- A disclosure of a contingent liability is made when there is a possible obligation or present obligations that may, but probably will not, require an outflow of resources or it cannot be reliably estimated. When there is a possible obligation or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made.
- Contingent Assets are neither recognised nor disclosed.

xv Unclaimed amount of policyholders

Assets held for unclaimed amount of policyholders is created and maintained in accordance with the requirement of IRDAI circular No. IRDA/F&A/CIR/GLD/195/08/124 dated August 14, 2014, IRDA/F&A/CIR/CPM/134/07/2015 dated July 24, 2015, IRDA/F&A/CIR/CLD/114/05/2015 dated May 28, 2015 and Investment Regulations, 2016 as amended from time to time.

- Unclaimed amount of policyholders is invested in money market instruments and / or fixed deposits of scheduled banks which is valued at historical cost, subject to amortisation of premium or accretion of discount over the year of maturity/ holding on a straight line basis.
- Income on unclaimed amount of policyholders is credited to respective unclaimed account and is accounted for on an accrual basis.
- Amount payable on account of income earned on assets held for unclaimed amount of policyholders is accounted for on an accrual basis and is disclosed net of fund management charges.
- Unclaimed amount of policyholders' liability is determined on the basis of NAV of the units outstanding as at the valuation date.
- Amounts remaining unclaimed for a year of 10 years together with all respective accretions to the fund as per the above mentioned regulations are deposited into the Senior Citizen Welfare Fund (SCWF)

xvi Operating Lease

Leases where the lessor effectively retains substantially all the risk and the benefits of ownership are classified as operating leases. Operating lease rentals are recognised as an expense, on a straight line basis, over the lease year.

xvii Taxation

Direct Taxes

- Income-tax expenses comprise of current tax (i.e., amount of tax for the year determined in accordance with the income-tax law) and deferred tax charge or credit (reflecting the tax effect of timing differences between accounting income and taxable income for the year).
- Provision of current tax is recognised based on estimated tax liability computed after adjusting for allowances, disallowances and exemptions in accordance with the tax laws applicable.

Schedules forming part of Financial Statements

For the year ended 31 March 2020 (Continued)

- Deferred income tax is recognised for future tax consequences attributable to timing differences between income as determined by the financial statements and the recognition for tax purposes. The effect of deferred tax asset or liability of a change in the tax rates are recognised using the tax rates and tax laws that have been enacted or substantively enacted by the Balance Sheet date. Deferred tax assets are recognised only to the extent that there is a virtual certainty that sufficient future taxable income will be available against which such deferred tax assets can be realised. Deferred tax assets or liabilities are reviewed as at each Balance Sheet date and written down or written up to reflect the amount that is reasonably or virtually certain to be realised.

Indirect Taxes

The Company claims credit of service tax/GST on input services, which is set off against tax on output services. The unutilised credits towards service tax/GST on input services are carried forward for future set-off, under Advances & Other Assets, wherever there is reasonable certainty of utilisation.

xviii Earnings Per Share

In accordance with the requirement of Accounting Standard (AS) 20, "Earnings Per Share", basic earnings per share is calculated by dividing the net profit or loss for the year attributable to equity shareholders by the weighted average number of equity shares outstanding during the year. For the purpose of calculating diluted earnings per share, the net profit or loss for the year attributable to equity shareholders and the weighted average number of shares outstanding during the year are adjusted for the effects of all dilutive potential equity shares.

xix Cash and Cash Equivalent

Cash and cash equivalents for the purposes of Receipts and Payments Account comprise of cash, cheques and Stamps in hand, Bank balances. Receipts and Payments Account is prepared and reported using the Direct Method in accordance with Accounting Standard (AS) 3, "Cash Flow Statements".

xx Funds for Future Appropriations

The Funds for Future Appropriations (FFA), in the participating segment, represents the surplus, which is not allocated to policyholders or shareholders as at the Balance Sheet date. Any allocation to the par policyholders would also give rise to a transfer to Shareholders' Profit and Loss Account in the required proportion. Transfers to and from the fund reflect the excess or deficit of income over expenses respectively and appropriations in each accounting year arising in the Company's Policyholders' Fund.

xxi Employee Stock Option Plan and Stock appreciation Plan

The Edelweiss Group has granted ESOPs under three plans viz. ESOP 2010, ESOP 2011 to its employees on an equity-settled basis. The ESOPs provide a right to its holder (i.e. Edelweiss Group employees) to purchase one EFSL share for each option at a pre-determined strike price on the expiry of the vesting period. The ESOP hence represents an European call option that provides a right but not an obligation to the employees of the Edelweiss Group to exercise the option by paying the strike price at any time on completion of the vesting period, subject to an outer boundary on the exercise period.

Consequent to the above, the Holding Company has granted stock options to eligible employees of the Company. In accordance with the SEBI Guidelines and the guidance note on "Accounting for Employee Share based payments", fair value of the option is amortised on a graded basis over the vesting period. Based on the group arrangement, Edelweiss Financial Services Limited (EFSL) charges the fair value of such stock options, the Company accepts such cross charge and recognise the same under head "Employees' remuneration and welfare benefits" in Schedule-3.

Stock Appreciation Plan

The Board of Directors of the Holding Company, Edelweiss Financial Services Limited, has given its approval on 26 March 2019 for implementing Edelweiss Employee Stock Appreciation Rights Plan 2019 (SAR Plan 2019) wherein Stock Appreciation Rights (SARs) would be granted to the eligible employees of the Group. Such SARs shall give the concerned employee a right to receive the difference between SAR price and the market price of equity shares of the Company on the date of exercise, either by way of cash or issuance of equity shares of the Company, at the discretion of the Company.

Further, the maximum number of SARs granted under the SAR plan 2019 shall not exceed such number of SARs as would be exercisable into more than 40 million equity shares of the Company.

Consequent to the above, the Holding Company has granted SARs to eligible employees of the Company. In accordance with the SEBI Guidelines and the guidance note on "Accounting for Employee Share based payments", fair value of the SARs is amortised on a graded basis over the vesting period. Based on the group arrangement, Edelweiss Financial Services Limited (EFSL) charges the fair value of such stock options, the Company accepts such cross charge and recognise the same under head "Employees' remuneration and welfare benefits" in Schedule-3.

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

C NOTES TO ACCOUNTS

1 Contingent Liabilities

	(₹ '000)	
Particulars	Current Year	Previous Year
Partly-paid up investments	-	-
Claims, other than against policies, not acknowledged as debts by the Company	-	-
Underwriting commitments outstanding (in respect of shares and securities)	-	-
Guarantees given by or on behalf of the Company	-	-
Statutory demands / liabilities in dispute, not provided for (in respect of Service Tax)	35,407*	35,660*
Reinsurance obligations to the extent not provided for in accounts	-	-
Others (Claims against policies under litigation)	3,832	8,993

* Show cause notices issued by various Tax Authorities are not considered as obligation. When any demand notice is raised by the tax authorities, these are disclosed as contingent liability except in cases where the probability of any financial outflow is remote.

2 Actuarial assumptions

Liabilities for life insurance policies are determined by the Appointed Actuary in accordance with the IRDAI regulations and relevant actuarial practice standards & guidance notes issued by the Institute of Actuaries of India.

For Linked business (UL), separate unit and non-unit reserve is maintained. The unit reserve is the current value of the assets underlying the unit funds and the non-unit reserve is kept to meet the liabilities due to the cost of insurance, expenses, commissions etc in excess of future charges. For lapsed policies under UL products the fund is transferred to a separate discontinuance fund as per IRDAI regulations and reserves have been kept for benefits payable post lock-in year. The discontinuance charges collected are kept as non-unit reserves till the lock-in year and the non-unit reserves for the discontinuance policies are also kept assuming the policy will continue to be in the discontinuance fund till the lock-in year of five years.

Non-linked business is reserved using a prospective gross premium method of valuation. The reserves are established having regard to the assumptions as to future experience, including the interest rate that will be earned on premiums not yet received and future bonus rates for participating business. Assumptions as to the future bonus rates are set to be consistent with the interest rate assumptions. For participating policies the valuation interest rate used is 6.00% (no change from last year). For non-par policies, the valuation interest rate ranges between 5.58% - 6.75% (no change from last year) for the first 5 years and 4.00% - 6.00% (no change from last year) thereafter (for annuity, 2% assumed for year greater than 50 years).

The lapse assumptions are based on various factors namely the actual experience, credibility of the experience, pricing assumptions, trend from actual experience and consistency from past year's assumptions. For lapsed policies, revival reserves are maintained (till the policies are within the revival year) assuming 10.00% (previous year 10.00%) of them will get revived.

Mortality assumptions are set with reference to the published IALM (2012-2014) Ultimate Mortality Table. The mortality assumptions are based on various factors namely the actual experience, credibility of the experience, pricing assumptions, trend from actual experience and consistency from past year's assumptions. For annuity product, mortality rates are set with reference to the Modified Mortality for Annuitants - LIC (a) (1996-98) Ultimate Rates. Assumptions for morbidity and incidence of accidental death are based on terms available from reinsurers and the standard morbidity rate table CIBT 93 (Critical Illness Base Table for year 93).

Assumptions for future expenses are considered as per the file & use assumptions (which are derived from long term business plan of the Company) and these expenses escalated each year by 5.00% p.a. (previous year 5.00%) to allow for inflation. An additional reserve has been included to allow for the contingency of closure to new business and to cover maintenance expense overrun.

Commission has been allowed for at the rates specified in the products file and use.

Further it has been ensured that for each policy the reserve is sufficient to pay the surrender value.

For participating products, terminal bonuses are provisioned such that the reserves are at least equal to asset share at product level.

The provisions have been made for incurred but not reported death claims (IBNR), free look reserve, unearned premium reserve of the extra premium collected etc.

For riders, both unearned premium and gross premium reserves are calculated and the higher of these two is held as reserve. For OYRGTL plan (One Year Renewable Group Term Life), the Unearned Premium Reserve is calculated as premium for the unexpired duration. In addition, the premium deficiency reserve and IBNR is also kept for OYRGTL.

The Company has provisioned additional margin for adverse deviation (MAD) to mitigate the risk due to Covid-19 pandemic risk.

3 Taxation

The Company carries on life insurance business and therefore the provisions of section 44 read with the rules contained in the First Schedule of the Income tax Act, 1961 are applicable for computation of profits and gains from business. The Company has not made any provision for taxation for the year under consideration, since it does not have any net taxable income.

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

According to Accounting standard 22 on "Accounting for Taxes on Income" carry forward of losses under tax laws should be recognised as a deferred tax asset only to the extent that there is virtual certainty supported by convincing evidence that sufficient taxable income will be available against which a deferred tax asset can be realized.

As life insurance business has a longer gestation year and in view of the resultant uncertainty, the Company believes that in the initial years it would not be prudent to recognize deferred tax asset.

4 Encumbrance

There are no encumbrances on the assets of the company as at the Balance Sheet date except to the extent monies required to be deposited as margin contributions for investment trade obligations of the Company as below:

(₹ '000)

Particulars	Current Year		Previous Year	
	Book Value	Market Value	Book Value	Market Value
1 Clearing Corporation of India Ltd - CBLO Segment				
Government Securities	18,097	19,099	16,337	15,916
Cash	13,100	13,100	8,100	8,100
2 NSCCL - Capital Market Segment				
Government Securities	1,65,622	1,79,028	1,64,583	1,59,187
Cash	-	-	-	-
3 NSCCL – Interest Rate Derivative				
Government Securities	92,012	99,460	91,435	88,437
Cash	1,60,020	1,60,020	38,359	38,359
4 Sales Tax departments - Jammu as security deposit for registration				
Fixed Deposit	57	57	57	57
5 Kolkata High Court - West Bengal as security for stay order in legal case				
Fixed Deposit	640	640	600	600
Grand Total	4,48,908	4,70,764	3,18,871	3,10,056

5 Restructuring of Assets

There are no assets, including loans, which are subject to restructuring during the year (previous year Nil).

6 Commitment made and outstanding for Loans, Property, Plant and Equipment and Investment

The commitments made and outstanding (net of advances) for property, plant and equipment amount to ₹ 207,486 thousand (Previous Year ₹ 338,483 thousand). The commitments made and outstanding for recurring deposits amount to ₹ 1,893,500 thousands (Previous Year ₹ 2,386,700 thousand)

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

7 Employee Benefits

The Company has recognized below employee benefits as an expense and included in "Employee remuneration & welfare benefits" Schedule 3 in Revenue Account and in "Expenses other than those directly related to insurance business" in Profit & Loss account.

		(₹ '000)	
Particulars		Current Year	Previous Year
i Defined Contribution Plans			
Contribution to Employees Provident Fund		1,29,049	1,07,378
Contribution to Labour Welfare Fund and Employee Deposit Linked Insurance (EDLI)		318	163
Contribution to Employee State Insurance Corporation (ESIC)		11,048	12,452

ii Defined Benefit Plan (Gratuity)

The following tables summarise the disclosure of employee benefits.

Reconciliation of benefit obligations and planned assets for the year:

		(₹ '000)	
Particulars		Current Year	Previous Year
Present value of the defined benefit obligations at year end		79,990	55,446
Fair value of plan assets at year end		74,272	55,538
Net asset/(liability) recognised in Balance Sheet at end of the year		(5,718)	92

Change in Plan Asset:

		(₹ '000)	
Particulars		Current Year	Previous Year
Opening Plan assets		55,538	44,574
Contributions during the year		25,000	15,000
Benefits Paid		(6,274)	(7,025)
Expected Return on Plan Assets		3,510	2,883
Actuarial (Loss)/Gain		(3,502)	106
Fair Value of Plan assets at the end of the year		74,272	55,538
Actual Return on Plan Assets		8	2,989
Expected Employer Contributions for the coming year		-	-

Net employee benefit expenses (recognized in employee cost)

		(₹ '000)	
Particulars		Current Year	Previous Year
Current service cost		18,291	13,578
Interest on defined benefit obligation		3,606	2,923
Expected return on plan assets		(3,510)	(2,883)
Past service cost		-	-
Actuarial (gain) or losses		14,054	4,107
Total net cost recognised as employee remuneration in Revenue/ Profit and loss account		32,441	17,725

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

Changes in the defined benefit obligation :

		(₹ '000)
Particulars	Current Year	Previous Year
Defined benefit obligation at the beginning of the year	55,446	45,855
Interest cost	3,606	2,923
Current service cost	18,291	13,578
Past service cost	-	-
Liability assumed on Transfer of employees in / (Out)	(1,631)	(4,098)
Benefits paid	(6,274)	(7,025)
Actuarial (gain)/loss	10,552	4,213
Present value of the defined benefit obligations at the end of the year	79,990	55,446

Principal actuarial assumptions :

		(₹ '000)
Particulars	Current Year	Previous Year
Discount rate	5.50%	6.70%
Salary escalation	7.00%	7.00%
Employee attrition rate	13%-50%	13%-60%
Expected Return on Plan Assets	6.70%	7.00%
Mortality Rate	IALM 2012-14 (Ult.)	IALM 2012-14 (Ult.)
Expected average remaining working lives of employees	2 Years	2 Years

Experience Adjustments

					(₹ '000)
Particulars	2020	2019	2018	2017	2016
Defined Benefit Obligation	79,990	55,446	45,855	34,410	28,207
Fair Value of Plan Assets	74,272	55,538	44,574	33,698	28,219
Surplus/(Deficit)	(5,718)	92	(1,281)	(712)	12
Experience Adjustment on Plan Liabilities: (Gain)/Loss	4,362	3,759	2,909	888	3,512
Experience Adjustment on Plan Assets: Gain/(Loss)	-	-	561	1,715	NA

The broad categories of plan assets held by the Trust as a percentage of total plan assets are as given below:

Particulars	Current Year	Previous Year
Insurer Managed Funds (Unit-linked)	100%	100%
Cash and Bank	0%	0%
Total	100%	100%

iii Compensated Absence

		(₹ '000)
Particulars	Current Year	Previous Year
Compensated Absence	1,585	2,990

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

8 Employee Stock Option Plan and Stock appreciation Plan

For the ESOP and SAR as mentioned in accounting policy no. 16(b)(xxi), the Company has reimbursed the Holding Company Rs.11,877 thousands and Rs. 10,428 thousands (Previous Year Rs. (3,598) thousands and Rs. Nil) during the year on account of ESOP and SAR respectively and the same is forming part of Employee costs and included under the head "Employees' remuneration and welfare benefits" in Schedule-3.

9 a) Value of contracts outstanding in relation to investments

Value of unsettled contracts relating to investments as at 31 March 2020.

(₹ '000)

Particulars	Linked Business		Shareholders and Non Linked Business	
	Current Year	Previous Year	Current Year	Previous Year
Purchases where deliveries are pending	-	1,88,486	6,051	4,65,976
Sales where receipts are due	-	37,150	5,638	26,122

b) Details of participation in Repo/Reverse Repo transactions

As required under IRDA Circular No. IRDA/F&I/CIR/INV/250/2012 dated 4 December 2012, the details of participation in Repo/Reverse Repo transactions are as follows:

Particulars	Minimum Outstanding during the year	Maximum Outstanding during the year	Daily average Outstanding during the year	Outstanding as on 31 March 2020
Securities Sold under repo				
i. Government Securities	Nil (Nil)	Nil (Nil)	Nil (Nil)	Nil (Nil)
ii. Corporate Debt Securities	Nil (Nil)	Nil (Nil)	Nil (Nil)	Nil (Nil)
Securities purchased under reverse repo				
i. Government Securities	Nil (Nil)	Nil (Nil)	Nil (Nil)	Nil (Nil)
ii. Corporate Debt Securities	Nil (Nil)	Nil (Nil)	Nil (Nil)	Nil (Nil)

* Previous Year figures are shown in brackets.

c) Disclosure under clause 11 (C) of Schedule I of IRDA Investments Regulations, 2016

In accordance with the IRDAI (Investment) Regulations 2016 and IRDAI circular IRDA/F&I/INV/CIR/062/03/2013 dated March 26,2013, the Company had declared March 31,2020 as a business day. NAV for all unit linked funds were declared on March 31, 2020. All applications received till 3 PM on March 31, 2020, were processed with NAV of March 31, 2020. Applications received after this cut-off for unit linked funds are taken into the next financial year.

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

d) Derivatives : Interest Rate Futures (IRF)

The Company has entered into exchange traded Interest Rate Future (IRF) transactions to hedge the Interest rate risk for forecasted transactions pursuant to IRDA Circular No. IRDA/F&I/INV/ CIR/138/06/2014 dated 11 June 2014. The Company carries out Asset Liability Management (ALM) to avoid interest rate risk through duration matching by using sensitivity parameters like PV01.

In line with the Company's risk management policy, the interest rate risk is hedged using IRF contracts apart from other ALM related hedges. The details of outstanding of IRF contracts are as under:

Sr. No.	Name of the Derivative Contract	Current Year		Previous Year	
		Number of Contracts	Number of units involved	Number of Contracts	Number of units involved
1	Interest rate Derivative Long position			13,250 (717GS2028 - FUTIRC – 25 APR 2019)	2,65,00,000
2	Interest rate Derivative Long position			5,000 (726GS2029 - FUTIRC – 25 APR 2019)	1,00,00,000
3	Interest rate Derivative Long position	2,500 (645GS2029 - FUTIRC – 30 APR 2020)	50,00,000		
4	Interest rate Derivative Long position	12,750 (645GS2029 - FUTIRC – 30 APR 2020)	2,55,00,000		
5	Interest rate Derivative Long position	1,250 (726GS2029 - FUTIRC – 25 JUNE 2020)	25,00,000		
6	Interest rate Derivative Long position	6,250 (757GS2033 - FUTIRC – 25 JUNE 2020)	1,25,00,000		
7	Interest rate Derivative Long position	2,250 (757GS2033 - FUTIRC – 30 APR 2020)	45,00,000		
8	Interest rate Derivative Long position	4,750 (795GS2032 - FUTIRC – 24 SEPT 2020)	95,00,000		
9	Interest rate Derivative Long position	2,500 (795GS2032 - FUTIRC – 25 JUNE 2020)	50,00,000		
10	Interest rate Derivative Long position	1,250 (795GS2032 - FUTIRC – 31 DEC 2020)	25,00,000		

As the IRFs are traded and settled by the recognised stock exchanges, i.e., National Stock Exchange or Bombay Stock Exchange, it is prudent to assume that there is no/minimal counterparty failure risk. The Loss which would be incurred if counterparty fails to fulfil their obligation under the outstanding Interest Rate Future contracts as at 31 March 2020 is ₹. Nil (Previous year ₹ Nil).

As at 31 March 2020, the Company has deposited cash ₹.1,60,020 thousands [Previous year ₹.38,359 thousands] towards margin requirement of National Securities Clearing Corporation Limited (NSCCL) for IRF deals which forms part of "Other Receivables" disclosed in Schedule 12 "Advances and Other Assets" of Balance Sheet for outstanding IRF. The net realised gain during the year from IRF contracts amounting to ₹ 2,50,460 thousands (Previous year profit ₹ 62,952 thousands) has been disclosed under Profit/Loss on sale of Investments of Revenue Account. The unrealised gain amounting to ₹ 75,448 thousands (Previous year loss ₹ 2,282 thousands) arising due to change in fair value is recognised under the head 'Fair Value Change Account' in the Balance Sheet.

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

e) Policyholders' liabilities adequately backed by assets

(₹ '000)

Particulars	Current Year				Previous Year			
	Par	Non Par	Unit Linked	Total	Par	Non Par	Unit Linked	Total
Policyholders' Liabilities at end of the year *	54,10,344	1,44,40,583	76,34,172	2,74,85,099	38,66,761	1,08,18,402	66,43,162	2,13,28,325
Assets held to cover policyholders' liabilities								
Investments - Schedule 8A	50,95,761	1,43,42,759	2,17,384	1,96,55,904	39,96,113	1,15,38,995	1,89,788	1,57,24,896
Investments - Schedule 8B	-	-	74,16,788	74,16,788	-	-	64,53,373	64,53,373
Net Investments	50,95,761	1,43,42,759	76,34,172	2,70,72,692	39,96,113	1,15,38,995	66,43,161	2,21,78,269
Loans	27,023	70,821	494	98,338	18,728	32,033	1,956	52,717
Property, Plant and Equipments	80,195	1,78,537	-	2,58,732	99,840	2,48,443	-	3,48,283
Net Current Assets	2,07,365	(1,51,534)	(494)	55,337	(2,47,920)	(10,01,069)	(1,955)	(12,50,944)
Total Assets	54,10,344	1,44,40,583	76,34,172	2,74,85,099	38,66,761	1,08,18,402	66,43,162	2,13,28,325

* Including fair value change account

10 Additional disclosures on expenses

As required under Circular no 067/IRDA/F&A/CIR/MAR -08 dated March 28, 2008, expenses incurred under the following heads are as follows:

(₹ '000)

Sr. No.	Particulars	Current Year	Previous Year
1	Outsourcing Expenses	1,65,392	1,41,291
2	Business Development	21,526	21,924
3	Marketing & Sales promotion	4,24,400	4,11,309

11 Managerial remuneration

The remuneration of the Managing Director & CEO included in employee remuneration and welfare benefits is as follows :

(₹ '000)

Particulars	Current Year	Previous Year	
	Mr. Sumit Rai	Mr. Deepak Mittal Upto May 25, 2018	Mr. Sumit Rai w.e.f. August 1, 2018
Salary & Bonus	42,003	1,347	23,353
Allowances & Valued Perquisites	4,511	1,486	8,104
Total	46,514	2,833	31,457

The Salary and Bonus includes provision for bonus which is payable subject to review and approval from the Nomination and Remuneration Committee of the Board and from the Board of the Company. The Company submits application for approval of managerial remuneration every year with IRDAI in accordance with the requirement of Section 34A of the Insurance Act, 1938 [amended by the Insurance Laws (Amendment) Act, 2015] and managerial remuneration is paid in accordance with such approval received from the IRDAI. Managerial remuneration in excess of ₹ 15,000 thousands has been charged to shareholder's account.

Expenses towards gratuity and leave encashment provision are determined actuarially for the company as a whole and accordingly have not been considered in the above information.

Schedules forming part of Financial Statements **For the year ended 31 March 2020 (Continued)**

12 Operating lease commitments

- a. The Company has taken various office premises, vehicles and office equipments on operating lease under leave and license agreements. Lease payments are recognised in the Revenue Account under 'Rent, Rates and Taxes'. The total operating lease rentals debited to revenue account during the year is ₹ 243,537 thousands (previous year ₹ 221,357 thousands).

The Company has non cancellable lease rental commitments with less than 1 year of ₹ NIL (PY ₹ 2,578 thousands)

- b. The Company has entered into an agreement in the nature of leave and licence for leasing out its investment property premises. This is in the nature of operating lease and lease arrangement contains provisions for renewal. The total lease payments received in respect of such lease recognised in Profit and Loss Account for the year is ₹ 36,868 thousands (PY ₹ 34,679 thousands).

The Company has non cancellable lease rental receivables with less than 1 year of ₹ 39,874 thousands (PY ₹ 36,765 thousands) and after one year but not more than five years is ₹ 23,062 thousands (PY ₹ 64,654 thousands).

The lease arrangements contain provisions for renewal and escalation. The terms of the lease agreements do not contain any exceptional/restrictive covenants which will have significant detrimental impact on the Company's financials.

13 Related Party Disclosures

The disclosures relating to related parties

- | | | |
|---|---|--|
| A. Where Control Exists (Holding Company) | : | Edelweiss Financial Services Limited |
| B. Enterprises having significant Influence | : | Tokio Marine Holding Inc. |
| | : | Tokio Marine & Nichido Fire Insurance Co Limited |
| C. Fellow Subsidiaries
(with whom transactions have taken place) | : | Edelweiss Securities Limited |
| | | Edelweiss Rural & Corporate Services Limited
(formerly known as Edelweiss Commodities Services Limited) |
| | | ECL Finance Limited |
| | | Edelweiss Broking Limited |
| | | Edelweiss Finance & Investments Limited |
| | | Edel Finance Company Limited |
| | | Edelweiss Asset Reconstruction Company Limited |
| | | Edelweiss Retail Finance Limited |
| | | Edelweiss Housing Finance Limited |
| | | Edelcap Securities Ltd |
| | | Ecap Equities Limited |
| | | Edel Land Limited |
| | | Edelweiss General Insurance Company Limited |
| | | Edelweiss Business Services Limited
(merged with Edelweiss Rural & Corporate Services Limited) |
| D. Key Managerial Personnel | : | Mr. Sumit Rai, Managing Director & CEO |

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

(₹ '000)

Sr No.	Nature of Transaction	Name of the Related Party	Nature of the Relationship with the Company	FY 2019-20	FY 2018-19
Capital Transaction					
1	Receipt of refund of Security Deposit	Ecap Equities Limited	Fellow Subsidiary	-	11,476
2	Purchase of Securities	Ecap Equities Limited	Fellow Subsidiary	(88,481)	-
		ECL Finance Limited	Fellow Subsidiary	(2,75,647)	(4,77,462)
		Edelcap Securities Ltd	Fellow Subsidiary	-	(51,050)
		Edelweiss Rural & Corporate Services Limited	Fellow Subsidiary	(30,807)	-
		Edelweiss Finance & Investments Limited	Fellow Subsidiary	-	(86,186)
		Edelweiss General Insurance Company Limited	Fellow Subsidiary	(4,191)	(48,365)
3	Sale of Securities	ECL Finance Limited	Fellow Subsidiary	5,07,492	13,09,090
		Edelweiss Asset Reconstruction Company Limited	Fellow Subsidiary	-	-
		Edelweiss Finance & Investments Limited	Fellow Subsidiary	-	-
		Edelweiss General Insurance Company Limited	Fellow Subsidiary	2,05,512	64,627
		Edelweiss Rural & Corporate Services Limited	Fellow Subsidiary	25,025	-
		Ecap Equities Limited	Fellow Subsidiary	72,991	-
4	Brokerage and Commission Paid	Edelweiss Broking Limited	Fellow Subsidiary	(38,978)	(40,645)
		Edelweiss Securities Limited	Fellow Subsidiary	(3,756)	(4,555)
5	Office Rent, Business Centre Charges and Facility Charges	Ecap Equities Limited	Fellow Subsidiary	(1,02,305)	(1,16,723)
		Edel Finance Company Limited	Fellow Subsidiary	-	(388)
		ECL Finance Limited	Fellow Subsidiary	(825)	(3,579)
		Edelweiss Rural & Corporate Services Limited	Fellow Subsidiary	(260)	(1,402)
6	Advertisement and Promotions	Edelweiss Financial Service Limited	Holding Company	(2,157)	-
		Edelweiss Rural & Corporate Services Limited	Fellow Subsidiary	(3,954)	-
7	Group Insurance Claims	Edelweiss Housing Finance Limited	Fellow Subsidiary	(77,397)	(30,775)
		Edelweiss Retail Finance Limited	Fellow Subsidiary	(2,057)	(12,606)
		ECL Finance Limited	Fellow Subsidiary	(3,239)	-
8	Other general expenses	Edelweiss Rural & Corporate Services Limited	Fellow Subsidiary	(1,671)	-
9	Interest income on NCD	ECL Finance Limited	Fellow Subsidiary	21	187
		Edelweiss Asset Reconstruction Company Limited	Fellow Subsidiary	32,250	32,914
		Edelweiss Rural & Corporate Services Limited	Fellow Subsidiary	18,537	18,500
		Edelweiss Finance & Investments Limited	Fellow Subsidiary	12,052	16,500
		Edelweiss Retail Finance Limited	Fellow Subsidiary	25,543	20,397
		Edelweiss Housing Finance Limited	Fellow Subsidiary	1,543	-
10	Managerial Remuneration (Refer note no. 12 of Schedule 16)	Mr. Deepak Mittal	Key Managerial Personnel	-	(2,833)
		Mr. Sumit Rai	Key Managerial Personnel	(46,514)	(31,457)
11	Training Expenses	Edelweiss Financial Service Limited	Holding Company	(2,483)	-
		Edelweiss Rural & Corporate Services Limited	Fellow Subsidiary	(9,419)	-

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

(₹ '000)

Sr No.	Nature of Transaction	Name of the Related Party	Nature of the Relationship with the Company	FY 2019-20	FY 2018-19
12	Insurance Premium Collected	Edelweiss Financial Services Limited	Holding Company	30,896	34,402
		ECL Finance Limited	Fellow Subsidiary	26,797	69,136
		Edelweiss Housing Finance Limited	Fellow Subsidiary	57,387	4,04,745
		Edelweiss Retail Finance Limited	Fellow Subsidiary	389	2,792
		Mr. Deepak Mittal	Key Managerial Personnel	-	3,950
		Mr. Sumit Rai	Key Managerial Personnel	250	250
13	Reimbursement of Cost of premium	Edelweiss Financial Services Limited	Holding Company	(88,351)	(1,23,389)
14	Royalty/Brand usage Fees	Edelweiss Financial Services Limited	Holding Company	(28,111)	(23,600)
15	Property Insurance	Edelweiss General Insurance Company Limited	Fellow Subsidiary	(156)	-
16	Training Centre Cost	Edel Land Limited	Fellow Subsidiary	(1,874)	(3,906)
17	Professional expenses	Edelweiss Financial Service Limited	Holding Company	(10,346)	-
		Edelweiss Rural & Corporate Services Limited	Fellow Subsidiary	(14,802)	-
18	Share of Gratuity for transferred employees	Edelweiss Rural & Corporate Services limited	Holding Company	(102)	-
		ECL Finance Limited	Fellow Subsidiary	-	(3,073)
		Edelweiss General Insurance Company Limited	Fellow Subsidiary	(595)	-
		Edelweiss Housing Finance Limited	Fellow Subsidiary	(40)	-
		Edelweiss Business Services Limited	Fellow Subsidiary	-	(1,058)
		Edelweiss Securities Limited	Fellow Subsidiary	(895)	33
19	ESOP Cross Charge	Edelweiss Financial Services Limited	Holding Company	(22,305)	3,598
20	Information Technology Cost Recovery	Ecap Equities Limited	Fellow Subsidiary	213	-
21	Information Technology Cost	Edelweiss Financial Service Limited	Holding Company	(898)	-
		Edelweiss Rural & Corporate Services Limited	Fellow Subsidiary	(26,242)	-
		Edelweiss Securities Limited	Fellow Subsidiary	(171)	-
	Investment Held				
22	Investment in NCDs	ECL Finance Limited	Fellow Subsidiary	152	177
		Edelweiss Asset Reconstruction Company Limited	Fellow Subsidiary	-	3,00,000
		Edelweiss Rural & Corporate Services Limited	Fellow Subsidiary	2,91,027	2,00,000
		Edelweiss Finance & Investments Limited	Fellow Subsidiary	-	1,50,000
		Edelweiss Retail Finance Limited	Fellow Subsidiary	1,90,673	1,49,889
		Edelweiss Housing Finance Limited	Fellow Subsidiary	24,110	-
	Balance Payable				
23	Group Insurance Premium	Edelweiss Financial Services Limited	Holding Company	(72,387)	(29,653)
24	Office Rent, Business Centre Charges and Facility Charges	Ecap Equities Limited	Fellow Subsidiary	(19,376)	(46,516)
		Edelweiss Rural & Corporate Services Limited	Fellow Subsidiary	(55,585)	-
		ECL Finance Limited	Fellow Subsidiary	194	(3,274)

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

Sr No.	Nature of Transaction	Name of the Related Party	Nature of the Relationship with the Company	FY 2019-20	FY 2018-19
25	Gratuity Payable	ECL Finance Limited	Fellow Subsidiary	-	(3,073)
		Edelweiss Rural & Corporate Services Limited	Fellow Subsidiary	(39)	
		Edelweiss Business Services Limited	Fellow Subsidiary	(1,058)	(1,058)
26	General Insurance Charges Payable	Edelweiss General Insurance Company Limited	Fellow Subsidiary	(595)	-
27	Professional Tax	Edelweiss Business Services Limited	Fellow Subsidiary	-	(1)
28	Training Centre Charges	Edel Land Limited	Fellow Subsidiary	140	(3,906)
29	Brokerage and Commission	Edelweiss Broking Limited	Fellow Subsidiary	-	-
		Edelweiss Securities Limited	Fellow Subsidiary	(945)	(2)
	Balance Receivable				
30	Gratuity Receivable	Edelweiss Housing Finance Limited	Fellow Subsidiary	-	1
		ECL Finance Limited	Fellow Subsidiary	-	-
		Edelweiss Securities Limited	Fellow Subsidiary	-	33
31	ESOP Cross Charge	Edelweiss Financial Services Limited	Holding Company	-	3,598
32	Security Deposit	Ecap Equities Limited	Fellow Subsidiary	29,174	29,174
33	Accrued Interest on NCDs	ECL Finance Limited	Fellow Subsidiary	13	12
		Edelweiss Housing Finance Limited	Fellow Subsidiary	1,812	-
		Edelweiss Asset Reconstruction Company Limited	Fellow Subsidiary	-	3,358
		Edelweiss Rural & Corporate Services Limited	Fellow Subsidiary	5,105	5,068
		Edelweiss Finance & Investments Limited	Fellow Subsidiary	-	11,075
		Edelweiss Retail Finance Limited	Fellow Subsidiary	97,709	73,089

The transaction amount includes taxes, as applicable, amounts in () denotes paid/payable

14 Earnings per share

Sr No	Particulars	Current Year	Previous Year
a)	Shareholders' earnings (as per profit and loss account) (Rs '000)	(28,51,548)	(27,06,266)
b)	Calculation of weighted average number of Equity Shares of Rs 10 each:		
-	Number of shares at the beginning of the year	31,26,20,882	31,26,20,882
-	Number of shares issued during the year	-	-
	Total number of equity shares outstanding at the end of the year	31,26,20,882	31,26,20,882
	Weighted average number of equity shares outstanding during the year (based on the date of issue of shares)	31,26,20,882	31,26,20,882
c)	Basic and diluted earnings per share (in Rupees) (a/b)	(9.12)	(8.66)

There are no dilutive equity shares or potential equity shares issued by the Company.

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

15 Micro, Small and Medium Enterprises Development Act, 2006

The Company has requested its creditors to confirm the applicability to them under the Micro Small and Medium Enterprises Development Act, 2006. Based on the responses received by the Company, the details of dues to micro enterprises and small enterprises:

		(₹ '000)	
Sr. No.	Particulars	Current Year	Previous Year
1	The principal amount and the interest due thereon (to be shown separately) remaining unpaid to any supplier as at the end of accounting year	1136*	4,076*
2	The amount of interest paid by the buyer in terms of section 16 of the Micro Small and Medium Enterprise Development Act, 2006, along with the amounts of the payment made to the supplier beyond the appointed day during accounting year	Nil	Nil
3	The amount of interest due and payable for the year of delay in making payment (which have been paid but beyond the appointed day during the year) but without adding the interest specified under Micro Small and Medium Enterprise Development Act, 2006.	Nil	Nil
4	The amount of interest accrued and remaining unpaid at the end of accounting year	Nil	Nil
5	The amount of further interest remaining due and payable even in the succeeding years, until such date when the interest dues as above are actually paid to the small enterprise for the purpose of disallowance as a deductible expenditure under section 23 of the Micro Small and Medium Enterprise Development Act, 2006.	Nil	Nil

* Principal amount within due year.

- 16** In accordance with IRDA regulation, the Company has recognised Shareholders' contribution of Rs. 826,566 thousands to the Policyholders' account for the current year [Previous Year Rs.1,413,897 thousands] which is irreversible in nature, to the extent applicable.

Also, the Company has recognized Shareholders' contribution towards Excess of EOM Rs. 24,27,305 thousands to the Policyholders' account for the current year [Previous Year Rs.20,19,869 thousands] which is irreversible in nature, to the extent applicable.

17 Segment Reporting

As per Accounting Standard 17 on 'Segment Reporting' read with the IRDA Financial Statements Regulations, the Company's segmental results are disclosed at Annexure A.

As per the requirements of Insurance Regulatory and Development Authority of India (Expenses of Management of Insurers transacting life Insurance business) Regulations, 2016, the Company has put in place a Board approved policy for allocation of direct expenses and apportionment of indirect expenses of management amongst various business segments.

18 a) Auditors Remuneration

		(₹ '000)	
Particulars	Current Year	Previous Year	
a) As Auditor	2,800	2,600	
b) As adviser or in any other capacity, in respect of			
a) Taxation matters	-	-	
b) Insurance matters	-	-	
c) Management services	-	-	
c) In any other capacity	763	500	
d) Out of Pocket Expenses	280	200	
TOTAL	3,843	3,300	

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

19 Foreign Exchange Earnings and outgo

	(₹ '000)	
Particulars	Current Year	Previous Year
Earnings	-	10,169
Outgo	67,351	63,114

- 20** The Fund wise Revenue Account and Balance Sheet for unit linked business has been annexed to this schedule as **Appendix I**. Disclosure for ULIP Business as per Unit Linked Disclosure Norms issued vide Circular No. 054/IRDA/F & A/FEB-07 dated February 20, 2007, has been annexed to this schedule as **Appendix II**.

21 Percentage of business sector-wise

Sector wise breakup of policy issued, lives covered and gross premium underwritten during the year is as follows:

Particulars	Current Year		Previous Year	
	Number of Policies	% of Policies	Number of Policies	% of Policies
Rural	17475	21.86%	18171	22.41%
Urban	62478	78.14%	62903	77.59%
	Number of Lives Insured	Number of Policies	Number of Lives Insured	Number of Policies
Social	10,139	4,987	11,927	6,166
	Premium (₹ '000)		Premium (₹ '000)	
	972		1,122	

22 Percentage of risk retained and risk reinsured

Extent of risk retained and reinsured based on sum at risk, is as follows:

Particulars	Current Year	Previous Year
Individual Business		
Risk Retained	32%	31%
Risk Reinsured	68%	69%
Group Business		
Risk Retained	53%	44%
Risk Reinsured	47%	56%

23 Summary of Financial Statements

		(₹ '000)				
Sr No.	Particulars	2019-2020	2018-2019	2017-2018	2016-2017	2015-2016
POLICYHOLDERS' A/C						
1	Gross premium income	1,04,84,847	91,93,110	63,82,596	44,13,331	31,00,660
2	Net premium income	1,00,38,808	88,90,852	61,88,918	42,58,919	30,01,807
3	Income from investments (Net)	5,43,013	13,63,798	8,33,826	6,84,611	2,45,037
4	Other Income	13,196	19,461	4,224	2,212	564
4a	Contribution from Shareholders' Account towards Excess EOM	24,27,305	20,19,869	-	-	-
4b	Contribution from Shareholder to Policyholder Account	8,26,567	14,13,800	15,13,776	29,33,958	21,26,681
5	Total Income	1,38,50,252	1,16,89,413	85,40,938	78,79,700	53,74,088
6	Commissions & Remuneration	7,89,610	6,59,821	4,00,185	2,88,866	2,65,426
7	Brokerage	-	-	-	-	-

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

						(₹ '000)
Sr No.	Particulars	2019-2020	2018-2019	2017-2018	2016-2017	2015-2016
8	Operating Expenses relating to insurance business	56,92,881	50,17,860	23,81,766	28,86,259	23,63,462
9	Service Tax / GST on Charges	61,158	49,737	30,175	10,545	4,826
10	Provision for Doubtful debts	5,661	2,145	1,993	1,119.00	1882
11	Total Expenses	66,47,605	57,29,731	28,14,119	31,86,789	26,35,596
12	Payment to policy holders	8,80,420	6,68,657	7,37,223	4,29,591	1,83,631
13	Increase in actuarial liability	60,81,225	71,41,339	49,52,195	42,63,320	25,54,862
14	Surplus/ Deficit from operations	2,41,004	1,69,457	37,401	-	-
SHAREHOLDERS' A/C						
15	Total income under Shareholders' Account	8,64,459	7,58,425	8,10,518	8,22,862	6,26,719
16	Total Expenses under Shareholders' Account*	37,16,008	34,64,691	31,37,476	29,81,172	21,74,514
17	Profit/ (loss) before tax	(28,51,548)	(27,06,266)	(23,26,958)	(21,58,310)	(15,47,795)
18	Provisions for tax	-	-	-	-	-
19	Profit/ (loss) after tax	(28,51,548)	(27,06,266)	(23,26,958)	(21,58,310)	(15,47,795)
20	Balance at the beginning of the year	(1,10,81,431)	(83,75,165)	(60,48,207)	(38,89,897)	(23,42,102)
21	Profit/ loss carried to Balance Sheet	(1,39,32,979)	(1,10,81,431)	(83,75,165)	(60,48,207)	(38,89,897)
MISCELLANEOUS						
22	(A) Policyholders' account:					
	Total funds (including unit linked funds)	2,74,85,099	2,13,28,325	1,41,73,574	92,08,698	49,28,152
	Total investments	2,70,72,692	2,21,78,269	1,44,87,945	87,35,859	51,05,984
	Yield** on investments (%)					
	-with realised gains	8.57%	5.96%	8.03%	9.33%	8.47%
	Yield** on investments (%)					
	-with unrealised gains	7.17%	9.37%	4.99%	11.84%	6.81%
	(B) Shareholders' account:					
	Total funds	60,45,749	89,06,030	1,15,55,483	73,19,644	93,93,897
	Total investments	37,51,952	66,89,467	98,92,607	61,37,745	88,75,651
	Yield** on investments (%)					
	-with realised gains	3.30%	6.78%	10.70%	10.62%	11.16%
	Yield** on investments (%)					
	-with unrealised gains	1.76%	7.68%	7.75%	14.06%	7.38%
	Yield on Total AUM					
	Yield** on investments (%)					
	-with realised gains	7.54%	6.14%	9.31%	10.04%	10.17%
	Yield** on investments (%)					
	-with unrealised gains	6.10%	8.69%	6.05%	13.18%	7.13%
23	Paid up equity capital	31,26,209	31,26,209	31,26,209	26,15,922	26,15,922
24	Net worth	60,45,749	89,06,030	1,15,55,483	73,19,644	93,93,897
25	Total Assets	3,58,61,942	3,32,01,215	2,81,06,967	1,80,45,977	1,56,99,291
26	Earnings per share (basic)(₹)	(9.12)	(8.66)	(8.48)	(8.25)	(8.01)
27	Earnings per share (diluted)(₹)	(9.12)	(8.66)	(8.48)	(8.25)	(8.01)
28	Book Value per share (₹)	19.34	28.49	42.10	27.98	35.91

* Including contribution to Policyholders' A/C

** Yield calculated based on TWRR method as applicable for Actuarial Report

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

24 Financial Ratios

		(₹ '000)	
Sr No	Particulars	Current Year	Previous Year
1	New Business Premium Income Growth (segment wise) (New Business premium Current Year - New Business premium Previous Year) / New Business premium Previous Year)		
	Participating – Individual Life	11%	63%
	Participating – Pension	-106%	-85%
	Non Participating – Individual Life	4%	51%
	Non Participating – Annuity	-26%	-15%
	Non Participating – Health	88%	4%
	Non Participating – Group	-51%	18%
	Non Participating – Group Variable	-70%	55%
	Unit Linked – Individual	-30%	13%
	Unit Linked – Pension	-63%	-18%
	Unit Linked – Group	-25%	135%
2	Net Retention ratio (Net Premium / Gross Premium)		
	Net Premium	1,00,38,808	88,90,852
	Gross Premium	1,04,84,847	91,93,110
	Retention Ratio	95.75%	96.71%
3	Ratio of Expenses of management (Expenses of management / Total Gross direct Premium)		
	Management Expenses	64,88,150	56,79,994
	Total Gross Premium	1,04,84,847	91,93,110
	Ratio	61.90%	61.80%
4	Commission Ratio (Gross Commission paid to Gross Premium)		
	Gross commission	7,89,610	6,59,821
	Gross Premium	1,04,84,847	91,93,110
	Ratio	7.53%	7.18%
5	Ratio of Policyholders' liabilities to shareholders' funds		
	Policyholders liability	2,74,85,099	2,13,28,325
	Shareholders' funds (Net Worth)	60,45,749	89,06,030
	Ratio	454.62%	239.48%
6	Growth rate of Shareholders' funds		
	Shareholders' funds (Net Worth)	60,45,749	89,06,030
	Growth Rate	-32.12%	-22.93%
7	Ratio of surplus / (deficit) to Policy holders liability		
	Surplus / (Deficit) in Revenue Account	2,41,004	1,69,457
	Policyholders liability	2,74,85,102	2,13,28,325
	Ratio	0.9%	0.8%
8	Change in net worth		
	Net Worth	60,45,749	89,06,030
	Change (Including Fair Value Change)	(28,60,281)	(26,49,453)
9	Profit after tax / Total Income	NA	NA
	The Company does not have any profit after tax and therefore this ratio cannot be calculated		

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

		(₹ '000)	
Sr No	Particulars	Current Year	Previous Year
10	Total of Real Estate + Loans / Cash & invested assets		
	Loans	98,337	52,716
	Investment Properties-Real Estate*	7,03,825	6,73,157
	Cash & Invested Assets	3,17,29,234	2,98,41,696
	Ratio	2.53%	2.43%
	* includes investments in Property, plant and equipment – Building as per IRDA Circular on Public Disclosures.		
11	Total Investments / Total of (Capital + Surplus)		
	Total Investments	3,08,24,643	2,88,67,736
	Share Capital	31,26,209	31,26,209
	Surplus /(Deficit) as per Balance Sheet (Including Fair Value Change)	(1,39,63,080)	(1,10,68,656)
	Reserves	1,68,82,621	1,68,48,478
	Ratio	509.86%	324.14%
12	Total affiliated Investments / Total of (Capital + Surplus)		
	Total affiliated Investments	5,05,962	7,99,932
	Capital	31,26,209	31,26,209
	Surplus /(Deficit) as per Balance Sheet (Including Fair Value Change)	(1,39,63,080)	(1,10,68,656)
	Reserves	1,68,82,621	1,68,48,478
	Ratio	8.37%	8.98%
13	Solvency Ratio	232%	229%
14	Persistency Ratio*		
	Persistency Rate (Premium)		
	For 13th month	77.6%	83.0%
	For 25th month	67.5%	67.8%
	For 37th month	58.0%	53.0%
	For 49th Month	46.8%	48.5%
	for 61st month	45.2%	39.1%
	Renewal Rate (Premium)		
	For 13th month	77.5%	83.0%
	For 25th month	79.5%	83.1%
	For 37th month	81.9%	85.8%
	For 49th Month	84.3%	87.7%
	for 61st month	88.5%	88.8%

* The persistency ratios are calculated in accordance with the IRDA circular no. IRDA/ACT/CIR/MISC/035/01/2014 dated 23 January 2014.

25 Impairment of Assets

There are no impairments on any assets of the Company as on the balance sheet date.

26 Investment Property

In accordance with the IRDAI (Preparation of Financial Statements and auditor's Report of Insurance Companies) Regulations 2002, all the investment properties have been valued as at 31st March, 2020. The value of the properties is based on valuation performed by an independent valuer as 31st March, 2020. The opinions on market value by the independent valuer are prepared in accordance with the guidelines set out in the Appraisal and Valuation Manual published by the Royal Institution of Chartered Surveyors ('RICS'), UK. The methodology used in the valuation of properties is the average of value Direct Comparison Approach.

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

The investment properties are valued at Rs. 452,146 thousands as at 31st March, 2020. The historical cost as at 31st March, 2020 is Rs. 418,002 thousands. The difference between the revalued amount and the historical cost has been disclosed as Revaluation Reserve in the Balance sheet under reserves and surplus.

27 Details of the controlled funds pursuant to IRDA Circular number IRDA/F&I/CIR/ F&A/045/03/2010 dated 17 March 2010

(₹ '000)

Sr No	Particulars	Current Year	Previous Year
1	Computation of Controlled fund as per the Balance Sheet		
	Policyholders' Fund (Life Fund)		
	Participating		
	Individual Assurance	46,09,900	32,24,485
	Individual Pension	7,51,620	6,04,801
	Funds for Future Appropriations	48,824	37,474
	Non-participating		
	Individual Assurance	1,25,50,547	91,35,731
	Group Assurance	14,74,914	13,30,725
	Individual Annuity	3,66,448	3,11,676
	Any other (Health)	48,674	40,271
	Linked		
	Individual Assurance	67,09,458	58,15,733
	Group Assurance	-	-
	Individual Pension	2,71,856	2,52,622
	Group Superannuation	-	-
	Group Gratuity	6,52,859	5,74,807
	Any other	-	-
	Funds for Future Appropriations	-	-
	Total (A)	2,74,85,100	2,13,28,325
	Shareholders' Fund		
	Paid up Capital	31,26,209	31,26,209
	Reserves & Surpluses	1,68,82,621	1,68,48,478
	Fair Value Change	(30,102)	12,775
	Total (B)	1,99,78,728	1,99,87,462
	Misc. expenses not written off	-	-
	Credit / (Debit) from P&L A/c.	(1,39,32,979)	(1,10,81,432)
	Total (C)	(1,39,32,979)	(1,10,81,432)
	Total shareholders' funds (B+C)	60,45,749	89,06,030
	Controlled Fund [Total (A+B+C)]	3,35,30,849	3,02,34,355
2	Reconciliation of the Controlled Fund from Revenue and Profit & Loss Account		
	Opening Balance of Controlled Fund	3,02,34,355	2,57,29,056
	Add: Inflow		
	Income		
	Premium Income	1,04,84,847	91,93,110
	Less: Reinsurance ceded	(4,46,038)	(3,02,258)
	Net Premium	1,00,38,809	88,90,852
	Investment Income	5,43,013	13,63,798

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

		(₹ '000)	
Sr No	Particulars	Current Year	Previous Year
	Other Income	14,560	20,867
	Contribution from Shareholders' Account towards Excess EOM	24,27,305	20,19,869
	Funds transferred from Shareholders' Accounts	8,26,566	14,13,897
	Total Income	1,38,50,253	1,16,89,413
	Less: Outgo		
	(i) Benefits paid (Net)	8,80,132	6,68,525
	(ii) Interim Bonus Paid	288	132
	(iii) Change in Valuation of Liability	60,81,225	71,41,339
	(iv) Commission	7,89,610	6,59,821
	(v) Operating Expenses	56,92,881	30,62,183
	(vi) Service Tax/ GST on Charges	61,158	49,737
	(vii) Provision for Doubtful debts	5,661	2,145
	(viii) Provision for Taxation	-	-
	(ix) For diminution in the value of investments (Net)	98,295	-
	(a) FBT	-	-
	(b) Income Tax	-	-
	Total Outgo	1,36,09,249	1,15,19,956
	Surplus/(Deficit) of the Policyholders' Fund	2,41,004	1,69,457
	Less: transferred to Shareholders' Account	(2,29,654)	(1,55,434)
	Net Flow in Policyholders' account	11,350	14,023
	Add: Net income in Shareholders' Fund	(28,51,548)	(27,06,266)
	Net In Flow / Outflow	2,73,94,157	2,30,36,812
	Add: Change in Valuation Liabilities	60,81,225	71,41,338
	Add: Fair value change	64,199	(609)
	Add: Increase in Equity	(8,733)	56,813
	Closing Balance of Controlled Fund	3,35,30,847	3,02,34,355
	As Per Balance Sheet	3,35,30,847	3,02,34,355
	Difference, if any	-	-
3	Reconciliation with Shareholders' and Policyholders' Fund		
	Policyholders' Funds		
3.1	Policyholders' Funds - Traditional-PAR and NON-PAR		
	Opening Balance of the Policyholders' Fund	1,46,85,162	1,01,71,917
	Add: Surplus of the Revenue Account	11,350	14,023
	Add: change in valuation Liabilities	50,90,214	44,99,831
	Add: Fair value change (Policyholders)	64,199	(609)
	Total	1,98,50,925	1,46,85,162
	As per Balance Sheet (Segmental)	1,98,50,925	1,46,85,162
	Difference, if any	-	-
3.2	Policyholders' Funds – Linked		
	Opening Balance of the Policyholders' Fund	66,43,162	40,01,656
	Add: Surplus of the Revenue Account	-	-
	Add: change in valuation Liabilities	9,91,011	26,41,506
	Total	76,34,172	66,43,162
	As per Balance Sheet (Segmental)	76,34,172	66,43,162
	Difference, if any	-	-

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

		(₹ '000)	
Sr No	Particulars	Current Year	Previous Year
	Shareholders' Funds		
	Opening Balance of Shareholders' Fund	89,06,030	1,15,55,483
	Add: net income of Shareholders' account (P&L)	(28,51,548)	(27,06,266)
	Add: Infusion of Capital (Including fair value change)	(8,733)	56,814
	Closing Balance of the Shareholders' fund	60,45,749	89,06,030
	As per Balance Sheet (Segmental)	60,45,749	89,06,030
	Difference, if any	-	-

28 As required by IRDA Notification F.No. IRDA/Reg/2/52/2010, dated 01-07-2010 disclosures relating to discontinued policies are as under:

		(₹ '000)	
Sr No	Particulars	Current Year	Previous Year
1	Opening balance as on April 01,2019	5,99,214	3,06,790
	Add: Amount transferred to the "Funds for discontinued policies"	5,72,087	2,97,044
	Less: Amount refunded to the policyholders	1,45,147	20,964
	Less: Funds of Policies revived during the year	11,308	4,790
	Add: Net Income/Gains on investment of the funds	34,602	21,134
	Closing balance as on March 31, 2020	10,49,448	5,99,214
2	Number of policies discontinued during the financial year	5,663	3421
3	% of discontinued to total policies during the year : -		
	Product –Wise		
	Wealth Accumulation (Accelerated Cover) - UIN 147L003V01	0.00%	0.00%
	Wealth Accumulation (Accelerated cover) - UIN 147L003V02	0.00%	0.00%
	Wealth Accumulation (Cover Plus) - UIN 147L004V02	0.54%	1.24%
	Wealth Accumulation (Privilege)	0.00%	0.00%
	Easy Pension (Risk)	0.82%	7.77%
	Edelweiss Tokio Life - Wealth Ultima	0.02%	0.00%
	Edelweiss Tokio Life - Wealth Plus	0.56%	1.62%
	ETLIFE - Wealth Accumulation (Accelerated cover)-147L011V02	6.85%	1.78%
	Edelweiss Tokio Life Wealth Secure + -147L062V01	0.42%	0.00%
	Edelweiss Tokio Life - Wealth Gain + -147L061V02	0.25%	0.00%
	Edelweiss Tokio Life - Wealth Plus New - 147L055V03	0.41%	0.00%
	ETLIFE-Wealth Ultima-147L037V01	3.90%	14.71%
	No. of policies	115	61
	% of policies revived	1.76%	0.93%
5	Charges imposed on account of discontinued policies	12,292	7,516
6	Charges reversed on account of revival of discontinued policies	186	135

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

29 As required by IRDA Circular no. IRDA/F&I/CIR/CMP/174/11/2010, dated 04-11-2010 the statement of Age-wise Analysis of the Unclaimed Amount of the Policyholders is as under:

(₹ '000)

Particulars	Total Amount	Age-Wise Analysis*							
		<1 Month	1-6 Months	7-12 Months	13-18 Months	19-24 Months	25-30 Months	31-36 Months	Beyond 36 Months
Claims settled but not paid to the policyholders /Insured due to any reasons except under litigation from the insured/policyholders	9,575 (8,472)	- -	- -	2 (8,312)	647 -	8,757 (160)	169 -	- -	- -
Sum due to the insured/ policyholders on maturity or otherwise	12,599 (6,604)	2,320 (349)	3,912 (1,343)	3,031 (1,512)	1,599 (1,289)	702 (1,599)	110 (47)	703 (389)	222 (75)
Any excess collection of the premium/tax or any other charges which is refundable to the policyholders either as terms of conditions of the policy or as may be directed by the Authority but not refunded so far	7,928 (8,752)	537 (351)	2,490 (1,875)	1,748 (3,473)	970 (1,336)	830 (382)	93 (320)	277 (646)	983 (369)
Cheques issued but not encashed by the policyholder/insured	4,756 (1,755)	- -	- -	48 -	3,187 (26)	- (198)	- (111)	192 (107)	1,329 (1,313)

* Previous Year figures are shown in brackets.

Details of unclaimed amount and investment income for the year ended 31st March, 2020 is as under, as required under IRDA/ F&A/CIR/CAM/134/07/2015.

Particulars	Current Year	Previous Year
Opening Balance	25,583	13,676
Add: Amount transferred to unclaimed amount	16,160	28,762
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)	3,402	-
Add: Investment Income	1,364	1,406
Less: Amount paid during the year	11,651	18,261
Closing Balance of Unclaimed Amount	34,858	25,583

30 Limits on Expense of Management [Section 40B of the Insurance Law (Amendment) Act, 2015]

The Expenses of Management in respect of the life insurance business transacted in India by the Company have been debited to the Policyholders' Revenue Account as expenses in accordance with limits prescribed under the Insurance Regulatory and Development Authority of India (Expenses of Management of Insurers transacting life insurance business) Regulation, 2016. The amount of excess of the limits have been debited to Shareholders' Profit & Loss Account as below.

(₹ '000)

Particulars	Current Year	Previous Year
Total Contribution from Shareholders' Account towards Excess EOM	24,27,305	20,19,869

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

31 Loan Assets restructured during the year [IRDA Circular number IRDA/F&A/CIR/ 232/12/2013 dated 11-12-2013]

(₹ '000)

Particulars	Current Year	Previous Year
Total amount of Loan Assets subject to restructuring	NA	NA
Total amount of Standard Assets subject to restructuring	NA	NA
Total amount of Sub-Standard Assets subject to restructuring	NA	NA
Total amount of Doubtful Assets subject to restructuring	NA	NA

32 Foreign Exchange gain/ (loss)

The amount of foreign exchange gain/ (loss) in Revenue Account for the year ended March 31, 2020 is (₹ 59) thousand (previous year ended March 31, 2019: (₹ 130) thousands).

33 Pending litigations

The Company's pending litigations comprise of claims against the Company primarily by the customers and proceedings pending with Tax authorities. The Company has reviewed all its pending litigations and proceedings and has adequately provided for where provisions are required and disclosed the contingent liabilities where applicable, in its financial statements. The Company does not expect the outcome of these proceedings to have a material adverse effect on its financial results at March 31, 2020. Refer Note C.1 of Sch 16 for details on contingent liabilities. In respect of litigations, where the management assessment of a financial outflow is probable, the Company has made a provision of ₹ 36,129 thousand at March 31, 2020 (Previous year of ₹ 29,826 thousand).

34 Participations in Joint Lenders Forum formed under Reserve bank of India (RBI) Guidelines

The Company has not participated in any Joint Lenders Forum formed under RBI guidelines for loan accounts which could turn into potential NPAs.

35 Assets to be deposited under local laws

There are no assets required to be deposited by the Company under any local laws or otherwise encumbered in or outside India at March 31, 2020. (Previous year -Nil) except the assets disclosed in the note C.4.

36 Statement containing names, description, occupations if any directorships held by the person in charge of managements of the business under section 11(2) of Insurance Act, 1938 (amended by the Insurance laws (Amendments) Act, 2015)

Name	Designation	Directorships held by the Person-In-charge during the year or at March 31, 2020	Occupation
Mr Sumit Rai	Managing Director & CEO	Edelweiss Tokio Life Insurance Company Limited	Service

37 Fund for Future Appropriations

The balance of participating FFA ₹ 48,824 thousands (Previous year was Rs ₹ 37,474 thousands) is not available for distribution to shareholders. Such amount is classified under Fund for Future Appropriations.

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

38 Performing and non-performing investments

The company did not hold any non-performing Investments during the year except as mentioned below:

Asset Type	Issue Name	As at March 31, 2020		As at March 31, 2019	
		Gross*	Net* of NPA	Gross	Net of NPA
Non-Convertible Debenture - Shareholders'	DHFL Ltd.	1,19,440	30,504	Nil	Nil
Non-Convertible Debenture - Unit Linked	DHFL Ltd.	54,994	14,518	Nil	Nil

* At amortised cost

During the year ended March 31, 2020 the Company had classified its investment in DHFL Ltd. as NPA, owing to the default of interest payment on one of the Non-Convertible Debentures (NCD's) held in both Shareholder Fund & Unit Linked Funds by the issuer DHFL Ltd.

In Shareholder Funds, Provision of Rs. 88,936 thousands at 75% of Face Value (Rs. 1,18,581 thousands) has been made

In Unit Linked Funds - Provision of Rs. 40,476 thousands at 75% of Face Value (Rs. 53,968 thousands) has been made

39 Prior year comparatives

Prior year amounts have been regrouped as under:

(₹ '000)

Regrouped from	Amount	Regrouped to	Remarks
Shortage Premium (Sch 3)	97	Other (Sch3A)	Regrouped for appropriate and better presentation
Other Income (Rev A/c)	1,406	Income on Unclaimed amount of Policyholders (Rev A/c)	
Accretion of discount/(amortisation of premium) (net) (Rev A/c)	(71,318)	Interest, Dividend & Rent (Gross) (RevA/c)	
Accretion of discount/(amortisation of premium) (net) (P&L A/c)	(15,151)	Interest, Dividend & Rent (Gross) (P&L A/c)	
General & Other Insurance Expenses (Sch 3)	169	Provision for Doubtful debts (Rev A/c)	
Business Development, Marketing & Sales Promotion (Sch 3)	63,926	Rewards and Remuneration to Agent, brokers and other intermediaries (Sch 2)	Regrouped to be in line with regulatory requirements as per circular no. IRDA/F&A/CIR/MISC/184/10/2019
Employees' remuneration & welfare benefits (Sch 3A)	19,290	Contribution towards the remuneration of MD/CEOs/WTDs (P&L A/c)	
Expense charged to Shareholder's Account towards EOM (Sch 3)	20,19,869	Expense charged to Shareholder's Account towards EOM (P&L A/c)	
Total	20,18,288		

Schedules forming part of Financial Statements For the year ended 31 March 2020 (Continued)

- 40 Penal actions taken during 2019-20 by various Government Authorities in pursuant to IRDA Circular number IRDA/F&A/CIR/232/12/2013 dated 11-12-2013

(₹ '000)

Sr No.	Authority	Non-Compliance/ Violation	Penalty Awarded	Penalty Paid	Penalty Waived/ Reduced
1	Insurance Regulatory and Development Authority	Nil	Nil	Nil	Nil
2	Income Tax Authorities	Nil	Nil	Nil	Nil
3	Service Tax/GST Authorities	Nil	Nil	Nil	Nil
4	Any other Tax Authorities	Nil	Nil	Nil	Nil
5	Enforcement Directorate/ Adjudicating Authority/ Tribunal or any Authority under FEMA	Nil	Nil	Nil	Nil
6	Registrar of Companies/ NCLT/CLB/ Department of Corporate Affairs or any Authority under Companies Act, 2013	Nil	Nil	Nil	Nil
7	Penalty awarded by any Court/Tribunal for any matter including claim settlement but excluding compensation	Nil	Nil	Nil	Nil
8	Securities and Exchange Board of India	Nil	Nil	Nil	Nil
9	Competition Commission of India	Nil	Nil	Nil	Nil
10	Any other Central/State/Local Government / Statutory Authority	Nil	Nil	Nil	Nil

41 Disclosure regarding Covid-19

The SARS-CoV-2 virus responsible for COVID-19 continues to spread across the globe and India, which has contributed to a significant decline and volatility in global and Indian financial markets and a significant decrease in global and local economic activities. On March 11, 2020, the COVID-19 outbreak was declared a global pandemic by the World Health Organization. Numerous governments and companies, have introduced a variety of measures to contain the spread of the virus.


The extent to which the COVID-19 pandemic will impact the Company's results will depend on future developments, which are highly uncertain, including, among other things, any new information concerning the severity of the COVID-19 pandemic and any action to contain its spread or mitigate its impact whether government-mandated or elected by the IRDAI.

The Company has assessed the impact of COVID-19 on its operations as well its financial statements, including but not limited to the areas of valuation of investment assets, valuation of policy liabilities and solvency, for the year ended March 31, 2020. Further, there have been no material changes in the controls or processes followed in the financial statement closing process of the Company. The Company will continue to monitor any future changes to the business and financial statements due to COVID-19.

The Company has provisioned additional margin for adverse deviation (MAD) to mitigate the risk due to Covid-19 pandemic risk under Actuarial Liability. The Company will continue to closely monitor any future developments relating to COVID-19 which may have any impact on its business and financial position.

As per our report of even date

For K.S. Aiyar & Co.
Chartered Accountants
Firm Regd. No.: 100786W


Rajesh S. Joshi
Partner
Membership No. 038526



For V. Sankar Aiyar & Co.
Chartered Accountants
Firm Regd. No.: 109208W


G. SANKAR
G. Sankar
Partner
Membership No. 046050

For and on behalf of the Board of Directors

RASHESH
CHANDRAK
ANT SHAH

Rashesh Shah
Chairman
DIN: 00008322

SUMIT
RAI

Sumit Rai
Managing Director & CEO
DIN: 08131728

NILESH
TULSIDAS
SAMPAT

Nilesh Sampat
Chief Financial Officer

SWADESH
AGRAWAL

Swadesh Agrawal
Company Secretary

Rujan
Harchand
Panjwani

Rujan Panjwani
Vice Chairman
DIN: 00237366

KAMALA
KANTHARAJ

Kamala. K.
Director
DIN: 07917801

Subhrajit
Mukhopadhyay

Subhrajit Mukhopadhyay
Appointed Actuary

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number 147 dated 10 May 2011

Annexure A
(Part of Note 18 of Schedule 16)

FORM A-RA EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED Registration Number 147 dated 10 May 2011 SEGMENTAL REVENUE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2020 SEGMENTAL POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

Particulars	(₹ '000)									
	Total	Non-Linked Par			Non-Linked Non Par			Linked Non Par		
		Individual Par	Individual Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Linked Pension	Group
Premium earned-net										
(a) Premium										
First year Premiums	35,18,801	8,80,867	(697)	15,27,268	-	10,325	1,12,642	45,053	7,98,042	3,723
Renewal Premiums	66,53,572	13,05,240	1,41,763	28,77,502	-	14,909	3,52,370	-	19,11,757	50,031
Single Premiums	3,12,474	-	-	16,574	48,537	-	2,20,822	-	24,933	1,609
Total	1,04,84,847	21,86,107	1,41,066	44,21,344	48,537	25,234	6,85,834	45,053	27,34,731	55,362
(b) Reinsurance ceded	(4,46,038)	(3,506)	-	(1,64,467)	-	(4,691)	(2,65,933)	-	(7,441)	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-
Sub Total	1,00,38,809	21,82,601	1,41,066	42,56,877	48,537	20,543	4,19,901	45,053	27,27,290	55,362
Income from Investments										
(a) Interest & Dividends Gross, & Amortisation (Net)	15,57,797	2,70,419	45,576	8,57,708	33,328	4,649	1,11,133	23,652	1,72,119	10,250
(b) Profit on sale / redemption of investments	12,57,552	1,56,551	16,406	5,67,711	7,805	900	18,234	867	4,49,721	9,428
(c) (Loss on sale / redemption of investments)	(6,66,636)	(1,14,407)	(13,462)	(2,15,810)	(1,634)	-	(1,901)	(207)	(3,05,911)	(4,219)
(d) Transfer / Gain on revaluation / change in fair value*	(16,05,701)	-	-	-	-	-	-	-	(15,20,698)	(42,630)
Sub Total	5,43,012	3,12,563	48,520	12,09,609	39,499	5,549	1,27,466	24,312	(12,04,770)	(27,171)
Other Income										
Contribution from Shareholders' Account towards Excess EOM	24,27,305	5,40,571	3,245	14,01,437	10,637	31,016	1,01,350	2,381	3,23,827	6,326
Contribution from the Shareholders' Account	8,26,567	1,06,744	-	-	-	-	-	-	7,17,031	-
Income on Unclaimed amount of Policyholders	1,364	-	-	1,364	-	-	-	-	-	-
Other Income	13,196	2,283	2,107	8,679	1	-	-	-	126	-
Sub Total	32,68,432	6,49,597	5,352	14,11,480	10,638	31,016	1,01,350	2,381	10,40,984	6,326
Total (A)	1,38,50,253	31,44,762	1,94,938	68,77,966	98,674	57,108	6,48,717	71,746	25,63,504	34,517
Commission Expense										
First year Premiums	5,41,696	1,67,992	(37)	3,29,211	-	1,866	3,423	359	38,688	195
Renewal Premiums	1,76,847	46,271	3,027	93,630	-	126	5,297	-	27,681	815
Single Premiums	4,624	-	-	240	873	-	3,156	-	329	26
Rewards and Remuneration to Agent	66,444	17,566	-	36,791	-	243	-	-	11,734	111
Total	7,89,610	2,31,829	2,990	4,59,872	873	2,234	11,876	359	78,432	1,145

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number 147 dated 10 May 2011

Particulars	(₹ '000)									
	Non-Linked Par			Non-Linked Non Par				Linked Non Par		
	Total	Individual Par	Individual Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Linked Pension	Group
Operating Expenses related to Insurance Business	56,92,878	13,19,335	5,944	28,47,247	12,279	42,559	2,10,018	4,757	12,30,445	7,635
Service Tax / GST Expenses on Charges	61,158	-	-	-	-	-	-	245	58,493	1,048
Provision for Doubtful debts	5,661	-	-	5,661	-	-	-	-	-	-
Bad debt written off	-	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-
(b) Provision for Standard and non standard assets	98,295	547	-	87,500	-	-	-	-	5,862	4,386
Total (B)	66,47,605	15,51,711	8,934	34,00,280	13,152	44,794	2,21,894	5,360	13,73,232	9,830
Benefits Paid (Net)	8,80,132	1,22,485	7,086	1,21,669	23,723	2,805	2,38,081	4,602	2,96,548	1,282
Interim Bonuses Paid	288	267	22	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-
(a) Gross **	61,61,590	14,70,299	1,66,902	33,41,890	52,737	8,403	69,512	60,836	8,93,725	19,233
(b) Amount ceded in Reinsurance	(80,366)	-	-	(92,423)	-	-	12,057	-	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-
Total (C)	69,61,644	15,93,051	1,74,010	33,71,136	76,460	11,208	3,19,650	65,438	11,90,273	20,515
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)	2,41,004	-	11,994	1,06,549	9,062	1,106	1,07,173	946	-	4,174
Appropriations										
Transfer to Shareholders' Account	2,29,654	-	644	1,06,549	9,062	1,106	1,07,173	946	-	4,174
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (PAR)	11,350	-	11,350	-	-	-	-	-	-	-
TOTAL (D)	2,41,004	-	11,994	1,06,549	9,062	1,106	1,07,173	946	-	4,174
NOTES:										
* Represents the deemed realised gain as per norms specified by the Authority.										
**represents Mathematical Reserves after allocation of bonus [The bonus is ₹ 3,09,386 thousands for the current year (previous year ₹ 2,13,824 thousands)]										
The total surplus is disclosed below:										
(a) Interim Bonuses Paid	288	267	22	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders	3,09,386	3,03,613	5,773	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account	2,41,004	-	11,994	1,06,549	9,062	1,106	1,07,173	946	-	4,174
(d) Total Surplus [(a) + (b)+ (c)].	5,50,678	3,03,880	17,789	1,06,549	9,062	1,106	1,07,173	946	-	4,174

Registration Number 147 dated 10 May 2011

Annexure A
(Part of Note 18 of Schedule 16)

FORM A-RA
EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
Registration Number 147 dated 10 May 2011

SEGMENTAL POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

Particulars	Non-Linked Par				Non-Linked Non Par				Linked Non Par				(₹ '000)
	Total	Individual			Individual Non Par	Health	Group Non Par	Group Variable	Individual	Individual Linked Pension	Group		
		Par	Pension										
Premium earned-net													
(a) Premium													
First year Premiums	39,01,593	7,94,728	10,956	14,64,634	-	5,490	1,70,467	1,50,818	11,06,288	10,456		1,87,757	
Renewal Premiums	46,34,358	8,36,710	1,72,021	21,12,902	-	12,013	1,57,391	-	12,88,537	54,783			
Single Premiums	6,57,159	-	(129)	14,712	65,769	-	5,11,325	-	61,421	4,061		-	
Total	91,93,110	16,31,438	1,82,848	35,92,248	65,769	17,503	8,39,184	1,50,818	24,56,246	69,300		1,87,757	
(b) Reinsurance ceded	(3,02,258)	(2,697)	-	(1,19,908)	-	(3,256)	(1,70,698)	-	(5,699)	-		-	
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-		-	
Sub Total	88,90,852	16,28,741	1,82,848	34,72,341	65,769	14,247	6,68,485	1,50,818	24,50,547	69,300		1,87,757	
Income from Investments													
(a) Interest & Dividends Gross, & Amortisation (Net)	11,01,603	1,92,103	33,599	6,06,005	23,244	3,023	89,055	12,323	1,13,679	8,044		20,528	
(b) Profit on sale / redemption of investments	8,22,045	1,01,513	13,017	3,44,927	3,800	525	24,461	320	2,91,905	16,613		24,965	
(c) (Loss on sale / redemption of investments)	(8,94,950)	(72,002)	(9,223)	(3,07,932)	(4,935)	(377)	(16,919)	(9,345)	(4,33,406)	(16,159)		(24,653)	
(d) Transfer /Gain on revaluation / change in fair value*	3,35,100	-	-	-	-	-	-	-	3,17,697	7,225		10,178	
(e) Accretion of discount/(amortisation of premium) (net)	-	-	-	-	-	-	-	-	-	-		-	
Sub Total	13,63,798	2,21,614	37,392	6,43,000	22,109	3,171	96,597	3,298	2,89,876	15,723		31,017	
Other Income													
Contribution from Shareholders' Account towards Excess EOM	20,19,869	3,93,559	17,827	10,85,606	9,112	12,884	69,492	9,961	3,99,108	14,173		8,145	
Contribution from the Shareholders' Account	14,13,800	39,834	-	4,93,737	1,869	4,953	-	12,394	8,58,665	-		2,348	
Income on Unclaimed amount of Policyholders	1,406	-	-	1,406	-	-	-	-	-	-		-	
Other Income	19,461	4,784	49	6,438	-	1	20	-	7,427	208		533	
Sub Total	34,54,535	4,38,177	17,876	15,87,186	10,981	17,838	69,512	22,355	12,65,200	14,381		11,027	
Total (A)	1,37,09,185	22,88,532	2,38,117	57,02,527	98,859	35,257	8,34,594	1,76,472	40,05,624	99,404		2,29,800	
Commission Expense													
First year Premiums	4,63,838	1,50,893	652	2,55,144	-	512	1,198	388	54,573	479		-	
Renewal Premiums	1,30,073	30,874	3,272	73,578	-	8	1,410	-	20,021	911		-	
Single Premiums	1,984	-	-	212	909	-	-	-	796	67		-	
Rewards and Remuneration to Agent	63,926	12,982	276	29,974	146	262	2,401	141	17,403	190		152	
Total	6,59,822	1,94,748	4,200	3,58,908	1,054	781	5,009	529	92,793	1,647		152	

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number 147 dated 10 May 2011

Particulars	(₹ '000)									
	Non-Linked Par			Non-Linked Non Par			Linked Non Par			
	Total	Individual Par	Individual Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual	Group Pension
Operating Expenses related to Insurance Business	50,17,858	10,19,001	21,649	23,53,612	11,427	20,548	1,87,696	11,068	13,66,004	14,935
Service Tax / GST Expenses on Charges	49,737	-	-	-	-	-	-	151	47,613	1,030
Provision for Doubtful debts	2,313	-	-	2,313	-	-	-	-	-	-
Bad debt written off	-	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-
Total (B)	57,29,729	12,13,750	25,849	27,14,834	12,481	21,330	1,92,705	11,748	15,06,410	17,612
Benefits Paid (Net)	6,68,525	1,17,396	3,431	95,958	16,526	1,114	2,76,287	5,031	1,12,882	877
Interim Bonuses Paid	132	132	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-
(a) Gross **	74,95,973	9,57,257	1,94,579	32,17,233	69,852	12,813	2,43,043	1,59,692	23,86,331	77,408
(b) Amount ceded in Reinsurance	(3,54,634)	-	-	(3,25,501)	-	-	(29,133)	-	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve	-	-	-	-	-	-	-	-	-	-
(e) Funds for discontinued policies	-	-	-	-	-	-	-	-	-	-
Total (C)	78,09,996	10,74,784	1,98,010	29,87,690	86,377	13,927	4,90,197	1,64,723	24,99,213	78,285
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)	1,69,457	-	14,257	-	-	-	1,51,693	-	-	3,507
Appropriations										
Transfer to Shareholders' Account	1,55,434	-	234	-	-	-	1,51,693	-	-	3,507
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations	14,023	-	14,023	-	-	-	-	-	-	-
TOTAL (D)	1,69,457	-	14,257	-	-	-	1,51,693	-	-	3,507
NOTES:										
* Represents the deemed realised gain as per norms specified by the Authority.										
The total surplus is disclosed below:										
(a) Interim Bonuses Paid	132	132	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders	2,13,824	2,11,717	2,107	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account	1,69,457	-	14,257	-	-	-	1,51,694	-	-	3,507
(d) Total Surplus [(a) + (b)+ (c)].	3,83,413	2,11,849	16,364	-	-	-	1,51,694	-	-	3,507

Registration Number 147 dated 10 May 2011

Annexure A (Contd)
(Part of Note 18 of Schedule 16)

FORM A-BS
EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
Registration Number: 147 dated 10 May 2011
SEGMENTAL BALANCE SHEET AS AT 31 MARCH 2020

Particulars	Total	Shareholders	Policyholders										(₹ '000)	
			Non-Linked Par			Non-Linked Non Par				Linked Non Par				
			Individual Par	Individual Non Par	Pension	Individual Non Par	Health	Group Non Par	Group Variable	Individual Non Par	Individual Pension	Group		
SOURCES OF FUND														
Shareholders' Funds:														
Share Capital	31,26,209	31,26,209	-	-	-	-	-	-	-	-	-	-	-	-
Reserves and Surplus	1,68,82,622	1,68,82,622	-	-	-	-	-	-	-	-	-	-	-	-
Credit/(Debit) Fair Value Change Account	(30,102)	(30,102)	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total	1,99,78,729	1,99,78,729	-	-	-	-	-	-	-	-	-	-	-	-
Borrowings														
Policyholders' Funds:														
Credit/(Debit) Fair Value Change Account	67,260	-	(53,232)	(14,150)	1,33,399	621	621	-	621	-	-	-	-	-
Policy Liabilities	1,99,52,227	-	46,63,132	7,65,770	1,24,17,148	3,65,827	48,674	11,52,186	3,22,106	2,11,804	5,275	305	-	-
Insurance Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Linked Liabilities	76,22,632	-	-	-	-	-	-	-	-	67,20,260	2,24,002	6,78,370	-	-
Credit/(Debit) Fair Value Change Account (Linked)	(12,55,292)	-	-	-	-	-	-	-	-	(11,97,472)	(32,005)	(25,815)	-	-
Sub Total	2,63,86,827	-	46,09,900	7,51,620	1,25,50,547	3,66,448	48,674	11,52,807	3,22,106	57,34,592	1,97,272	6,52,860	-	-
Funds for Discontinued Policies														
Discontinued on account of non-payment of premium Linked	10,49,448	-	-	-	-	-	-	-	-	9,74,865	74,583	-	-	-
Funds for Future Appropriations (PAR)	48,824	-	-	48,824	-	-	-	-	-	-	-	-	-	-
Total	4,74,63,828	1,99,78,728	46,09,900	8,00,444	1,25,50,547	3,66,448	48,674	11,52,807	3,22,106	67,09,457	2,71,855	6,52,860	-	-

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number 147 dated 10 May 2011

Particulars	Total		Shareholders		Policyholders										(₹ '000)		
					Non-Linked Par					Non-Linked Non Par						Linked Non Par	
					Individual Par		Pension	Individual Non Par		Health	Group Non Par		Group Variable	Individual Non Par		Individual Pension	Group
					Individual Par	Individual Par		Individual Non Par	Individual Non Par		Group Non Par	Group Non Par					
APPLICATION OF FUNDS																	
Investments																	
Shareholders'	37,51,952	37,51,952	-	-	-	-	-	-	-	-	-	-	-	-	-		
Policyholders'	1,96,55,903	-	44,14,674	6,81,087	1,24,20,587	3,67,758	55,907	12,01,664	2,96,842	2,11,804	5,275	305					
Assets Held to Cover Linked Liabilities	74,16,789	-	-	-	-	-	-	-	-	64,97,654	2,66,581	6,52,555					
Loans	98,338	-	27,023	-	70,747	75	-	-	-	494	-	-					
Fixed Assets	10,78,554	7,42,857	97,743	6,307	1,97,683	2,170	1,128	30,664	-	-	-	-					
Current Assets																	
Cash and Bank Balances	9,04,592	1,38,056	2,20,056	16,434	4,30,768	4,002	1,954	57,713	6,631	28,978	-	-					
Advances and Other Assets	29,55,815	7,51,476	3,92,421	55,979	14,65,164	13,041	8,493	93,158	29,701	1,34,721	3,224	8,437					
Sub Total (A)	38,60,407	8,89,532	6,12,477	72,413	18,95,932	17,043	10,447	1,50,871	36,332	1,63,699	3,224	8,437					
Current Liabilities	23,12,629	44,634	3,75,080	36,804	8,88,377	15,577	8,563	1,47,249	12,005	7,56,401	13,753	14,186					
Provisions	18,466	-	3,410	340	7,348	121	37	1,575	251	4,906	130	347					
Sub Total (B)	23,31,095	44,634	3,78,490	37,144	8,95,725	15,698	8,600	1,48,823	12,256	7,61,308	13,883	14,533					
Control Account* (C)	-	7,06,043	(1,63,528)	77,781	(11,38,677)	(4,899)	(10,208)	(81,569)	1,188	5,97,115	10,659	6,097					
Net Current Assets (D) = (A-B+C)	15,29,312	15,50,941	70,459	1,13,051	(1,38,470)	(3,555)	(8,362)	(79,521)	25,264	(494)	-	1					
Miscellaneous Expenditure																	
(To the extent not written off or adjusted)	-	-	-	-	-	-	-	-	-	-	-	-					
Debit Balane in Profit & Loss Account	1,39,32,979	1,39,32,979	-	-	-	-	-	-	-	-	-	-					
(Shareholders' Account)																	
Debit Balance in Revenue Account																	
(Policyholders' Account)																	
Total	4,74,63,828	1,99,78,729	46,09,900	8,00,444	1,25,50,547	3,66,448	48,674	11,52,808	3,22,106	67,09,458	2,71,856	6,52,859					

*Control Account denotes net amount receivable/payable from/to the respective segment.

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number 147 dated 10 May 2011

Annexure A (Contd)
(Part of Note 18 of Schedule 16)

FORM A-BS
EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
Registration Number 147 dated 10 May 2011
SEGMENTAL BALANCE SHEET AS AT 31 MARCH 2019

Particulars	Total	Shareholders	Policyholders										(₹ '000)	
			Non-Linked Par					Non-Linked Non Par						
			Individual Par	Individual Par	Pension	Individual Non Par	Individual Non Par	Health	Group Non Par	Group Variable	Individual Non Par	Linked Individual Pension		
SOURCES OF FUND														
Shareholders' Funds:														
Share Capital	31,26,209	31,26,209	-	-	-	-	-	-	-	-	-	-	-	-
Reserves and Surplus	1,68,48,478	1,68,48,478	-	-	-	-	-	-	-	-	-	-	-	-
Credit/(Debit) Fair Value Change Account	12,775	12,775	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total	1,99,87,462	1,99,87,462	-	-	-	-	-	-	-	-	-	-	-	-
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Policyholders' Funds:														
Credit/(Debit) Fair Value Change Account	3,061	-	31,653	5,934	(31,949)	(1,414)	-	(1,163)	-	-	-	-	-	-
Policy Liabilities	1,48,34,417	-	31,92,832	5,98,867	91,67,680	3,13,090	40,271	10,70,618	2,61,270	1,84,077	5,533	178		
Insurance Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Linked Liabilities	55,03,750	-	-	-	-	-	-	-	-	47,56,341	1,89,338	5,58,071		
Credit/(Debit) Fair Value Change Account (Linked)	3,50,409	-	-	-	-	-	-	-	-	3,23,226	10,625	16,558		
Sub Total	2,06,91,637	-	32,24,485	6,04,801	91,35,731	3,11,676	40,271	10,69,455	2,61,270	52,63,644	2,05,496	5,74,807		
Funds for Discontinued Policies														
Discontinued on account of non-payment of premium Linked	5,99,214	-	-	-	-	-	-	-	-	5,52,088	47,126	-		
Funds for Future Appropriations (PAR)	37,474	-	-	37,474	-	-	-	-	-	-	-	-		
Total	4,13,15,787	1,99,87,462	32,24,485	6,42,275	91,35,731	3,11,676	40,271	10,69,455	2,61,270	58,15,733	2,52,622	5,74,807		

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number 147 dated 10 May 2011

Particulars	Total Shareholders		Policyholders										Linked Non Par		(₹ '000)
			Non-Linked Par					Non-Linked Non Par							
			Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Non Par	Group Variable	Individual Non Par	Individual Pension			
APPLICATION OF FUNDS															
Investments															
Shareholders'	66,89,467	66,89,467													
Policyholders'	1,57,24,896	-	34,09,235	5,86,878	94,42,185	3,69,772	59,665	14,17,767	2,49,606		1,84,077	5,533		178	
Assets Held to Cover Linked Liabilities	64,53,373	-	-	-	-	-	-	-	-	-	56,31,656	2,47,088	5,74,628		
Loans	52,716	-	18,628	99	31,449	36	10	457	82		1,816	38		102	
Fixed Assets	9,82,444	6,34,162	89,777	10,062	1,97,680	3,619	963	46,180	-	-	-	-	-	-	-
Current Assets															
Cash and Bank Balances	9,73,959	15,242	2,09,041	23,471	5,88,025	8,475	2,292	1,07,544	19,368		501	-	-	-	-
Advances and Other Assets	23,22,393	10,24,016	2,79,663	49,823	7,79,234	11,555	2,973	69,993	18,168		78,931	2,254	5,782		
Sub Total (A)	32,96,352	10,39,257	4,88,704	73,294	13,67,259	20,031	5,264	1,77,538	37,536		79,432	2,254	5,782		
Current Liabilities	29,50,721	70,722	3,57,411	1,35,689	8,08,009	3,16,620	3,721	4,74,465	11,883		7,41,057	16,642	14,503		
Provisions	14,171	-	2,515	282	5,537	101	27	1,294	232		3,786	107	289		
Sub Total (B)	29,64,892	70,722	3,59,925	1,35,971	8,13,547	3,16,721	3,748	4,75,758	12,115		7,44,842	16,749	14,792		
Control Account* (C)	-	6,13,867	(4,21,935)	1,07,912	(10,89,297)	2,34,940	(21,884)	(96,728)	(13,839)		6,63,594	14,455	8,910		
Net Current Assets (D) = (A-B+C)	3,31,462	15,82,402	(2,93,157)	45,236	(5,35,583)	(61,751)	(20,367)	(3,94,949)	11,582		(1,816)	(37)	(101)		
Miscellaneous Expenditure															
(To the extent not written off or adjusted)	-	-	-	-	-	-	-	-	-		-	-	-	-	-
Debit Balane in Profit & Loss Account															
(Shareholders' Account)	1,10,81,431	1,10,81,431	-	-	-	-	-	-	-		-	-	-	-	-
Debit Balance in Revenue Account															
(Policyholders' Account)	-	-	-	-	-	-	-	-	-		-	-	-	-	-
Total	4,13,15,787	1,99,87,462	32,24,485	6,42,275	91,35,731	3,11,676	40,271	10,69,455	2,61,270		58,15,733	2,52,622	5,74,807		

*Control Account denotes net amount receivable/payable from/to the respective segment.

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number 147 dated 10 May 2011

Appendix-I
(Part of Note 22 of Schedule 18)

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
 Registration Number: 147 dated 10th May, 2011
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
 for the year ended 31 March 2020

22 Unit Linked Disclosure Norms

Unit Linked Disclosures made hereunder are in accordance with IRDAI Regulations

22A Unit Linked Disclosures-Revenue Account
REVENUE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2020

Policyholders' Account (Technical Account)

(₹ In '000)

Particulars	Schedule		Linked Life		Linked Pension		Linked Group		Total	
	Non-Unit	Unit	Non-Unit	Unit	Non-Unit	Unit	Non-Unit	Unit	Non-Unit	Unit
	(1)	(2)	(3)=(1)+(2)	(4)	(5)	(6) = (4)+(5)	(7)	(8)	(9)=(7)+(8)	(10)=(3)+(6)+(9)
Premiums earned – net										
(a) Premium	4,20,107	23,14,624	27,34,731	3,651	51,711	55,362	-	1,41,579	1,41,579	29,31,673
(b) Reinsurance ceded	(7,441)	-	(7,441)	-	-	-	-	-	-	(7,441)
Income from Investments										
(a) Interest & Dividends Gross, & Amortisation (Net)	4,450	1,67,669	1,72,119	0	10,250	10,250	-	28,964	28,964	2,11,333
(b) Profit on sale/redemption of investments	442	4,49,278	4,49,721	-	9,428	9,428	-	29,929	29,929	4,89,078
(c) Loss on sale/redemption of investments	(0)	(3,05,911)	(3,05,911)	-	(4,219)	(4,219)	-	(9,085)	(9,085)	(3,19,215)
(d) Unrealised gain/(loss)	-	(15,20,698)	(15,20,698)	-	(42,630)	(42,630)	-	(42,373)	(42,373)	(16,05,701)
Other income:										
(a) Linked Income	UL 1	2,10,959	(2,10,959)	5,095	(5,095)	-	3,292	(3,292)	-	-
(b) Contribution from the Shareholders' a/c towards Excess EOM		3,23,827	3,23,827	6,326	-	6,326	6,515	-	6,515	3,36,668
(c) Contribution from the Shareholders' a/c		7,17,031	7,17,031	-	-	-	2,792	-	2,792	7,19,823
(d) Other Income	126	-	126	-	-	-	-	-	-	126
TOTAL (A)	16,69,502	8,94,004	25,63,505	15,073	19,445	34,518	12,599	1,45,722	1,58,322	27,56,344
Commission	78,432	-	78,432	1,146	-	1,146	-	-	-	79,577
Operating Expenses related to Insurance Business	12,30,444	-	12,30,444	7,635	-	7,635	12,661	-	12,661	12,50,741
GST /Service Tax on ULIP Charges	44,195	14,298	58,493	509	539	1,048	4	1,368	1,372	60,913
Provision for Taxation	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)										
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-
(b) Provision for Standard and non standard assets	-	5,862	5,862	-	-	-	-	4,386	4,386	10,248
TOTAL (B)	13,53,072	20,160	13,73,232	9,290	539	9,829	12,665	5,754	18,419	14,01,479
Benefits Paid (Net)	17,258	2,79,290	2,96,548	2,520	(1,237)	1,282	(146)	61,996	61,850	3,59,681
Interim Bonus Paid	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies	27,727	8,65,997	8,93,725	(258)	19,491	19,233	127	77,926	78,053	9,91,011
TOTAL (C)	44,986	11,45,288	11,90,273	2,261	18,254	20,515	(19)	1,39,923	1,39,903	13,50,692
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	2,71,445	(2,71,444)	0	3,521	654	4,174	(46)	46	0	4,173
APPROPRIATIONS										
Insurance reserve at the beginning of the year	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' a/c	-	-	-	-	-	4,174	-	-	-	4,174
Funds available for future appropriations	-	-	-	-	-	-	-	-	-	-
TOTAL (D)	-	-	-	-	-	4,174	-	-	-	4,174

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number 147 dated 10 May 2011

 Appendix-I
(Part of Note 22 of Schedule 18)

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
 Registration Number: 147 dated 10th May, 2011
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
 for the year ended 31 March 2019
22 Unit Linked Disclosure Norms
 Unit Linked Disclosures made hereunder are in accordance with IRDAI Regulations
22A Unit Linked Disclosures-Revenue Account
REVENUE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2019
 Policyholders' Account (Technical Account)

Particulars	Schedule		Linked Life		Linked Pension		Linked Group		Total	
	Non-Unit	Unit	Non-Unit	Unit	Non-Unit	Unit	Non-Unit	Unit	Non-Unit	Unit
	(1)	(2)	(3)=(1)+(2)	(4)	(5)	(6) = (4)+(5)	(7)	(8)	(9)=(7)+(8)	(10)=(3)+(6)+(9)
										(₹ In '000)
Premiums earned										
(a) Premium	2,39,260	22,16,986	24,56,246	2,147	67,153	69,300	(0)	1,87,757	1,87,757	27,13,302
(b) Reinsurance ceded	(5,699)	-	(5,699)	-	-	-	-	-	-	(5,699)
Income from Investments										
(a) Interest, Dividend & Rent - Gross	11,688	1,01,991	1,13,679	351	7,692	8,044	11	20,516	20,528	1,42,251
(b) Profit on sale/redemption of investments	1,496	2,90,409	2,91,905	45	16,568	16,613	1	24,964	24,965	3,33,483
(c) Loss on sale/redemption of investments	(10)	(4,33,396)	(4,33,406)	(0)	(16,158)	(16,159)	(0)	(24,653)	(24,653)	(4,74,218)
(d) Unrealised gain/(loss)	-	3,17,697	3,17,697	-	7,225	7,225	-	10,178	10,178	3,35,100
(e) Accretion of discount/(amortisation of premium) (net)										
Other income:										
(a) Linked Income	1,56,016	(1,56,016)	-	4,554	(4,554)	-	1,810	(1,810)	-	-
(b) Contribution from the Shareholders' a/c towards Excess EOM	3,99,108	-	3,99,108	14,173	-	14,173	8,145	-	8,145	4,21,426
(c) Contribution from the Shareholders' a/c	8,58,665	-	8,58,665	-	-	-	2,349	-	2,349	8,61,014
(d) Other Income	122	7,305	7,427	(6)	214	208	(0)	534	533	8,169
TOTAL (A)	16,60,648	23,44,975	40,05,624	21,264	78,140	99,404	12,316	2,17,486	2,29,800	43,34,828
Commission	92,793	-	92,793	1,647	-	1,647	152	-	152	94,592
Operating Expenses related to Insurance Business	13,66,004	-	13,66,004	14,935	-	14,935	11,917	-	11,917	13,92,856
GST /Service Tax on ULIP Charges	38,579	9,035	47,613	546	484	1,030	4	938	942	49,585
Provision for Taxation	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	14,97,376	9,035	15,06,410	17,128	484	17,612	12,073	938	13,011	15,37,033
Benefits Paid (Net)	14,347	98,535	1,12,882	147	730	877	156	38,867	39,024	1,52,782
Interim Bonus Paid	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies	52,475	23,33,856	23,86,331	482	76,925	77,408	86	1,77,680	1,77,767	26,41,506
TOTAL (C)	66,822	24,32,391	24,99,213	629	77,656	78,285	243	2,16,548	2,16,790	27,94,288
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	96,452	(96,451)	-	3,507	-	3,507	-	-	-	3,507
APPROPRIATIONS										
Insurance reserve at the beginning of the year	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' a/c	-	-	-	-	-	3,507	-	-	-	3,507
Funds available for future appropriations	-	-	-	-	-	-	-	-	-	-
TOTAL (D)	-	-	-	-	-	3,507	-	-	-	3,507

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number 147 dated 10 May 2011

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10th May, 2011

Appendix-I
(Part of Note 21 of Schedule 16)**SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS**

for the year ended 31 March 2020

22A Unit Linked Disclosures-Revenue Account

Schedules to Annexure to Revenue Account (UL) forming part of Financial Statements

Schedule-UL 1**Linked Income (recovered from linked funds) for the year ended 31 March 2020**

(₹ In '000)

Particulars	Linked Life Unit	Linked Pension Unit	Linked Group Unit	Total
	(1)	(2)	(3)	(4)=(1)+(2)+(3)
Fund Administration charges	-	-	-	-
Fund Management charge*	79,433	2,992	7,600	90,026
Policy Administration charge	35,075	1,239	-	36,314
Surrender charge**	10,025	238	-	10,263
Switching charge	-	-	-	-
Mortality charge	86,426	74	19	86,518
Rider Premium charge	-	-	-	-
Partial withdrawal charge	-	-	-	-
Guarantee Charges	-	552	-	552
Miscellaneous charge	-	-	(4,327)	(4,327)
TOTAL (UL-1)	2,10,959	5,095	3,292	2,19,347

*Fund Management charge includes GST

** Surrender charge includes partial surrender and discontinuance charge

Schedule-UL 1**Linked Income (recovered from linked funds) for the year ended 31 March 2019**

(₹ In '000)

Particulars	Linked Life Unit	Linked Pension Unit	Linked Group Unit	Total
	(1)	(2)	(3)	(4)=(1)+(2)+(3)
Fund Administration charges	-	-	-	-
Fund Management charge	50,195	2,262	5,210	57,667
Policy Administration charge	28,613	1,373	-	29,986
Surrender charge*	5,828	408	-	6,236
Switching charge	-	-	-	-
Mortality charge	71,380	79	-	71,459
Rider Premium charge	-	-	-	-
Partial withdrawal charge	-	-	-	-
Guarantee Charges	-	432	-	432
Miscellaneous charge	-	-	(3,399)	(3,399)
TOTAL (UL-1)	156,016	4,554	1,810	162,381

*Fund Management charge includes GST

** Surrender charge includes partial surrender and discontinuance charge

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10th May, 2011

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2020

22A Unit Linked Disclosures-Revenue Account

Schedules to Annexure to Revenue Account (UL) forming part of Financial Statements

Schedule-UL 2
Benefits Paid [Net] for the year ended 31 March 2020

Particulars	Linked Life			Linked Pension			Linked Group			Total
	Non-Unit (1)	Unit (2)	Total (3)	Non-Unit (4)	Unit (5)	Total (6)	Non-Unit (7)	Unit (8)	Total (9)=(7)+(8)	
1 Insurance Claims										
(a) Claims by Death	23,560	7,846	31,406	2,522	(1,237)	1,285	4	-	4	32,695
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-
Surrender	-	2,71,435	2,71,435	0	-	0	-	3,149	3,149	2,74,584
Survival	0	-	0	-	-	-	-	-	-	0
Others - Withdrawal	-	9	9	-	-	-	4	58,847	58,851	58,861
Interest on Unclaimed Amounts	(15)	-	(15)	(3)	-	(3)	(154)	-	(154)	(172)
Sub Total (A)	23,545	2,79,290	3,02,835	2,520	(1,237)	1,282	(146)	61,996	61,850	3,65,968
2 Amount Ceded in reinsurance										
(a) Claims by Death	(6,286)	-	(6,286)	-	-	-	-	-	-	(6,286)
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-
(d) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-
Survival	-	-	-	-	-	-	-	-	-	-
Surrender	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
Sub Total (B)	(6,286)	(-)	(6,286)	(-)	(-)	(-)	(-)	(-)	(-)	(6,286)
TOTAL (A) - (B)	17,258	2,79,290	2,96,548	2,520	(1,237)	1,282	(146)	61,996	61,850	3,59,681
Benefits paid to claimants:										
In India	17,258	2,79,290	2,96,548	2,520	(1,237)	1,282	(146)	61,996	61,850	3,59,681
Outside India	-	-	-	-	-	-	-	-	-	-
TOTAL (UL 2)	17,258	2,79,290	2,96,548	2,520	(1,237)	1,282	(146)	61,996	61,850	3,59,681

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10th May, 2011

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2019

22A Unit Linked Disclosures-Revenue Account

Schedules to Annexure to Revenue Account (UL) forming part of Financial Statements

Schedule-UL 2
Benefits Paid [Net] for the year ended 31 March 2019

Appendix-I
(Part of Note 21 of Schedule 16)

(₹ In '000)

Particulars	Linked Life			Linked Pension			Linked Group			Total	
	Non-Unit (1)	Unit (2)	Total (3)	Non-Unit (4)	Unit (5)	Total (6)	Non-Unit (7)	Unit (8)	Total (9)=(7)+(8)	Unit Linked (10)=(3)+(6)+(9)	Total
1 Insurance Claims											
(a) Claims by Death	14,049	2,083	16,132	141	730	871	2	-	2	17,005	
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	
Surrender	-	92,383	92,383	(2)	-	(2)	-	-	-	92,381	
Survival	-	-	-	-	-	-	-	-	-	-	
Others - Withdrawal	-	4,069	4,069	-	-	-	2	38,867	38,869	42,938	
Interest on Unclaimed Amounts	353	-	353	8	-	8	152	-	152	513	
Sub Total (A)	14,402	98,535	1,12,937	147	730	877	156	38,867	39,024	1,52,837	
2 Amount Ceded in reinsurance											
(a) Claims by Death	(55)	-	(55)	-	-	-	-	-	-	(55)	
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	
(d) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	
Survival	-	-	-	-	-	-	-	-	-	-	
Surrender	-	-	-	-	-	-	-	-	-	-	
Others	-	-	-	-	-	-	-	-	-	-	
Sub Total (B)	(55)	-	(55)	-	-	-	-	-	-	(55)	
TOTAL (A) - (B)	14,347	98,535	1,12,882	147	730	877	156	38,867	39,024	1,52,782	
Benefits paid to claimants:											
In India	14,347	98,535	1,12,882	147	730	877	156	38,867	39,024	1,52,782	
Outside India	-	-	-	-	-	-	-	-	-	-	
TOTAL (UL 2)	14,347	98,535	1,12,882	147	730	877	156	38,867	39,024	1,52,782	

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10th May, 2011

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2020

22B Unit Linked Disclosures- Fund Balance Sheet
Form A-BS(UL)
Fund Balance Sheet as at 31 March 2020

Particulars	Schedule	(₹ '000)							
		EQUITY LARGE CAP FUND	EQUITY TOP 250 FUND	BOND FUND	MONEY MARKET FUND	MANAGED FUND			
		ULIF00118/08/ 11EQLARGE CAP147	ULIF0027/07/ 11EQTOP250147	ULIF00317/08/ 11BONDFUND147	ULIF00425/08/ 11MONEYMARKET147	ULIF00618/08/ 11MANAGED147			
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Sources of Funds									
Policyholders' Funds:									
Policyholder contribution	F-1	24,28,896	17,86,325	21,00,365	14,72,084	5,31,311	3,30,149	44,283	37,341
Revenue Account		-5,50,777	1,32,180	-4,49,339	1,07,087	51,551	28,301	8,047	5,982
Total		18,78,120	19,18,505	16,51,026	15,79,171	5,82,862	3,58,451	52,330	43,323
Application of Funds									
Investments	F-2	17,76,822	18,49,271	16,07,207	15,15,995	5,41,722	3,21,749	39,547	39,959
Current Assets	F-3	1,03,940	1,00,968	46,180	83,210	41,805	37,670	12,820	4,933
Less: Current Liabilities and Provisions	F-4	2,643	31,734	2,360	20,034	665	968	37	1,569
Net current assets		1,01,298	69,234	43,820	63,175	41,141	36,702	12,783	3,364
Total		18,78,120	19,18,505	16,51,026	15,79,171	5,82,862	3,58,451	52,330	43,323
Net Asset Value (NAV) per Unit:									
(a) Net Asset as per Balance Sheet (Total Assets less Current Liabilities and Provisions)		18,78,120	19,18,505	16,51,026	15,79,171	5,82,862	3,58,451	52,330	43,323
(b) Number of Units outstanding		9,38,49,165	7,10,27,851	8,28,24,854	6,04,28,510	2,79,70,706	1,85,64,487	26,46,271	23,21,570
(c) NAV per Unit (a)/(b) (₹)		20.0121	27.0106	19.9339	26.1329	20.8383	19.3084	19.7750	18.6612
								21.6056	22.0438

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

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SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2020

22B Unit Linked Disclosures- Fund Balance Sheet**Form A-BS(UL)****Fund Balance Sheet as at 31 March 2020**

Fund Balance Sheet as at 31 March 2020											
Particulars	Schedule	PRICE EARNING BASED FUND	EQUITY MIDCAP FUND	GROUP GROWTH FUND	GROUP BALANCER FUND	GROUP BOND FUND	(₹ '000)				
		ULIF00526/08/ 11PEBASED147	ULIF001107/10/ 16ETLMIDCAP147	ULGF00105/09/ 11GFGROWTH147	ULGF00205/09/ 11GFBALANCER147	ULGF00305/09/ 11GFBOND147					
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Sources of Funds											
Policyholders' Funds:											
Policyholder contribution	F-1	2,02,458	1,96,329	11,52,552	7,73,058	2,64,089	2,18,590	1,39,992	1,18,443	1,19,176	1,02,357
Revenue Account		17,408	51,987	(3,14,167)	(52,657)	55,306	70,893	35,293	35,893	38,698	28,452
Total		2,19,865	2,48,316	8,38,385	7,20,401	3,19,395	2,89,483	1,75,285	1,54,337	1,57,874	1,30,809
Application of Funds											
Investments	F-2	1,95,797	2,35,568	7,66,456	7,33,088	2,48,739	3,20,287	1,38,336	1,68,700	1,19,084	1,43,681
Current Assets	F-3	24,361	13,657	73,146	45,258	71,012	9,453	37,147	4,659	38,961	4,718
Less: Current Liabilities and Provisions	F-4	294	909	1,217	57,944	355	40,257	198	19,022	171	17,590
Net current assets		24,068	12,748	71,929	(12,687)	70,657	(30,804)	36,949	(14,363)	38,790	(12,872)
Total		2,19,865	2,48,316	8,38,385	7,20,401	3,19,395	2,89,483	1,75,285	1,54,337	1,57,874	1,30,809
Net Asset Value (NAV) per Unit:											
(a) Net Asset as per Balance Sheet (Total Assets less Current Liabilities and Provisions)		2,19,865	2,48,316	8,38,385	7,20,401	3,19,395	2,89,483	1,75,285	1,54,337	1,57,874	1,30,809
(b) Number of Units outstanding		1,08,86,286	1,07,65,965	9,35,70,321	6,21,17,359	1,71,89,785	1,46,63,776	95,90,311	84,01,537	84,65,586	75,91,707
(c) NAV per Unit (a)/(b) (₹)		20.1965	23.0649	8.9599	11.5974	18.5805	19.7414	18.2773	18.3701	18.6489	17.2305

Registration Number 147 dated 10 May 2011

Appendix-I
(Part of Note 21 of Schedule 16)

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
 Registration Number: 147 dated 10th May, 2011
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
 for the year ended 31 March 2020

22B Unit Linked Disclosures- Fund Balance Sheet

Form A-BS(UL)

Fund Balance Sheet as at 31 March 2020

(₹,000)

Particulars	Schedule	DISCONTINUANCE FUND	PENSION GROWTH FUND	PENSION SECURE FUND	DISCONTINUED POLICY PENSION FUND	EQUITY BLUE CHIP FUND
		ULIF00701/01/ 12DISCONT147	ULIF00831/03/ 15ETLIPNSGRT147	ULIF00931/03/ 15ETLIPNSSCR147	ULIF01031/03/ 15ETLIPNSDCS147	ULIF01226/11/ 18ETLBUCHIP147
		Current Year	Previous Year	Current Year	Previous Year	Current Year
		Previous Year	Current Year	Previous Year	Current Year	Previous Year
Sources of Funds						
Policyholders' Funds:						
F-1	Policyholder contribution	8,70,348	4,97,300	1,52,541	1,23,483	55,320
	Revenue Account	1,04,517	54,789	(25,943)	16,006	10,080
	Total	9,74,865	5,52,088	1,26,597	1,39,489	65,400
Application of Funds						
F-2	Investments	9,59,325	5,44,080	1,13,016	1,27,126	61,601
F-3	Current Assets	75,047	8,278	13,794	17,187	3,893
F-4	Less: Current Liabilities and Provisions	59,507	269	213	4,823	94
	Net current assets	15,540	8,009	13,581	12,364	3,799
	Total	9,74,865	5,52,088	1,26,597	1,39,489	65,400
Net Asset Value (NAV) per Unit:						
(a)	Net Asset as per Balance Sheet (Total Assets less Current Liabilities and Provisions)	9,74,865	5,52,088	1,26,597	1,39,489	65,400
(b)	Number of Units outstanding	5,61,21,308	3,36,85,702	1,23,98,386	1,00,01,015	46,43,884
(c)	NAV per Unit (a)/(b) (₹)	17.3707	16.3894	10.2108	13.9475	14.0831

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number 147 dated 10 May 2011

Appendix-I
 (Part of Note 21 of Schedule 16)

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
 Registration Number: 147 dated 10th May, 2011
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
 for the year ended 31 March 2020

22B Unit Linked Disclosures- Fund Balance Sheet

Form A-BS(UL)

Fund Balance Sheet as at 31 March 2020

Particulars	Schedule	GILT FUND	TOTAL	
		ULIF01326/11/ 18ETLGILTFND147		(₹ '000)
		Current Year	Previous Year	Current Year
		Previous Year	Current Year	Previous Year
Sources of Funds				
Policyholders' Funds:				
Policyholder contribution	F-1	6,907	-	84,30,711
Revenue Account		46	-	(10,13,922)
Total		6,954	-	74,16,789
				64,53,373
Application of Funds				
Investments	F-2	6,145	-	69,20,348
Current Assets	F-3	815	-	5,64,770
Less: Current Liabilities and Provisions	F-4	6	-	68,329
Net current assets		809	-	4,96,441
Total		6,954	-	74,16,789
				64,53,373
Net Asset Value (NAV) per Unit:				
(a) Net Asset as per Balance Sheet (Total Assets less Current Liabilities and Provisions)		6,954	-	74,16,789
(b) Number of Units outstanding		5,99,798		44,36,42,868
(c) NAV per Unit (a)/(b) (₹)		11.5935		31,78,18,291

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10th May, 2011

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2020

22C Unit Linked Disclosures- Fund Revenue Account**Form A-RA(UL)****Fund Revenue Account for the Year Ended 31 March 2020**

Fund Revenue Account for the Year Ended 31 March 2020									(₹ '000)
Particulars	Schedule	EQUITY LARGE CAP FUND	EQUITY TOP 250 FUND	BOND FUND	MONEY MARKET FUND	MANAGED FUND			
		ULIF00118/08/ 11EQLARGE CAP147	ULIF0027/07/ 11EQTOP250147	ULIF00317/08/ 11BONDFUND147	ULIF00425/08/ 11MONEYMARKET147	ULIF00618/08/ 11MANAGED147			
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year		
Interest income		1,329	4,473	28,151	17,317	3,060	2,482	10,273	
Dividend income		29,320	15,366	559	1,569	57	268	1,160	
Profit on sale of investment		1,13,864	1,25,730	9,328	3,083	166	660	8,993	
Profit on inter fund transfer / sale of investment		1,278	66	12,395	1,763	1,465	96	3,583	
(Loss) on sale of investment		(59,237)	(1,57,775)	(2,184)	(2,114)	(127)	(125)	(2,532)	
(Loss) on inter fund transfer / sale of investment		-	(22)	(940)	(18)	(7)	(61)	(178)	
Miscellaneous Income		-	-	-	-	-	-	-	
Unrealised Gain/Loss		(6,73,896)	1,29,626	(4,298)	2,714	332	48	(24,192)	
Provision for Diminution of Investments		-	-	(1,808)	-	(1,804)	-	-	
TOTAL (A)		(5,87,342)	1,17,463	41,202	24,313	3,143	3,369	(2,893)	
Fund administration expenses		-	-	-	-	-	-	-	
Fund management expenses		27,988	18,353	5,294	3,139	343	285	3,069	
Other charges	F-5	47,521	45,335	8,692	7,248	513	680	4,171	
GST on ULIP Charges		20,106	10,192	3,966	1,668	223	154	2,041	
TOTAL (B)		95,614	73,881	17,952	12,055	1,078	1,120	9,282	
Net Income for the year (A-B)		(6,82,956)	43,583	23,250	12,258	2,065	2,249	(12,174)	
Add: Fund revenue account at the beginning of the year		1,32,180	88,597	28,301	16,043	5,982	3,733	21,456	
Fund revenue account at the end of the year		(5,50,777)	1,32,180	51,551	28,301	8,047	5,982	9,281	
								21,456	

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10th May, 2011

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2020

22C Unit Linked Disclosures- Fund Revenue Account
Form A-RA(UL)
Fund Revenue Account for the Year Ended 31 March 2020

Particulars	Schedule	(₹ '000)									
		PRICE EARNING BASED FUND		EQUITY MIDCAP FUND		GROUP GROWTH FUND		GROUP BALANCER FUND		GROUP BOND FUND	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Interest income		6,952	6,013	1,242	3,450	10,776	6,822	7,396	6,043	8,371	6,461
Dividend income		1,811	2,126	9,499	4,166	1,681	1,256	582	323	157	146
Profit on sale of investment		9,478	17,516	85,333	41,247	11,057	14,618	6,123	5,912	4,912	2,806
Profit on inter fund transfer / sale of investment		2,181	108	330	-	3,060	479	1,577	159	3,201	988
(Loss) on sale of investment		(5,595)	(18,065)	(82,693)	(1,05,785)	(5,208)	(15,435)	(1,770)	(6,330)	(1,539)	(1,800)
(Loss) on inter fund transfer / sale of investment		(55)	(372)	-	(409)	(194)	(267)	(132)	(349)	(241)	(473)
Miscellaneous Income		-	-	-	-	-	-	-	-	-	-
Unrealised Gain/Loss		(40,154)	9,936	(2,30,760)	45,661	(27,844)	7,616	(11,966)	2,758	(2,562)	(196)
Provision for Diminution of Investments		(2,250)	-	-	-	(4,386)	-	-	-	-	-
TOTAL (A)		(27,633)	17,261	(2,17,049)	(11,670)	(11,058)	15,089	1,809	8,517	12,298	7,933
Fund administration expenses		-	-	-	-	-	-	-	-	-	-
Fund management expenses		3,215	2,910	11,284	6,381	3,823	2,557	2,040	1,476	1,737	1,176
Other charges	F-5	2,427	3,327	23,296	23,267	15	18	2	2	2	2
GST on ULIP Charges		1,305	1,029	9,881	4,698	691	463	368	266	313	212
TOTAL (B)		6,947	7,266	44,461	34,347	4,529	3,038	2,410	1,745	2,052	1,390
Net Income for the year (A-B)		(34,580)	9,995	(2,61,509)	(46,016)	(15,587)	12,051	(600)	6,773	10,246	6,542
Add: Fund revenue account at the beginning of the year		51,987	41,992	(52,657)	(6,641)	70,893	58,842	35,893	29,121	28,452	21,909
Fund revenue account at the end of the year		17,408	51,987	(3,14,167)	(52,657)	55,306	70,893	35,293	35,893	38,698	28,452

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10th May, 2011

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2020

22C Unit Linked Disclosures- Fund Revenue Account
Form A-RA(UL)
Fund Revenue Account for the Year Ended 31 March 2020

(₹ '000)

Particulars	Schedule	DISCONTINUANCE FUND	PENSION GROWTH FUND	PENSION SECURE FUND	DISCONTINUED POLICY PENSION FUND	EQUITY BLUE CHIP FUND
		ULIF00701/01/ 12DISCONT147	ULIF00831/03/ 15ETLPNSGRT147	ULIF00931/03/ 15ETLPNSSCR147	ULIF01031/03/ 15ETLPNSDSC147	ULIF01226/11/ 18ETLBUCHIP147
		Current Year	Previous Year	Current Year	Previous Year	Current Year
Interest income		52,028	28,714	431	3,517	2,608
Dividend income		-	-	153	-	28
Profit on sale of investment		11,689	807	1,198	153	-
Profit on inter fund transfer / sale of investment		9,290	777	1,908	78	147
(Loss) on sale of investment		-12,894	-113	4,387	1,627	-
(Loss) on inter fund transfer / sale of investment		-11,070	-44	14,186	1,742	150
Miscellaneous Income		-	-	-	-	-
Unrealised Gain/Loss		5,669	90	-233	-87	-
Provision for Diminution of Investments		-	-	-209	503	-10,260
TOTAL (A)		54,713	30,231	8,171	4,694	-10,029
Fund administration expenses		-	-	-	-	-
Fund management expenses		4,224	2,177	1,848	644	103
Other charges	F-5	-	-	1,563	653	579
GST on ULIP Charges		760	392	539	206	661
TOTAL (B)		4,984	2,568	4,191	390	1,343
Net Income for the year (A-B)		49,728	27,662	4,023	4,304	(11,372)
Add: Fund revenue account at the beginning of the year		54,789	27,127	16,006	3,144	-
Fund revenue account at the end of the year		1,04,517	54,789	16,006	7,448	-11,372

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number 147 dated 10 May 2011

Appendix-I
 (Part of Note 21 of Schedule 16)

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
 Registration Number: 147 dated 10th May, 2011
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
 for the year ended 31 March 2020

22C Unit Linked Disclosures- Fund Revenue Account

Form A-RA(UL)

Fund Revenue Account for the Year Ended 31 March 2020

(₹ '000)

Particulars	Schedule	GILT FUND	TOTAL
		Current Year	Previous Year
		Current Year	Previous Year
Interest income		66	1,00,180
Dividend income		-	38,071
Profit on sale of investment		-	3,26,274
Profit on inter fund transfer / sale of investment		53	5,666
Loss on sale of investment		-0	-4,71,683
(Loss) on inter fund transfer / sale of investment		-9	-2,524
Miscellaneous Income		-	-
Unrealised Gain/Loss		116	3,35,100
Provision for Diminution of Investments		-	-10,248
TOTAL (A)		225	3,31,085
Fund administration expenses		-	-
Fund management expenses		13	58,099
Other charges	F-5	89	1,22,262
GST on ULIP Charges		78	28,992
TOTAL (B)		179	2,09,353
Net Income for the year (A-B)		46	1,21,732
Add: Fund revenue account at the beginning of the year		-	3,87,603
Fund revenue account at the end of the year		46	5,09,335

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10th May, 2011

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2020

22D Unit Linked Disclosures - Schedules to Fund Revenue & Fund Balance Sheet**Schedules to Fund Balance Sheet****Schedule: F-1****POLICYHOLDERS' CONTRIBUTION**

Particulars	EQUITY LARGE CAP FUND ULIF00118/08/ 11EQLARGECAPI147	EQUITY TOP 250 FUND ULIF0027/07/ 11EQTOP250147	BOND FUND ULIF00317/08/ 11BONDFUND147	MONEY MARKET FUND ULIF00425/08/ 11MONEYMARKET147	(₹ '000)
	Current Year	Previous Year	Current Year	Previous Year	Current Year
Opening balance	17,86,325	10,35,722	14,72,084	8,29,293	37,341
Add: Additions during the year*	11,84,214	10,81,482	10,65,446	9,35,378	46,600
Less: Deductions during the year*	5,41,642	3,30,879	4,37,164	2,92,588	39,658
Closing balance	24,28,896	17,86,325	21,00,365	14,72,084	44,283

POLICYHOLDERS' CONTRIBUTION

Particulars	MANAGED FUND ULIF00618/08/ 11MANAGED147	PRICE EARNING BASED FUND ULIF00526/08/ 11PEBASED147	EQUITY MIDCAP FUND ULIF001107/10/ 16ETLIMIDCAP147	GROUP GROWTH FUND ULGF00105/09/ 11GFGROWTH147	(₹ '000)
	Current Year	Previous Year	Current Year	Previous Year	Current Year
Opening balance	1,89,946	1,25,001	1,96,329	1,84,397	2,18,590
Add: Additions during the year*	1,27,407	1,15,007	54,506	71,611	80,842
Less: Deductions during the year*	72,485	50,062	48,377	59,678	35,343
Closing balance	2,44,868	1,89,946	2,02,458	1,96,329	2,64,089

POLICYHOLDERS' CONTRIBUTION

Particulars	GROUP BALANCER FUND ULGF00205/09/ 11GFBALANCER147	GROUP BOND FUND ULGF00305/09/ 11GFBOND147	DISCONTINUANCE FUND ULIF00701/01/ 12DISCONT147	PENSION GROWTH FUND ULIF00831/03/ 15ETLIPNSGRT147	(₹ '000)
	Current Year	Previous Year	Current Year	Previous Year	Current Year
Opening balance	1,18,443	82,819	1,02,357	69,134	1,23,483
Add: Additions during the year*	39,245	47,512	31,528	43,230	64,896
Less: Deductions during the year*	17,696	11,888	14,708	10,008	35,838
Closing balance	1,39,992	1,18,443	1,19,176	1,02,357	1,52,541

Appendix-I

(Part of Note 21 of Schedule 16)

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10th May, 2011

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2020

22D Unit Linked Disclosures - Schedules to Fund Revenue & Fund Balance Sheet**Schedules to Fund Balance Sheet****Schedule: F-1****POLICYHOLDERS' CONTRIBUTION**

Particulars	(₹ '000)					
	PENSION SECURE FUND		DISCONTINUED POLICY PENSION FUND		EQUITY BLUE CHIP FUND	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Opening balance	54,651	43,203	43,982	24,216	-	-
Add: Additions during the year*	26,958	27,728	41,306	32,624	56,095	9,031
Less: Deductions during the year*	26,288	16,280	18,154	12,859	5,626	2,123
Closing balance	55,320	54,651	67,134	43,982	50,469	6,907

POLICYHOLDERS' CONTRIBUTION

Particulars	(₹ '000)	
TOTAL		

	Current Year	Previous Year
Opening balance	59,44,038	34,77,309
Add: Additions during the year*	47,13,892	38,15,027
Less: Deductions during the year*	22,27,219	13,48,298
Closing balance	84,30,711	59,44,038

* Additions represents units creation and deductions represents units cancellation

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number 147 dated 10 May 2011

Appendix-I

(Part of Note 21 of Schedule 16)

Registration Number 147 dated 10 May 2011

Appendix-I
(Part of Note 21 of Schedule 16)

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
Registration Number: 147 dated 10th May, 2011

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2020

22D Unit Linked Disclosures - Schedules to Fund Revenue & Fund Balance Sheet

Schedules to Fund Balance Sheet

Schedule: F-2

INVESTMENTS

INVESTMENTS							(₹ '000)
Particulars	MANAGED FUND		PRICE EARNING BASED FUND		EQUITY MIDCAP FUND		GROUP GROWTH FUND
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year
ULIF00618/08/11MANAGED147					ULIF00526/08/11PEBASED147	ULIF001107/10/16ETLIMIDCAP147	ULGF00105/09/11GFGROWTH147
	74,810	78,820	6,737	15,409	-	-	70,035
	60,675	8,946	43,333	1,077	8,815	-	56,467
	15,511	25,593	15,827	46,223	-	-	18,626
	81,536	58,845	1,09,011	1,23,861	6,68,402	5,77,164	90,969
	1,550	1,550	50	50	-	-	-
	-	1,165	-	18,583	-	67,960	-
	-	-	-	2,100	-	6,518	-
Total	2,34,082	1,74,919	1,74,959	2,07,303	6,77,217	6,51,642	2,36,096
Other Investments							
Corporate Bonds	2,051	8,365	2,125	11,674	-	-	1,125
Infrastructure Bonds	-	-	-	-	-	-	-
Equity	3,486	5,088	5,491	10,073	83,539	70,647	4,541
Money Market	-	-	-	-	-	-	-
Mutual Funds	1,663	7,687	13,222	6,519	5,700	10,799	6,976
Total	7,200	21,140	20,838	28,266	89,239	81,446	12,642
GRAND TOTAL	2,41,283	1,96,058	1,95,797	2,35,568	7,66,456	7,33,088	2,48,739
% of Approved Investments to Total	97.17%	90.00%	90.52%	88.62%	89.36%	88.69%	96.04%
% of Other Investments to Total	2.83%	10.00%	9.48%	11.38%	10.64%	11.31%	3.96%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10th May, 2011

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2020

22D Unit Linked Disclosures - Schedules to Fund Revenue & Fund Balance Sheet

Schedules to Fund Balance Sheet

Schedule: F-2

INVESTMENTS

INVESTMENTS										(₹ '000)
Particulars	GROUP BALANCER FUND		GROUP BOND FUND		DISCONTINUANCE FUND		PENSION GROWTH FUND			
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year		
Approved Investments										
Government Bonds	57,209	65,124	46,237	68,028	8,59,327	5,28,571	-	-	-	
Corporate Bonds	30,594	-	55,459	6,192	-	-	-	-	-	
Infrastructure Bonds	7,507	15,395	9,233	15,183	-	-	-	-	-	
Equity	34,771	29,629	1,322	3,041	-	-	95,840	1,03,480	-	
Fixed Deposit	2,600	2,600	2,500	2,500	-	-	-	-	-	
Money Market	-	38,917	-	39,283	99,998	15,508	-	-	6,206	
Mutual Funds	-	-	-	-	-	-	-	-	-	
Total	1,32,681	1,51,666	1,14,750	1,34,228	9,59,325	5,44,080	95,840	1,09,686		
Other Investments										
Corporate Bonds	1,985	8,097	1,902	7,138	-	-	-	-	-	
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	
Equity	1,367	2,472	-	-	-	-	3,550	6,819	-	
Money Market	-	-	-	-	-	-	-	-	-	
Mutual Funds	2,303	6,465	2,431	2,315	-	-	13,626	10,621	-	
Total	5,655	17,034	4,333	9,453	-	-	17,176	17,440		
GRAND TOTAL	1,38,336	1,68,700	1,19,084	1,43,681	9,59,325	5,44,080	1,13,016	1,27,126		
% of Approved Investments to Total	96.77%	88.96%	97.26%	92.77%	100.00%	100.00%	86.43%	87.50%		
% of Other Investments to Total	3.23%	11.04%	2.74%	7.23%	0.00%	0.00%	13.57%	12.50%		

Particulars	(₹ '000)					
	PENSION SECURE FUND		DISCONTINUED POLICY PENSION FUND		EQUITY BLUE CHIP FUND	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
					ULIF01226/11/ 18ETLBUCHIP147	ULIF01326/11/ 18ETLGLTFND147
Approved Investments						
Government Bonds	27,485	33,626	70,818	41,876	-	-
Corporate Bonds	28,211	5,040	-	-	-	-
Infrastructure Bonds	4,253	10,115	-	-	-	-
Equity	652	1,797	-	-	29,463	-
Fixed Deposit	-	-	-	-	-	-
Money Market	-	1,854	-	5,012	-	-
Mutual Funds	-	-	-	-	-	-
Total	60,601	52,431	70,818	46,888	29,463	6,145
Other Investments						
Corporate Bonds	1,000	4,550	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-
Equity	-	-	-	-	1,031	-
Money Market	-	-	-	-	-	-
Mutual Funds	-	-	-	-	3,956	-
Total	1,000	4,550	-	-	4,987	-
GRAND TOTAL	61,601	56,981	70,818	46,888	34,450	6,145
% of Approved Investments to Total	98.47%	92.48%	100.00%	100.00%	87.24%	100.00%
% of Other Investments to Total	1.53%	7.52%	0.00%	0.00%	12.76%	0.00%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
Registration Number: 147 dated 10th May, 2011
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
for the year ended 31 March 2020

22D Unit Linked Disclosures - Schedules to Fund Revenue & Fund Balance Sheet

Schedules to Fund Balance Sheet

Schedule: F-2

Schedules to Fund Balance Sheet		
Schedule: F-2		
INVESTMENTS		
Particulars	(₹ '000)	
	TOTAL	
	Current Year	Previous Year
Approved Investments		
Government Bonds	14,39,178	9,99,534
Corporate Bonds	5,76,910	99,425
Infrastructure Bonds	1,62,951	2,79,089
Equity	39,29,737	36,56,043
Fixed Deposit	14,600	14,600
Money Market	99,998	3,70,117
Mutual Funds	-	13,930
Total	62,23,375	54,32,737
Other Investments		
Corporate Bonds	13,644	68,726
Infrastructure Bonds	-	-
Equity	2,34,419	2,77,576
Money Market	-	-
Mutual Funds	4,48,909	5,20,391
Total	6,96,973	8,66,693
GRAND TOTAL	69,20,348	62,99,430
% of Approved Investments to Total	90.60%	86.57%
% of Other Investments to Total	9.40%	13.43%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10th May, 2011

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2020

22D Unit Linked Disclosures - Schedules to Fund Revenue & Fund Balance Sheet**Schedules to Fund Balance Sheet****Schedule: F-3****CURRENT ASSETS**

Particulars	EQUITY LARGE CAP FUND		EQUITY TOP 250 FUND		BOND FUND		MONEY MARKET FUND	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Accrued Interest	1,023	-0	2,118	-0	21,617	14,452	1,845	2,056
Cash & Bank Balance	61,661	190	7,454	53	3,576	5,525	9,282	2,787
Dividend Receivable	32	120	0	202	382	642	39	90
Receivable for Sale of Investments	0	11,188	-	13,172	603	-	601	-
Unit Collection Receivable	41,225	89,470	36,607	69,783	15,628	17,051	1,053	-
Other Current Assets (for Investments)	-	-	-	-	-	-	-	-
Total	1,03,940	1,00,968	46,180	83,210	41,805	37,670	12,820	4,933

Appendix-I
(Part of Note 21 of Schedule 16)**CURRENT ASSETS**

Particulars	MANAGED FUND		PRICE EARNING BASED FUND		EQUITY MIDCAP FUND		GROUP GROWTH FUND	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Accrued Interest	4,731	4,067	3,540	4,183	584	0	2,937	2,588
Cash & Bank Balance	3,613	56	19,717	5,535	47,563	52	5,466	81
Dividend Receivable	143	132	98	251	52	563	148	79
Receivable for Sale of Investments	-0	279	750	903	-	1,741	1,462	449
Unit Collection Receivable	4,706	11,343	256	2,785	24,947	42,902	60,999	6,256
Other Current Assets (for Investments)	-	-	-	-	-	-	-	-
Total	13,194	15,876	24,361	13,657	73,146	45,258	71,012	9,453

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10th May, 2011

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2020

22D Unit Linked Disclosures - Schedules to Fund Revenue & Fund Balance Sheet
Schedules to Fund Balance Sheet
Schedule: F-3
CURRENT ASSETS

Particulars	GROUP BALANCER FUND		GROUP BOND FUND		DISCONTINUANCE FUND		PENSION GROWTH FUND	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Accrued Interest	4,343	3,707	4,550	3,774	9,827	3,494	-0	-
Cash & Bank Balance	2,702	64	4,304	62	65,220	51	9,642	60
Dividend Receivable	102	2	108	132	-	-	-	8
Receivable for Sale of Investments	-0	136	0	-	-	-	-0	9,282
Unit Collection Receivable	30,000	750	30,000	750	-	4,732	4,152	7,836
Other Current Assets (for Investments)	-	-	-	-	-	-	-	-
Total	37,147	4,659	38,961	4,718	75,047	8,278	13,794	17,187

Appendix-I
(Part of Note 21 of Schedule 16)

CURRENT ASSETS

Particulars	PENSION SECURE FUND		DISCONTINUED POLICY PENSION FUND		EQUITY BLUE CHIP FUND		GILT FUND	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Accrued Interest	1,310	1,228	1,440	640	-	-	68	-
Cash & Bank Balance	1,352	50	2,524	51	2,573	-	135	-
Dividend Receivable	53	117	-	-	-	-	-	-
Receivable for Sale of Investments	-0	-	-	-	-	-	-	-
Unit Collection Receivable	1,178	3,669	-	-	2,118	-	611	-
Other Current Assets (for Investments)	-	-	-	-	-	-	-	-
Total	3,893	5,063	3,963	691	4,691	-	815	-

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2020

22D Unit Linked Disclosures - Schedules to Fund Revenue & Fund Balance Sheet

Schedules to Fund Balance Sheet

Schedule: F-3

CURRENT ASSETS	(₹ '000)	
	TOTAL	
Particulars	Current Year	Previous Year
Accrued Interest	59,933	40,189
Cash & Bank Balance	2,46,785	14,616
Dividend Receivable	1,156	2,338
Receivable for Sale of Investments	3,416	37,150
Unit Collection Receivable	2,53,479	2,57,328
Other Current Assets (for Investments)	-	-
Total	5,64,770	3,51,621

Represents inter fund receivables or payables, if any

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10th May, 2011

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2020

22D Unit Linked Disclosures - Schedules to Fund Revenue & Fund Balance Sheet
Schedules to Fund Balance Sheet
Schedule: F-4
CURRENT LIABILITIES

Particulars	(₹ '000)			
	EQUITY LARGE CAP FUND	EQUITY TOP 250 FUND	BOND FUND	MONEY MARKET FUND
	ULIF00118/08/ 11EQLARGECAP147	ULIF0027/07/ 11EQTOP250147	ULIF00317/08/ 11BONDFUND147	ULIF00425/08/ 11MONEYMARKET147
	Current Year	Previous Year	Current Year	Previous Year
Payable for Purchase of Investments	0	29,426	18,132	550
Other Current Liabilities	2,643	2,308	1,902	418
Unit Collection Payable	-	-	-	-
Total	2,643	31,734	20,034	968
				37
				1,569

CURRENT LIABILITIES

Particulars	(₹ '000)			
	MANAGED FUND	PRICE EARNING BASED FUND	EQUITY MIDCAP FUND	GROUP GROWTH FUND
	ULIF00618/08/ 11MANAGED147	ULIF00526/08/ 11PEBASED147	ULIF001107/10/ 16ETLIMIDCAP147	ULGF00105/09/ 11GFGROWTH147
	Current Year	Previous Year	Current Year	Previous Year
Payable for Purchase of Investments	(0)	274	(0)	57,093
Other Current Liabilities	327	259	1,217	851
Unit Collection Payable	-	-	-	-
Total	327	533	1,217	57,944
				355
				40,257

CURRENT LIABILITIES

Particulars	(₹ '000)			
	GROUP BALANCER FUND	GROUP BOND FUND	DISCONTINUANCE FUND	PENSION GROWTH FUND
	ULGF00205/09/ 11GFBALANCER147	ULGF00305/09/ 11GFBOND147	ULIF00701/01/ 12DISCONT147	ULIF00831/03/ 15ETLIPNSGRT147
	Current Year	Previous Year	Current Year	Previous Year
Payable for Purchase of Investments	0	18,864	(0)	-
Other Current Liabilities	198	158	505	269
Unit Collection Payable	-	-	59,002.10	-
Total	198	19,022	59,507	269
				213
				4,823

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10th May, 2011

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2020

22D Unit Linked Disclosures - Schedules to Fund Revenue & Fund Balance Sheet

Schedules to Fund Balance Sheet

Schedule: F-4

CURRENT LIABILITIES

Particulars	(₹ '000)					
	PENSION SECURE FUND		DISCONTINUED POLICY PENSION FUND		EQUITY BLUE CHIP FUND	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Payable for Purchase of Investments	(0)	1,498	(0)	(0)	(0)	-
Other Current Liabilities	94	74	37	23	45	6
Unit Collection Payable	-	-	161	430	-	-
Total	94	1,572	198	453	45	6

CURRENT LIABILITIES

Particulars	(₹ '000)	
	Current Year	Previous Year
Payable for Purchase of Investments	0	1,88,486
Other Current Liabilities	9,166	7,226
Unit Collection Payable	59,163	1,966
Total	68,329	1,97,678

Appendix-I

(Part of Note 21 of Schedule 16)

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10th May, 2011

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2020

22D Unit Linked Disclosures - Schedules to Fund Revenue & Fund Balance Sheet

Schedules to Fund Revenue Account Break up of Other Expenses Under ULIP

Schedule: F-5

OTHER EXPENSES*

Particulars	(₹ '000)					
	EQUITY LARGE CAP FUND ULIF00118/08/ 11EQLARGECAP147		EQUITY TOP 250 FUND ULIF0027/07/ 11EQTOP250147		BOND FUND ULIF00317/08/ 11BONDFUND147	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Policy Administration charge	12,445	10,161	10,795	8,380	2,021	1,534
Surrender charge	3,689	2,221	3,455	1,954	563	345
Switching charge	-	-	-	-	-	-
Mortality charge	31,387	27,266	29,988	22,292	6,108	4,532
Rider Premium charge	-	-	-	-	-	-
Partial withdrawal charge	-	-	-	-	-	-
Miscellaneous charge	-	-	-	-	-	-
Guarantee Charge	-	-	-	-	-	-
Total	47,521	39,648	44,238	32,627	8,692	6,411
					513	587

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10th May, 2011

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2020

22D Unit Linked Disclosures - Schedules to Fund Revenue & Fund Balance Sheet**Schedules to Fund Revenue Account Break up of Other Expenses Under ULIP****Schedule: F-5****OTHER EXPENSES***

Particulars	MANAGED FUND		PRICE EARNING BASED FUND		EQUITY MIDCAP FUND		GROUP GROWTH FUND	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Policy Administration charge	1,209	872	760	830	7,551	6,732	-	-
Surrender charge	226	174	75	200	1,963	913	-	-
Switching charge	-	-	-	-	-	-	-	-
Mortality charge	2,736	1,925	1,592	1,917	13,782	12,986	15	-
Rider Premium charge	-	-	-	-	-	-	-	-
Partial withdrawal charge	-	-	-	-	-	-	-	-
Miscellaneous charge	-	-	-	-	-	-	-	-
Guarantee Charge	-	-	-	-	-	-	-	-
Total	4,171	2,971	2,427	2,947	23,296	20,631	15	-

(₹ '000)

Appendix-I

(Part of Note 21 of Schedule 16)

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number 147 dated 10 May 2011

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10th May, 2011

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2020

22D Unit Linked Disclosures - Schedules to Fund Revenue & Fund Balance Sheet**Schedules to Fund Revenue Account Break up of Other Expenses Under ULIP****Schedule: F-5****OTHER EXPENSES***

Particulars	(₹ '000)					
	GROUP BALANCER FUND		GROUP BOND FUND		DISCONTINUANCE FUND	
	ULGF00205/09/11GFBALANCER147		ULGF00305/09/11GFBOND147		ULIF00701/01/12DISCONT147	ULIF00831/03/15ETLIPNSGRT147
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Policy Administration charge	-	-	-	-	-	858
Surrender charge	-	-	-	-	-	166
Switching charge	-	-	-	-	-	-
Mortality charge	2	-	2	-	-	52
Rider Premium charge	-	-	-	-	-	-
Partial withdrawal charge	-	-	-	-	-	-
Miscellaneous charge	-	-	-	-	-	-
Guarantee Charge	-	-	-	-	-	489
Total	2	-	2	-	-	1,563
						1,663

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number 147 dated 10 May 2011

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(Part of Note 21 of Schedule 16)

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10th May, 2011

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2020

22D Unit Linked Disclosures - Schedules to Fund Revenue & Fund Balance Sheet**Schedules to Fund Revenue Account Break up of Other Expenses Under ULIP****Schedule: F-5****OTHER EXPENSES***

(₹ '000)

Particulars	PENSION SECURE FUND		DISCONTINUED POLICY PENSION FUND		EQUITY BLUE CHIP FUND		GILT FUND	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Policy Administration charge	381	424	-	-	164	-	24	-
Surrender charge	73	131	-	-	26	-	11	-
Switching charge	-	-	-	-	-	-	-	-
Mortality charge	22	25	-	-	388	-	54	-
Rider Premium charge	-	-	-	-	-	-	-	-
Partial withdrawal charge	-	-	-	-	-	-	-	-
Miscellaneous charge	-	-	-	-	-	-	-	-
Guarantee Charge	63	49	-	-	-	-	-	-
Total	539	629	-	-	579	-	89	-

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(Part of Note 21 of Schedule 16)

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number 147 dated 10 May 2011

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 (Part of Note 21 of Schedule 16)

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED Registration Number: 147 dated 10th May, 2011 **SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS** for the year ended 31 March 2020

22D Unit Linked Disclosures - Schedules to Fund Revenue & Fund Balance Sheet

Schedules to Fund Revenue Account Break up of Other Expenses Under ULIP

Schedule: F-5

OTHER EXPENSES*

(₹ '000)

Particulars	TOTAL	
	Current Year	Previous Year
Policy Administration charge	36,314	29,986
Surrender charge	10,263	6,236
Switching charge	-	-
Mortality charge	86,518	71,459
Rider Premium charge	-	-
Partial withdrawal charge	-	-
Miscellaneous charge	-	-
Guarantee Charge	552	432
Total	1,33,648	1,08,114

* Any expense which is 1% of the total expenses incurred should be disclosed as a separate line item.

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number 147 dated 10 May 2011

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

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(Part of Note 21 of Schedule 16)

22E Unit Linked Disclosures - Other Disclosures

Schedules to Annexure to Revenue Account (UL) forming part of Financial Statements as at 31 March 2020

DISCLOSURES FOR ULIP BUSINESS**1 a) Investment Management****Activities outsourced**

- NIL

Basis of payment of fees

- NA

b) Unclaimed redemption of units : NIL**c) Details of provision for doubtful debt made during the year.**

Fund Name	SFIN	Security Name	Face Value	Provision %	Provision Amount
BOND FUND	ULIF00317/08/11BONDFUND147	9.25% DEWANHOUS NCD 09-09-2023	13825	75.00%	10,369
GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	9.25% DEWANHOUS NCD 09-09-2023	7940	75.00%	5,955
GROUP BOND FUND	ULGF00305/09/11GFBOND147	9.25% DEWANHOUS NCD 09-09-2023	7000	75.00%	5,250
GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	9.25% DEWANHOUS NCD 09-09-2023	4500	75.00%	3,375
MANAGED FUND	ULIF00618/08/11MANAGED147	9.25% DEWANHOUS NCD 09-09-2023	8203	75.00%	6,152
PRICE EARNING BASED FUND	ULIF00526/08/11PEBASED147	9.25% DEWANHOUS NCD 09-09-2023	8500	75.00%	6,375
PENSION SECURE FUND	ULIF00931/03/15ETLIPNSSCR147	9.25% DEWANHOUS NCD 09-09-2023	4000	75.00%	3,000
BOND FUND	ULIF00317/08/11BONDFUND147	9.10% DEWANHOUS NCD 09-09-2019	2411	75.00%	1,808
GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	9.10% DEWANHOUS NCD 09-09-2019	5848	75.00%	4,386
MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	9.10% DEWANHOUS NCD 09-09-2019	2405	75.00%	1,804
PRICE EARNING BASED FUND	ULIF00526/08/11PEBASED147	9.10% DEWANHOUS NCD 09-09-2019	3000	75.00%	2,250
Total			67632		50724

2 Fund Performance of Unit Linked Funds as on 31.03.2020 (Absolute Growth %)

Sr. No.	Fund Name	SFIN	Year of Inception	Date of Inception	Returns			Since Inception
					2020	2019	2018	
1	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	2011-12	28-07-2011	-25.91%	5.98%	12.26%	100.12%
2	EQUITY TOP 250 FUND	ULIF0027/07/11EQTOP250147	2011-12	20-07-2011	-23.72%	5.16%	12.09%	99.34%
3	BOND FUND	ULIF00317/08/11BONDFUND147	2011-12	28-07-2011	7.92%	7.65%	6.35%	108.38%
4	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	2011-12	25-08-2011	5.97%	7.93%	7.61%	97.75%
5	MANAGED FUND	ULIF00618/08/11MANAGED147	2011-12	03-08-2011	-1.99%	7.22%	7.49%	116.06%
6	PRICE EARNING BASED FUND	ULIF00526/08/11PEBASED147	2011-12	22-07-2011	-12.44%	5.93%	9.43%	101.97%
7	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	2012-13	25-01-2013	-5.88%	6.31%	8.76%	85.81%
8	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	2012-13	25-01-2013	-0.51%	6.19%	6.77%	82.77%
9	GROUP BOND FUND	ULGF00305/09/11GFBOND147	2012-13	25-01-2013	8.23%	7.54%	5.35%	86.49%
10	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	2011-12	01-02-2012	5.99%	6.48%	5.62%	73.71%
11	PENSION GROWTH FUND	ULIF00831/03/15ETLIPNDSGR147	2015-16	04-02-2016	-26.79%	4.75%	12.00%	2.11%
12	PENSION SECURE FUND	ULIF00931/03/15ETLIPNSSCR147	2015-16	04-02-2016	7.80%	8.16%	5.51%	40.83%
13	DISCONTINUED POLICY PENSION FUND	ULIF01031/03/15ETLIPNDSDC147	2015-16	04-02-2016	6.65%	6.07%	5.61%	24.73%
14	EQUITY MIDCAP FUND	ULIF001107/10/16ETLIMIDCAP147	2016-17	17-01-2017	-22.74%	-5.31%	10.78%	-10.40%
15	EQUITY BLUE CHIP FUND	ULIF01226/11/18ETLBLUCHIP147	2019-20	01-06-2020	-23.99%	NA	NA	-23.99%
16	GILT FUND	ULIF01326/11/18ETLGILTFND147	2019-20	01-06-2020	15.94%	NA	NA	15.94%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number 147 dated 10 May 2011

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(Part of Note 21 of Schedule 16)

22E Unit Linked Disclosures - Other Disclosures

Schedules to Annexure to Revenue Account (UL) forming part of Financial Statements as at 31 March 2019

DISCLOSURES FOR ULIP BUSINESS**1 a) Investment Management****Activities outsourced**

- NIL

Basis of payment of fees

- NA

b) Unclaimed redemption of units : NIL

- c) None of the Assets of the fund has been considered as doubtful and hence no provision for doubtful debt has been made during the year.**

2 Fund Performance of Unit Linked Funds as on 31.03.2019 (Absolute Growth %)

Sr. No.	Fund Name	SFIN	Year of Inception	Date of Inception	Returns			Since Inception
					2019	2018	2017	
1	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	2011-12	28/07/2011	5.98%	12.26%	15.97%	170.11%
2	EQUITY TOP 250 FUND	ULIF0027/07/11EQTOP250147	2011-12	20/07/2011	5.16%	12.09%	18.07%	161.33%
3	BOND FUND	ULIF00317/08/11BONDFUND147	2011-12	28/07/2011	7.65%	6.35%	9.18%	93.08%
4	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	2011-12	25/08/2011	7.93%	7.61%	7.89%	86.61%
5	MANAGED FUND	ULIF00618/08/11MANAGED147	2011-12	03/08/2011	7.22%	7.49%	12.89%	120.44%
6	PRICE EARNING BASED FUND	ULIF00526/08/11PEBASED147	2011-12	22/07/2011	5.93%	9.43%	13.24%	130.65%
7	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	2012-13	25/01/2013	6.31%	8.76%	13.59%	97.41%
8	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	2012-13	25/01/2013	6.19%	6.77%	12.93%	83.70%
9	GROUP BOND FUND	ULGF00305/09/11GFBOND147	2012-13	25/01/2013	7.54%	5.35%	11.85%	72.31%
10	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	2011-12	01/02/2012	6.48%	5.62%	6.93%	63.89%
11	PENSION GROWTH FUND	ULIF00831/03/15ETLIPNSGRT147	2015-16	04/02/2016	4.75%	12.00%	15.04%	39.48%
12	PENSION SECURE FUND	ULIF00931/03/15ETLIPNSSCR147	2015-16	04/02/2016	8.16%	5.51%	11.24%	30.64%
13	DISCONTINUED POLICY PENSION FUND	ULIF01031/03/15ETLIPNSDSC147	2015-16	04/02/2016	6.07%	5.61%	4.40%	16.94%
14	EQUITY MIDCAP FUND	ULIF001107/10/16ETLIMIDCAP147	2016-17	17/01/2017	-5.31%	10.78%	10.56%	15.97%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

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SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2020

22E Unit Linked Disclosures - Other Disclosures

Statement Showing Receipts and Payments made to Related Parties

Brokerage, custodial fee or any other payments and receipts made to/from related parties (as defined in AS 18 issued by ICAI)

Appendix-II
(Part of Note 21 of Schedule 16)

(₹ In '000)

Sr. No.	Fund Name	SFIN	Related Parties									
			Edelweiss Securities Ltd		Edelweiss Broking Ltd		Edelweiss Rural & Corporate Services Limited					
			Brokerage paid		Brokerage paid		Purchase		Sale/Maturity			
			Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Previous Year	
1	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGCAP147	515	766	244	327	-	-	-	-	-	-
2	EQUITY TOP 250 FUND	ULIF00227/07/11EQTOP250147	1,107	811	688	213	-	-	-	-	-	-
3	BOND FUND	ULIF00317/08/11BONDFUND147	7	24	9	-	2,636	-	-	-	-	-
4	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	1	5	2	-	1,581	-	-	-	-	-
5	MANAGED FUND	ULIF00618/08/11MANAGED147	32	47	5	9	-	-	-	-	-	-
6	PRICE EARNING BASED FUND	ULIF00526/08/11PEBASED147	28	72	34	26	-	-	-	-	-	-
7	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	63	59	16	29	-	-	-	-	-	-
8	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	25	20	3	11	-	-	-	-	-	-
9	GROUP BOND FUND	ULGF00305/09/11GFBOND147	3	2	1	-	-	-	-	-	-	-
10	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	-	-	-	-	-	-	-	-	-	-
11	PENSION GROWTH FUND	ULIF00831/03/15ETLIPNSGRT147	16	59	6	34	-	-	-	-	-	-
12	PENSION SECURE FUND	ULIF00931/03/15ETLIPNSSCR147	2	1	1	-	-	-	-	-	-	-
13	DISCONTINUED POLICY PENSION FUND	ULIF01031/03/15ETLIPNSDSC147	-	-	-	-	-	-	-	-	-	-
14	EQUITY MIDCAP FUND	ULIF001107/10/16ETLIMIDCAP147	427	408	189	199	-	-	-	-	-	-
15	EQUITY BLUE CHIP FUND	ULIF01226/11/18ETLBLUCHIP147	2		1							
16	GILT FUND	ULIF01326/11/18ETLILTFEND147	-		-							
Grand Total			2,229	2,274	1,197	848	4,217	-	-	-	-	-

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
Registration Number: 147 dated 10 May 2011
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2020

22E Unit Linked Disclosures - Other Disclosures
Statement Showing Receipts and Payments made to Related Parties

Brokerage, custodial fee or any other payments and receipts made to/from related parties (as defined in AS 18 issued by ICAI)

Appendix-II
(Part of Note 21 of Schedule 16)

(₹ In '000)

Sr. No.	Fund Name	SFIN	Related Parties									
			Edl Finance Ltd		Edelweiss General Insurance Company Limite							
			Purchase		Sale/Maturity		Purchase		Sale/Maturity			
			Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
1	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGCAP147	-	-	-	-	-	-	-	-	-	-
2	EQUITY TOP 250 FUND	ULIF00227/07/11EQTOP250147	-	-	-	-	-	-	-	-	-	-
3	BOND FUND	ULIF00317/08/11BONDFUND147	1,00,963	21,107	52,207	17,192	-	8,934	-	-	-	-
4	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	6,995	-	3,998	-	4,191	2,683	-	-	-	-
5	MANAGED FUND	ULIF00618/08/11MANAGED147	11,984	6,213	50,296	2,077	-	8,709	-	-	6,132	-
6	PRICE EARNING BASED FUND	ULIF00526/08/11PEBASED147	34,997	6,215	8,995	8,231	-	8,709	-	-	-	-
7	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	31,001	6,155	7,995	2,077	-	4,017	-	-	2,044	-
8	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	14,001	-	2,998	1,558	-	3,013	-	-	-	-
9	GROUP BOND FUND	ULGF00305/09/11GFBOND147	12,994	-	5,997	880	-	-	-	-	-	-
10	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	-	-	8,152	-	-	-	-	-	-	-
11	PENSION GROWTH FUND	ULIF00831/03/15ETLIPNSGRT147	-	-	-	-	-	-	-	-	-	-
12	PENSION SECURE FUND	ULIF00931/03/15ETLIPNSSCR147	8,003	-	999	1,038	-	1,594	-	-	-	-
13	DISCONTINUED POLICY PENSION FUND	ULIF01031/03/15ETLIPNSDSC147	-	-	-	-	-	-	-	-	-	-
14	EQUITY MIDCAP FUND	ULIF001107/10/16ETLIMIDCAP147	-	-	-	-	-	-	-	-	-	-
15	EQUITY BLUE CHIP FUND	ULIF01226/11/18ETLBLUCHIP147	-	-	-	-	-	-	-	-	-	-
16	GILT FUND	ULIF01326/11/18ETLGILTFND147	-	-	-	-	-	-	-	-	-	-
Grand Total			2,20,938	39,690	1,41,638	33,052	4,191	37,660	-	8,176		

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

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SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2020

22E Unit Linked Disclosures - Other Disclosures
Statement Showing Company wise Details of Investments held in Promoter Group
Appendix-II
(Part of Note 21 of Schedule 16)

Sr. No.	Fund Name	SFIN	ECL Finance Ltd				EARC Ltd				(₹ In '000)
			Amount	Percentage of AUM	Previous Year	Current Year	Amount	Percentage of AUM	Previous Year	Current Year	
1	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	-	-	-	-	-	-	-	-	-
2	EQUITY TOP 250 FUND	ULIF0027/07/11EQTOP250147	-	-	-	-	-	-	-	-	-
3	BOND FUND	ULIF00317/08/11BONDFUND147	152	0.03%	20	0.01%	-	-	-	-	-
4	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	-	-	-	-	-	-	-	-	-
5	MANAGED FUND	ULIF00618/08/11MANAGED147	-	-	-	-	-	-	-	-	-
6	PRICE EARNING BASED FUND	ULIF00526/08/11PEBASED147	-	-	-	-	-	-	-	-	-
7	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	-	-	-	-	-	-	-	-	-
8	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	-	-	-	-	-	-	-	-	-
9	GROUP BOND FUND	ULGF00305/09/11GFBOND147	-	-	157	0.12%	-	-	-	-	-
10	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	-	-	-	-	-	-	-	-	-
11	PENSION GROWTH FUND	ULIF00831/03/15ETLIPNSGRT147	-	-	-	-	-	-	-	-	-
12	PENSION SECURE FUND	ULIF00931/03/15ETLIPNSSCR147	-	-	-	-	-	-	-	-	-
13	DISCONTINUED POLICY PENSION FUND	ULIF01031/03/15ETLIPNSDSC147	-	-	-	-	-	-	-	-	-
14	EQUITY MIDCAP FUND	ULIF001107/10/16ETLIMIDCAP147	-	-	-	-	-	-	-	-	-
15	EQUITY BLUE CHIP FUND	ULIF01226/11/18ETLBLUCHIP147	-	-	-	-	-	-	-	-	-
16	GILT FUND	ULIF01326/11/18ETLGILTFND147	-	-	-	-	-	-	-	-	-
Grand Total			152	0.00%	178	0.00%	-	-	-	-	-

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(Part of Note 21 of Schedule 16)**SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS**

Schedules to Annexure to Revenue Account (UL) forming part of Financial Statements as at 31 March 2020

22E Unit Linked Disclosures - OTHERS Disclosures**5a. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2020**

(₹ In '000)

EQUITY LARGE CAP FUND		ULIF00118/08/ 11EQLARGECAP147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	HCL Technologies Ltd	Equity	22,743	1.21%
	Infosys Technologies Ltd	Equity	1,10,719	5.90%
	Larsen & Toubro Infotech Limited	Equity	1,546	0.08%
	Oracle Financial Services Software Ltd	Equity	1,214	0.06%
	Tata Consultancy Services Ltd	Equity	90,072	4.80%
	Tech Mahindra Ltd	Equity	16,771	0.89%
	Wipro Ltd	Equity	14,028	0.75%
Computer Programming, Consultancy And Related Activities Total			2,57,094	13.69%
FINANCIAL AND INSURANCE ACTIVITIES	Axis Bank Ltd	Equity	18,109	0.96%
	Bajaj Finance Ltd	Equity	24,844	1.32%
	Bajaj Finserv Ltd	Equity	12,034	0.64%
	Bajaj Holdings & Investment Ltd	Equity	2,385	0.13%
	Bandhan Bank Limited	Equity	2,209	0.12%
	General Insurance Corporation Of India	Equity	669	0.04%
	HDFC Asset Management Company Limited	Equity	2,326	0.12%
	HDFC Bank Ltd	Equity	58,677	3.12%
	HDFC Standard Life Insurance Company Limited	Equity	6,689	0.36%
	Housing Development Finance Corporation Ltd	Equity	1,22,133	6.50%
	ICICI Bank Ltd	Equity	41,012	2.18%
	ICICI Lombard General Insurance Company Limited	Equity	5,601	0.30%
	ICICI Prudential Life Insurance Company Limited	Equity	3,307	0.18%
	Indostar Capital Finance Limited	Equity	2,483	0.13%
	Indusind Bank Ltd	Equity	4,925	0.26%
	Kotak Mahindra Bank Ltd	Equity	36,962	1.97%
	SBI Life Insurance Company Limited	Equity	6,141	0.33%
	Shriram Transport Finance Company Ltd	Equity	2,873	0.15%
	State Bank Of India	Equity	16,626	0.89%
	The New India Assurance Company Limited	Equity	719	0.04%
FINANCIAL AND INSURANCE ACTIVITIES Total			3,70,723	19.74%
MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	9.25% RELIANCE INDUSTRIES LTD NCD 16-06-2024	Bonds	15,426	0.82%
	Bharat Petroleum Corporation Ltd	Equity	12,212	0.65%
	Hindustan Petroleum Corporation Ltd	Equity	3,676	0.20%
	Indian Oil Corporation Ltd	Equity	9,964	0.53%
	Reliance Industries Ltd	Equity	1,69,807	9.04%
MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS Total			2,11,085	11.24%
MUTUAL FUND	Kotak Banking Etf - Dividend Payout Option	Mutual Fund	83,640	4.45%
	Nippon India Etf Bank Bees	Mutual Fund	1,24,549	6.63%
MUTUAL FUND Total			2,08,189	11.08%
Others			7,29,730	38.85%
Net Current Assets			1,01,298	5.39%
GRAND TOTAL			18,78,120	100.00%

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EQUITY TOP 250 FUND		ULIF0027/07/ 11EQTOP250147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES				
	HCL Technologies Ltd	Equity	42,627	2.58%
	Infosys Technologies Ltd	Equity	38,593	2.34%
	Larsen & Toubro Infotech Limited	Equity	29,889	1.81%
	Mphasis Ltd	Equity	13,108	0.79%
	Oracle Financial Services Software Ltd	Equity	7,821	0.47%
	Tata Consultancy Services Ltd	Equity	29,941	1.81%
	Tech Mahindra Ltd	Equity	16,834	1.02%
COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES Total			1,78,813	10.83%
FINANCIAL AND INSURANCE ACTIVITIES				
	AU Small Finance Bank Limited	Equity	7,937	0.48%
	Axis Bank Ltd	Equity	13,796	0.84%
	Bajaj Finance Ltd	Equity	34,775	2.11%
	Bajaj Finserv Ltd	Equity	14,646	0.89%
	Bandhan Bank Limited	Equity	2,710	0.16%
	Cholamandalam Investment And Finance Company Limited	Equity	9,232	0.56%
	City Union Bank Ltd	Equity	9,082	0.55%
	HDFC Asset Management Company Limited	Equity	9,440	0.57%
	HDFC Bank Ltd	Equity	32,773	1.99%
	Housing Development Finance Corporation Ltd	Equity	50,672	3.07%
	ICICI Bank Ltd	Equity	13,579	0.82%
	ICICI Lombard General Insurance Company Limited	Equity	31,290	1.90%
	Indostar Capital Finance Limited	Equity	6,208	0.38%
	Kotak Mahindra Bank Ltd	Equity	10,939	0.66%
	LIC Housing Finance Ltd	Equity	13,672	0.83%
	Manappuram General Finance & Leasing Ltd	Equity	21,773	1.32%
	Muthoot Finance	Equity	19,083	1.16%
	SBI Life Insurance Company Limited	Equity	11,957	0.72%
	State Bank Of India	Equity	10,682	0.65%
FINANCIAL AND INSURANCE ACTIVITIES Total			3,24,242	19.64%
MUTUAL FUND				
	Aditya Birla Sun Life Banking Etf	Mutual Fund	1,645	0.10%
	Kotak Banking Etf - Dividend Payout Option	Mutual Fund	78,025	4.73%
	Nippon India Etf Bank Bees	Mutual Fund	99,855	6.05%
	Nippon India Etf Psu Bank Bees	Mutual Fund	4,920	0.30%
MUTUAL FUND Total			1,84,445	11.17%
Others			9,19,707	55.71%
Net Current Asset			43,820	2.65%
GRAND TOTAL			16,51,026	100.00%

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BOND FUND		ULIF00317/08/ 11BONDFUND147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
FINANCIAL AND INSURANCE ACTIVITIES	0.00% IDFC BANK LTD ZCB 12-11-2020	Bonds	2,702	0.46%
	10.75% SHRIRAM TRANSPORT FINANCE LTD. NCD 24-10-2020	Bonds	1,507	0.26%
	7.42% SUNDARAM FINANCE LTD NCD 03-04-2023	Bonds	46,528	7.98%
	7.50% HDB NCD 19-11-2022	Bonds	4,756	0.82%
	7.50% SBI CARDS AND PAYMENT SERVICES LIMITED NCD 09-03-2023	Bonds	45,549	7.81%
	8.64% IDFC BANK LTD NCD 15-04-2020	Bonds	2,001	0.34%
	8.75% MUTHOOT FINANCE LIMITED NCD 24-06-2020	Bonds	2,509	0.43%
	9.10% ORIENTAL BANK OF COMMERCE FD 28-01-2023 1	Fixed Deposit	500	0.09%
	9.10% ORIENTAL BANK OF COMMERCE FD 28-01-2023 10	Fixed Deposit	500	18.19%
	9.10% ORIENTAL BANK OF COMMERCE FD 28-01-2023 11	Fixed Deposit	500	
	9.10% ORIENTAL BANK OF COMMERCE FD 28-01-2023 12	Fixed Deposit	500	0.09%
	9.10% ORIENTAL BANK OF COMMERCE FD 28-01-2023 3	Fixed Deposit	500	0.09%
	9.10% ORIENTAL BANK OF COMMERCE FD 28-01-2023 6	Fixed Deposit	500	0.09%
	9.10% ORIENTAL BANK OF COMMERCE FD 28-01-2023 7	Fixed Deposit	500	0.09%
	9.10% ORIENTAL BANK OF COMMERCE FD 28-01-2023 8	Fixed Deposit	500	0.09%
	9.10% ORIENTAL BANK OF COMMERCE FD 28-01-2023 9	Fixed Deposit	500	0.09%
	9.25% DEWANHOUS NCD 09-09-2023	Bonds	3,456	0.59%
	9.25% UNION BANK OF INDIA FD 07-08-2020 C2	Fixed Deposit	500	0.09%
	9.34% BANK OF BARODA FD 13-09-2020 A1	Fixed Deposit	100	0.02%
	9.34% BANK OF BARODA FD 13-09-2020 A10	Fixed Deposit	50	0.01%
	9.34% BANK OF BARODA FD 13-09-2020 A11	Fixed Deposit	50	0.01%
	9.34% BANK OF BARODA FD 13-09-2020 A2	Fixed Deposit	100	0.02%
	9.34% BANK OF BARODA FD 13-09-2020 A4	Fixed Deposit	100	0.02%
	9.34% BANK OF BARODA FD 13-09-2020 A7	Fixed Deposit	100	0.02%
	9.34% BANK OF BARODA FD 13-09-2020 A8	Fixed Deposit	100	0.02%
	9.34% BANK OF BARODA FD 13-09-2020 A9	Fixed Deposit	100	0.02%
	9.34% BANK OF BARODA FD 13-09-2020 C1	Fixed Deposit	100	
	9.34% BANK OF BARODA FD 13-09-2020 C2	Fixed Deposit	100	0.02%
	9.34% BANK OF BARODA FD 13-09-2020 C3	Fixed Deposit	100	0.02%
	9.34% BANK OF BARODA FD 13-09-2020 C9	Fixed Deposit	100	0.02%
	9.40% UNION BANK OF INDIA FD 19-04-2020 A1	Fixed Deposit	50	0.01%
	9.40% UNION BANK OF INDIA FD 19-04-2020 A10	Fixed Deposit	50	0.01%
	9.40% UNION BANK OF INDIA FD 19-04-2020 A13	Fixed Deposit	50	0.01%
	9.40% UNION BANK OF INDIA FD 19-04-2020 A14	Fixed Deposit	50	0.01%
	9.40% UNION BANK OF INDIA FD 19-04-2020 A15	Fixed Deposit	50	0.01%
	9.40% UNION BANK OF INDIA FD 19-04-2020 A16	Fixed Deposit	50	0.01%
	9.40% UNION BANK OF INDIA FD 19-04-2020 A17	Fixed Deposit	50	0.01%
	9.40% UNION BANK OF INDIA FD 19-04-2020 A18	Fixed Deposit	50	0.01%
	9.40% UNION BANK OF INDIA FD 19-04-2020 A19	Fixed Deposit	50	0.01%
	9.40% UNION BANK OF INDIA FD 19-04-2020 A2	Fixed Deposit	50	0.01%
	9.40% UNION BANK OF INDIA FD 19-04-2020 A20	Fixed Deposit	50	0.01%
	9.40% UNION BANK OF INDIA FD 19-04-2020 A21	Fixed Deposit	50.00	0.01%
	9.40% UNION BANK OF INDIA FD 19-04-2020 A22	Fixed Deposit	50.00	0.01%
	9.40% UNION BANK OF INDIA FD 19-04-2020 A26	Fixed Deposit	50	0.01%
	9.40% UNION BANK OF INDIA FD 19-04-2020 A3	Fixed Deposit	50	0.01%
	9.40% UNION BANK OF INDIA FD 19-04-2020 A30	Fixed Deposit	50	0.01%

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BOND FUND		ULIF00317/08/ 11BONDFUND147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
	9.40% UNION BANK OF INDIA FD 19-04-2020 A4	Fixed Deposit	50	0.01%
	9.40% UNION BANK OF INDIA FD 19-04-2020 A5	Fixed Deposit	50	0.01%
	9.40% UNION BANK OF INDIA FD 19-04-2020 A6	Fixed Deposit	50	0.01%
	9.40% UNION BANK OF INDIA FD 19-04-2020 A7	Fixed Deposit	50	0.01%
	9.40% UNION BANK OF INDIA FD 19-04-2020 A8	Fixed Deposit	50	0.01%
	9.40% UNION BANK OF INDIA FD 19-04-2020 A9	Fixed Deposit	50	0.01%
FINANCIAL AND INSURANCE ACTIVITIES Total			1,16,207	19.94%
GOVERNMENT				
	6.84% GOI CG 19-12-2022	Gilts	12,487	2.14%
	7.00% GOI SG 2022 FERTBND	Gilts	15,456	2.65%
	7.37% GOI CG 16-04-2023	Gilts	52,793	9.06%
	7.95% GOI CG 28-08-2032	Gilts	26,262	4.51%
	8.03% GOI CG 15-12-2024 FCI	Gilts	8,054	1.38%
	8.13% GOI CG 16-10-2021 OIL COMP	Gilts	23,401	4.01%
	8.30% GOI CG 07-12-2023 FERTBND	Gilts	10,293	1.77%
	8.79% MAHARASHTRA STATE GOVERNMENT SG 2021	Gilts	12,381	2.12%
	8.83% GOI CG 12-12-2041	Gilts	39,350	6.75%
	9.59% GUJARAT STATE GOVERNMENT SG 2023 2808	Gilts	8,807	1.51%
GOVERNMENT Total			2,09,284	35.91%
HOUSING SECTOR				
	7.45% LIC HOUSING FINANCE LTD NCD 10-02-2023	Bonds	49,581	8.51%
	7.87% HDFC NCD 18-07-2022	Bonds	8,289	1.42%
	8.95% HDFC NCD 19-10-2020	Bonds	6,092	1.05%
	8.95% LIC HOUSING FINANCE LTD NCD 15-09-2020	Bonds	1,012	0.17%
HOUSING SECTOR Total			64,975	11.15%
INFRASTRUCTURE				
	0.00% POWER FINANCE CORPORATION LTD NCD 31-03-2021	Bonds	3,143	0.54%
	7.74% IRFC NCD 22-12-2020	Bonds	13,177	2.26%
	8.50% IRFC NCD 26-12-2023	Bonds	1,073	0.18%
	8.64% IRFC NCD 17-05-2021	Bonds	2,058	0.35%
	8.68% IRFC NCD 29-11-2021	Bonds	8,334	1.43%
	8.70% POWER FINANCE CORPORATION LTD NCD 14-05-2020	Bonds	2,006	0.34%
	9.35% RURAL ELECTRIFICATION CORPORATION LTD NCD 15-06-2022	Bonds	18,102	3.11%
	9.40% RURAL ELECTRIFICATION CORPORATION LTD NCD 17-07-2021	Bonds	2,079	0.36%
	9.48% POWER FINANCE CORPORATION LTD NCD 15-04-2022	Bonds	2,126	0.36%
	9.48% RURAL ELECTRIFICATION CORPORATION LTD NCD 10-08-2021	Bonds	17,718	3.04%
	9.75% RURAL ELECTRIFICATION CORPORATION LTD NCD 11-11-2021	Bonds	5,269	0.90%
	9.95% IRFC NCD 07-06-2022	Bonds	9,718	1.67%
INFRASTRUCTURE Total			84,804	14.55%
Others			66,452	11.40%
Net Current Asset			41,141	7.06%
GRAND TOTAL			5,82,862	100.0%

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MONEY MARKET FUND		ULIF00425/08/11MONEYMARKET147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
FINANCIAL AND INSURANCE ACTIVITIES				
	10.75% SHRIRAM TRANSPORT FINANCE LTD. NCD 24-10-2020	Bonds	3,014	5.76%
	7.42% SUNDARAM FINANCE LTD NCD 03-04-2023	Bonds	4,136	7.90%
	7.50% SBI CARDS AND PAYMENT SERVICES LIMITED NCD 09-03-2023	Bonds	2,070	3.96%
	8.75% MUTHOOT FINANCE LIMITED NCD 24-06-2020	Bonds	1,505	2.88%
	9.25% UNION BANK OF INDIA FD 07-08-2020 C1	Fixed Deposit	500	0.96%
	9.34% BANK OF BARODA FD 13-09-2020 A5	Fixed Deposit	100	0.19%
	9.34% BANK OF BARODA FD 13-09-2020 A6	Fixed Deposit	100	0.19%
FINANCIAL AND INSURANCE ACTIVITIES Total			11,426	21.83%
Government Securities				
	8.27% GOI CG 09-06-2020	Gilts	10,069	19.24%
	8.39% TAMIL NADU STATE GOVERNMENT SG 2021	Gilts	1,021	1.95%
Government Securities Total			11,090	21.19%
INFRASTRUCTURE				
	7.74% IRFC NCD 22-12-2020	Bonds	4,054	7.75%
	8.80% RURAL ELECTRIFICATION CORPORATION LTD NCD 29-11-2020	Bonds	1,017	1.94%
	9.35% RURAL ELECTRIFICATION CORPORATION LTD NCD 15-06-2022	Bonds	1,065	2.03%
	9.75% RURAL ELECTRIFICATION CORPORATION LTD NCD 11-11-2021	Bonds	1,054	2.01%
INFRASTRUCTURE Total			7,191	13.74%
Others			9,841	18.81%
Net Current Asset			12,783	24.43%
GRAND TOTAL			52,330	100.00%

(₹ In '000)

MANAGED FUND		ULIF00618/08/11MANAGED147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
FINANCIAL AND INSURANCE ACTIVITIES				
	0.00% ICICI BANK LTD ZCB 01-05-2023	Bonds	1,081	0.43%
	7.42% SUNDARAM FINANCE LTD NCD 03-04-2023	Bonds	5,170	2.03%
	7.50% HDB NCD 19-11-2022	Bonds	2,853	1.12%
	7.50% SBI CARDS AND PAYMENT SERVICES LIMITED NCD 09-03-2023	Bonds	7,246	2.85%
	9.10% ORIENTAL BANK OF COMMERCE FD 28-01-2023 2	Fixed Deposit	500	0.20%
	9.10% ORIENTAL BANK OF COMMERCE FD 28-01-2023 4	Fixed Deposit	500	0.20%
	9.10% ORIENTAL BANK OF COMMERCE FD 28-01-2023 5	Fixed Deposit	500	0.20%
	9.25% DEWANHOUS NCD 09-09-2023	Bonds	2,051	0.81%
	9.40% UNION BANK OF INDIA FD 19-04-2020 A12	Fixed Deposit	50	0.02%
	Axis Bank Ltd	Equity	1,704	0.67%
	Bajaj Finance Ltd	Equity	1,157	
	Bajaj Finserv Ltd	Equity	560	0.22%
	HDFC Bank Ltd	Equity	7,526	2.96%
	Housing Development Finance Corporation Ltd	Equity	5,690	2.24%
	ICICI Bank Ltd	Equity	4,227	1.66%
	Indusind Bank Ltd	Equity	428	0.17%
	Kotak Mahindra Bank Ltd	Equity	3,499	1.38%
	State Bank Of India	Equity	1,525	0.60%
FINANCIAL AND INSURANCE ACTIVITIES Total			46,267	18.20%

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MANAGED FUND		ULIF00618/08/11MANAGED147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
Government Securities	7.57% GOI CG 17-06-2033	Gilts	20,763	8.17%
	7.95% GOI CG 28-08-2032	Gilts	27,493	10.82%
	8.17% GOI CG 01-12-2044	Gilts	6,056	2.38%
	9.39% GUJARAT STATE GOVERNMENT SG 2023	Gilts	7,043	2.77%
Government Securities Total			61,355	24.14%
HOUSING SECTOR	7.45% LIC HOUSING FINANCE LTD NCD 10-02-2023	Bonds	18,593	7.32%
	7.87% HDFC NCD 18-07-2022	Bonds	4,144	1.63%
	9.05% HDFC NCD 20-11-2023	Bonds	4,350	1.71%
HOUSING SECTOR Total			27,088	10.66%
MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	8.00% RELIANCE INDUSTRIES LTD NCD 09-04-2023	Bonds	7,347	2.89%
	8.00% RELIANCE INDUSTRIES LTD NCD 16-04-2023	Bonds	1,050	0.41%
	8.95% RELIANCE INDUSTRIES LTD NCD 09-11-2028	Bonds	2,228	0.88%
	9.25% RELIANCE INDUSTRIES LTD NCD 16-06-2024	Bonds	6,611	2.60%
	Bharat Petroleum Corporation Ltd	Equity	513	
	Indian Oil Corporation Ltd	Equity	419	0.16%
	Reliance Industries Ltd	Equity	7,268	2.86%
MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS Total			25,437	10.01%
Others			81,135	31.92%
Net Current Assets			12,867	5.06%
GRAND TOTAL			2,54,149	100.00%

(₹ In '000)

PRICE EARNING BASED FUND		ULIF00526/08/11PEBASED147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
FINANCIAL AND INSURANCE ACTIVITIES	0.00% IDFC BANK LTD ZCB 12-11-2020	Bonds	83	0.04%
	7.42% SUNDARAM FINANCE LTD NCD 03-04-2023	Bonds	4,136	1.88%
	7.50% SBI CARDS AND PAYMENT SERVICES LIMITED NCD 09-03-2023	Bonds	3,106	1.41%
	9.25% DEWANHOUS NCD 09-09-2023	Bonds	2,125	0.97%
	9.40% UNION BANK OF INDIA FD 19-04-2020 A11	Fixed Deposit	50	0.02%
	Axis Bank Ltd	Equity	2,684	1.22%
	Bajaj Finance Ltd	Equity	1,824	0.83%
	Bajaj Finserv Ltd	Equity	882	0.40%
	HDFC Bank Ltd	Equity	11,856	5.39%
	Housing Development Finance Corporation Ltd	Equity	8,962	4.08%
	ICICI Bank Ltd	Equity	6,659	3.03%
	Indusind Bank Ltd	Equity	673	0.31%
	Kotak Mahindra Bank Ltd	Equity	5,512	2.51%
	State Bank Of India	Equity	2,402	1.09%
FINANCIAL AND INSURANCE ACTIVITIES Total			50,954	23.18%
HOUSING SECTOR	10.96% HDFC NCD 24-04-2027	Bonds	10,033	4.56%
	7.45% LIC HOUSING FINANCE LTD NCD 10-02-2023	Bonds	16,527	7.52%
HOUSING SECTOR Total			26,560	12.08%

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PRICE EARNING BASED FUND		ULIF00526/08/11PEBASED147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
INFRASTRUCTURE	0.00% POWER FINANCE CORPORATION LTD NCD 31-03-2021	Bonds	419	0.19%
	7.12% RURAL ELECTRIFICATION CORPORATION LTD NCD 31-03-2023	Bonds	12,310	5.60%
	8.80% RURAL ELECTRIFICATION CORPORATION LTD NCD 29-11-2020	Bonds	2,035	0.93%
	9.48% POWER FINANCE CORPORATION LTD NCD 15-04-2022	Bonds	1,063	0.48%
	Adani Port & Special Economic Zone Ltd	Equity	617	0.28%
	Bharti Airtel Ltd	Equity	3,136	1.43%
	Bharti Infratel Limited	Equity	433	0.20%
	Gail (India) Ltd	Equity	450	0.20%
	Ntpc Ltd	Equity	1,192	0.54%
	Power Grid Corporation Of India Ltd	Equity	1,191	0.54%
INFRASTRUCTURE Total			22,846	10.39%
MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	8.00% RELIANCE INDUSTRIES LTD NCD 16-04-2023	Bonds	9,449	4.30%
	Bharat Petroleum Corporation Ltd	Equity	809	
	Indian Oil Corporation Ltd	Equity	660	0.30%
	Reliance Industries Ltd	Equity	11,450	5.21%
MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS Total			22,368	10.17%
Others			73,069	33.23%
Net Current Asset			24,068	10.95%
GRAND TOTAL			2,19,865	100.00%

(₹ In '000)

GROUP GROWTH FUND		ULGF00105/09/11GFGGROWTH147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
FINANCIAL AND INSURANCE ACTIVITIES	7.50% SBI CARDS AND PAYMENT SERVICES LIMITED NCD 09-03-2023	Bonds	19,669	6.16%
	9.25% DEWANHOUS NCD 09-09-2023	Bonds	1,125	0.35%
	Axis Bank Ltd	Equity	2,220	0.70%
	Bajaj Finance Ltd	Equity	1,507	0.47%
	Bajaj Finserv Ltd	Equity	730	0.23%
	HDFC Bank Ltd	Equity	9,802	3.07%
	Housing Development Finance Corporation Ltd	Equity	7,411	2.32%
	ICICI Bank Ltd	Equity	5,506	1.72%
	Indusind Bank Ltd	Equity	557	0.17%
	Kotak Mahindra Bank Ltd	Equity	4,558	1.43%
	State Bank Of India	Equity	1,986	0.62%
FINANCIAL AND INSURANCE ACTIVITIES Total			55,071	17.24%
Government Securities	7.57% GOI CG 17-06-2033	Gilts	39,367	12.33%
	9.39% TAMIL NADU STATE GOVERNMENT SG 2023 2510	Gilts	11,003	3.44%
Government Securities Total			50,370	15.77%
Others			1,43,298	44.87%
Net Current Assets			70,657	22.12%
GRAND TOTAL			3,19,395	100.00%

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GROUP BALANCER FUND		ULGF00205/09/11GFBALANCER147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
FINANCIAL AND INSURANCE ACTIVITIES				
	7.50% SBI CARDS AND PAYMENT SERVICES LIMITED NCD 09-03-2023	Bonds	9,317	5.32%
	9.25% DEWANHOUS NCD 09-09-2023	Bonds	1,985	1.13%
	9.25% UNION BANK OF INDIA FD 07-08-2020 C3	Fixed Deposit	500	0.29%
	9.25% UNION BANK OF INDIA FD 07-08-2020 C4	Fixed Deposit	500	0.29%
	9.25% UNION BANK OF INDIA FD 07-08-2020 C5	Fixed Deposit	500	0.29%
	9.25% UNION BANK OF INDIA FD 07-08-2020 C6	Fixed Deposit	500	0.29%
	9.25% UNION BANK OF INDIA FD 07-08-2020 C7	Fixed Deposit	500	0.29%
	9.34% BANK OF BARODA FD 13-09-2020 A3	Fixed Deposit	100	0.06%
	Axis Bank Ltd	Equity	668	0.38%
	Bajaj Finance Ltd	Equity	454	0.26%
	Bajaj Finserv Ltd	Equity	220	0.13%
	HDFC Bank Ltd	Equity	2,952	1.68%
	Housing Development Finance Corporation Ltd	Equity	2,231	1.27%
	ICICI Bank Ltd	Equity	1,658	0.95%
	Indusind Bank Ltd	Equity	168	0.10%
	Kotak Mahindra Bank Ltd	Equity	1,373	0.78%
	State Bank Of India	Equity	598	0.34%
FINANCIAL AND INSURANCE ACTIVITIES Total			24,223	13.82%
GOVERNMENT				
	7.57% GOI CG 17-06-2033	Gilts	39,159	22.34%
	8.28% GOI CG 15-02-2032	Gilts	4,268	2.43%
	9.39% GUJARAT STATE GOVERNMENT SG 2023	Gilts	5,502	3.14%
GOVERNMENT Total			48,929	27.91%
Others			65,184	37.19%
Net Current Assets			36,949	21.08%
GRAND TOTAL			1,75,285	100%

(₹ In '000)

GROUP BOND FUND		ULGF00305/09/11GFBOND147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
FINANCIAL AND INSURANCE ACTIVITIES				
	12.00% ECL FINANCE NCD 26-04-2020 II	Bonds	152	0.10%
	7.42% SUNDARAM FINANCE LTD NCD 03-04-2023	Bonds	12,407	7.86%
	7.50% SBI CARDS AND PAYMENT SERVICES LIMITED NCD 09-03-2023	Bonds	12,422	7.87%
	9.25% DEWANHOUS NCD 09-09-2023	Bonds	1,750	1.11%
	9.25% UNION BANK OF INDIA FD 07-08-2020 C10	Fixed Deposit	500	0.32%
	9.25% UNION BANK OF INDIA FD 07-08-2020 C11	Fixed Deposit	500	0.32%
	9.25% UNION BANK OF INDIA FD 07-08-2020 C12	Fixed Deposit	500	0.32%
	9.25% UNION BANK OF INDIA FD 07-08-2020 C8	Fixed Deposit	500	0.32%
	9.25% UNION BANK OF INDIA FD 07-08-2020 C9	Fixed Deposit	500	0.32%
	9.80% L&T FINANCE NCD 21-12-2022	Bonds	1,003	0.64%
FINANCIAL AND INSURANCE ACTIVITIES Total			30,235	19.15%
Government Securities				
	7.57% GOI CG 17-06-2033	Gilts	29,692	18.81%
	7.69% GOI CG 17-06-2043	Gilts	1,557	0.99%
	8.17% GOI CG 01-12-2044	Gilts	5,124	3.25%

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GROUP BOND FUND		ULGF00305/09/11GFBOND147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
	8.33% GOI CG 07-06-2036	Gilts	288	0.18%
	9.39% GUJARAT STATE GOVERNMENT SG 2023	Gilts	4,402	2.79%
Government Securities Total			41,062	26.01%
HOUSING SECTOR	7.45% LIC HOUSING FINANCE LTD NCD 10-02-2023	Bonds	12,395	7.85%
	7.87% HDFC NCD 18-07-2022	Bonds	5,181	3.28%
HOUSING SECTOR Total			17,576	11.13%
Others			30,211	19.14%
Net Current Assets			38,790	24.57%
GRAND TOTAL			1,57,874	100%

(₹ In '000)

DISCONTINUANCE FUND		ULIF00701/01/12DISCONT147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
Government Securities	0.00% GOI CG 17-06-2023	Gilts	2,03,800	20.91%
	0.00% GOI CG 17-12-2022	Gilts	1,99,869	20.50%
	6.65% GOI CG 09-04-2020	Gilts	27,221	2.79%
	6.65% GOI SG 2023 FERTBND	Gilts	30,488	3.13%
	6.84% GOI CG 19-12-2022	Gilts	24,975	2.56%
	7.00% GOI SG 2022 FERTBND	Gilts	31,736	3.26%
	7.57% GOI CG 17-06-2033	Gilts	79,187	8.12%
	7.69% GOI CG 17-06-2043	Gilts	6,493	0.67%
	7.75% GOI CG 28-11-2021 OMC	Gilts	5,186	0.53%
	8.01% GOI CG 15-12-2023 OMC	Gilts	2,126	0.22%
	8.03% GOI CG 15-12-2024 FCI	Gilts	13,101	1.34%
	8.15% MAHARASHTRA STATE GOVERNMENT SG 2030 1604	Gilts	1,078	0.11%
	8.19% KARNATAKA STATE GOVERNMENT SG 2029 2301	Gilts	5	0.00%
	8.20% GOI CG 15-09-2024 OILMKTGB	Gilts	3,231	0.33%
	8.27% GOI CG 09-06-2020	Gilts	40,274	4.13%
	8.28% GOI CG 15-02-2032	Gilts	14,488	1.49%
	8.30% GOI CG 02-07-2040	Gilts	10,504	1.08%
	8.30% GOI CG 07-12-2023 FERTBND	Gilts	42,289	4.34%
	8.32% GOI CG 02-08-2032	Gilts	3,976	0.41%
	8.35% GOI CG 14-05-2022	Gilts	3,833	0.39%
	8.40% GOI OIL 28-03-2025	Bonds	974	0.10%
	8.58% GUJARAT STATE GOVERNMENT SG 2023 2301	Gilts	1,273	0.13%
	8.60% MAHARASHTRA STATE GOVERNMENT SG 2021	Gilts	6,231	0.64%
	8.79% GOI CG 08-11-2021	Gilts	3,172	0.33%
	8.79% MAHARASHTRA STATE GOVERNMENT SG 2021	Gilts	7,942	0.81%
	8.83% GOI CG 12-12-2041	Gilts	83,618	8.58%
	8.84% GUJARAT STATE GOVERNMENT SG 2022	Gilts	5,357	0.55%
	9.09% TAMIL NADU STATE GOVERNMENT SG 2021	Gilts	5,855	0.60%
	9.23% GOI CG 23-12-2043	Gilts	384	0.04%
	9.39% GUJARAT STATE GOVERNMENT SG 2023	Gilts	660	0.07%
	TREP 0.36% 31/03-04-2020	Gilts	99,998	10.26%

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DISCONTINUANCE FUND		ULIF00701/01/12DISCONT147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
Government Securities Total			9,59,325	98.41%
Others			-	
Net Current Assets			15,540	1.59%
GRAND TOTAL			9,74,865	100%

(₹ In '000)

PENSION GROWTH FUND		ULIF00831/03/15ETLIPNSGRT147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES				
	HCL Technologies Ltd	Equity	1,396	1.10%
	Infosys Technologies Ltd	Equity	7,452	5.89%
	Tata Consultancy Services Ltd	Equity	6,072	4.80%
	Tech Mahindra Ltd	Equity	978	0.77%
	Wipro Ltd	Equity	793	0.63%
COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES Total			16,691	13.18%
FINANCIAL AND INSURANCE ACTIVITIES				
	Axis Bank Ltd	Equity	1,658	1.31%
	Bajaj Finance Ltd	Equity	1,857	1.47%
	Bajaj Finserv Ltd	Equity	900	0.71%
	HDFC Bank Ltd	Equity	4,659	3.68%
	Housing Development Finance Corporation Ltd	Equity	9,134	7.21%
	ICICI Bank Ltd	Equity	3,627	2.87%
	Indusind Bank Ltd	Equity	449	0.35%
	Kotak Mahindra Bank Ltd	Equity	3,165	2.50%
	State Bank Of India	Equity	1,459	1.15%
FINANCIAL AND INSURANCE ACTIVITIES Total			26,908	21.25%
MUTUAL FUND				
	Kotak Banking Etf - Dividend Payout Option	Mutual Fund	6,814	5.38%
	Nippon India Etf Bank Bees	Mutual Fund	6,812	5.38%
MUTUAL FUND Total			13,626	10.76%
Others			55,791	44.07%
Net Current Asset			13,581	10.73%
GRAND TOTAL			1,26,597	100%

(₹ In '000)

PENSION SECURE FUND		ULIF00931/03/15ETLIPNSSCR147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
FINANCIAL AND INSURANCE ACTIVITIES				
	7.42% SUNDARAM FINANCE LTD NCD 03-04-2023	Bonds	5,170	7.90%
	7.46% PNB HOUSING FINANCE LTD NCD 30-04-2020	Bonds	3,003	4.59%
	7.50% SBI CARDS AND PAYMENT SERVICES LIMITED NCD 09-03-2023	Bonds	4,141	6.33%
	9.25% DEWANHOUS NCD 09-09-2023	Bonds	1,000	1.53%
	9.38% EXIM BANK NCD 29-09-2021	Bonds	1,045	1.60%
FINANCIAL AND INSURANCE ACTIVITIES Total			14,359	21.95%
Government Securities				
	7.57% GOI CG 17-06-2033	Gilts	6,993	10.69%
	8.17% GOI CG 01-12-2044	Gilts	3,028	4.63%

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PENSION SECURE FUND		ULIF00931/03/15ETLIPNSSCR147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
	8.19% KARNATAKA STATE GOVERNMENT SG 2029 2301	Gilts	49	0.07%
	8.28% GOI CG 15-02-2032	Gilts	5,559	
	8.33% GOI CG 07-06-2036	Gilts	2,301	3.52%
	8.83% GOI CG 12-12-2041	Gilts	2,459	3.76%
	9.23% GOI CG 23-12-2043	Gilts	1,922	2.94%
Government Securities Total			22,310	34.11%
HOUSING SECTOR	7.45% LIC HOUSING FINANCE LTD NCD 10-02-2023	Bonds	6,198	9.48%
	7.87% HDFC NCD 18-07-2022	Bonds	3,108	4.75%
HOUSING SECTOR Total			9,306	14.23%
Others			15,626	23.89%
Net Current Asset			3,799	5.81%
GRAND TOTAL			65,400	100%

(₹ In '000)

DISCONTINUED POLICY PENSION FUND		ULIF01031/03/15ETLIPNSDSC147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
Government Securities	0.00% GOI CG 17-12-2022	Gilts	17,380	23.30%
	6.65% GOI CG 09-04-2020	Gilts	32,804	43.98%
	6.65% GOI SG 2023 FERTBND	Gilts	205	0.27%
	6.84% GOI CG 19-12-2022	Gilts	14,569	19.53%
	7.00% GOI SG 2022 FERTBND	Gilts	4,122	5.53%
	8.17% GOI CG 01-12-2044	Gilts	186	0.25%
	8.28% GOI CG 15-02-2032	Gilts	225	0.30%
	8.30% GOI CG 07-12-2023 FERTBND	Gilts	1,072	1.44%
	9.23% GOI CG 23-12-2043	Gilts	256	0.34%
Government Securities Total			70,818	94.95%
Others			-	
Net Current Asset			3,765	5.05%
GRAND TOTAL			74,583	100.00%

(₹ In '000)

EQUITY MIDCAP FUND		ULIF001107/10/16ETLIMIDCAP147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
FINANCIAL AND INSURANCE ACTIVITIES	AU Small Finance Bank Limited	Equity	11,651	1.39%
	Cholamandalam Investment And Finance Company Limited	Equity	9,552	1.14%
	City Union Bank Ltd	Equity	20,558	2.45%
	Federal Bank Ltd	Equity	11,760	1.40%
	HDFC Standard Life Insurance Company Limited	Equity	5,400	0.64%
	ICICI Lombard General Insurance Company Limited	Equity	5,548	0.66%
	Indostar Capital Finance Limited	Equity	337	0.04%
	LIC Housing Finance Ltd	Equity	4,782	0.57%
	Mahindra & Mahindra Financial Services Ltd	Equity	2,222	0.27%
	Manappuram General Finance & Leasing Ltd	Equity	11,802	1.41%
	Max Financial Services Limited	Equity	11,422	1.36%
	Muthoot Finance	Equity	14,159	1.69%

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EQUITY MIDCAP FUND		ULIF001107/10/16ETLIMIDCAP147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
	Rbl Bank	Equity	2,414	0.29%
	SBI Life Insurance Company Limited	Equity	9,648	1.15%
	Sundaram Finance Ltd	Equity	9,921	1.18%
FINANCIAL AND INSURANCE ACTIVITIES Total			1,31,175	15.65%
MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	Aarti Industries Ltd.	Equity	15,987	1.91%
	Arti Surfactants Limited	Equity	992	0.12%
	Atul Ltd	Equity	7,111	0.85%
	Bayer Cropscience Ltd	Equity	4,890	0.58%
	Coromandel International Ltd	Equity	11,617	1.39%
	Dabur India Ltd	Equity	5,820	0.69%
	Deepak Nitrite Ltd	Equity	11,650	1.39%
	Gillette India Ltd	Equity	2,834	0.34%
	Godrej Consumer Products Ltd	Equity	4,266	0.51%
	Pi Industries Limited	Equity	19,479	2.32%
	Pidilite Industries Ltd	Equity	5,664	0.68%
	Solar Industries India Limited..	Equity	2,030	0.24%
	Srf Ltd	Equity	4,924	0.59%
	Tata Chemicals Ltd	Equity	5,186	0.62%
	United Phosphorus Ltd	Equity	4,058	0.48%
MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS Total			1,06,508	12.70%
MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	Abbott India Ltd	Equity	4,218	0.50%
	Alkem Laboratories Ltd.	Equity	7,871	0.94%
	Divis Laboratories Ltd	Equity	16,185	1.93%
	Dr Reddys Laboratories Ltd	Equity	18,278	2.18%
	Ipca Laboratories Ltd	Equity	29,833	3.56%
	Sanofi India Limited	Equity	7,348	0.88%
	Torrent Pharmaceuticals Ltd	Equity	6,631	0.79%
MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS Total			90,364	10.78%
Others			4,38,409	52.29%
Net Current Assets			71,929	8.58%
GRAND TOTAL			8,38,385	100.00%

(₹ In '000)

EQUITY BLUE CHIP FUND		ULIF001107/10/16ETLIMIDCAP147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	HCL Technologies Ltd	Equity	405	1.04%
	Infosys Technologies Ltd	Equity	2,164	5.53%
	Tata Consultancy Services Ltd	Equity	1,764	4.51%
	Tech Mahindra Ltd	Equity	284	0.73%
	Wipro Ltd	Equity	230	0.59%

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EQUITY BLUE CHIP FUND		ULIF001107/10/16ETLMIDCAP147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES Total			4,847.42	12.40%
FINANCIAL AND INSURANCE ACTIVITIES				
	Axis Bank Ltd	Equity	481	1.23%
	Bajaj Finance Ltd	Equity	538	1.38%
	Bajaj Finserv Ltd	Equity	262	0.67%
	HDFC Bank Ltd	Equity	1,352	3.46%
	Housing Development Finance Corporation Ltd	Equity	2,652	6.78%
	ICICI Bank Ltd	Equity	1,053	2.69%
	Indusind Bank Ltd	Equity	130	0.33%
	Kotak Mahindra Bank Ltd	Equity	919	2.35%
	State Bank Of India	Equity	424	1.08%
FINANCIAL AND INSURANCE ACTIVITIES Total			7,812	19.98%
MUTUAL FUND				
	Kotak Banking Etf - Dividend Payout Option	Mutual Fund	1,979	5.06%
	Nippon India Etf Bank Bees	Mutual Fund	1,977	5.06%
MUTUAL FUND Total			3,956	10.12%
Others			17,834	45.62%
Net Current Assets			4,647	11.89%
GRAND TOTAL			39,097	100.00%

(₹ In '000)

GILT FUND		ULIF001107/10/16ETLMIDCAP147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
Government Securities	7.00% GOI SG 2022 FERTBND	Gilts	206	2.96%
	7.17% GOI CG 08-01-2028	Gilts	21	0.30%
	7.95% GOI CG 28-08-2032	Gilts	1,232	17.71%
	8.03% GOI CG 15-12-2024 FCI	Gilts	215	3.09%
	8.28% GOI CG 15-02-2032	Gilts	2,415	34.72%
	8.30% GOI CG 07-12-2023 FERTBND	Gilts	64	0.93%
	8.32% GOI CG 02-08-2032	Gilts	1,672	24.04%
	8.35% GOI CG 14-05-2022	Gilts	213	3.06%
	8.40% GOI OIL 28-03-2025	Bonds	108	1.56%
Government Securities Total			6,145	88.37%
Others			-	-
Net Current Assets			809	11.63%
GRAND TOTAL			6,954	100.00%

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Appendix-II (Contd.)
(Part of Note 21 of Schedule 16)**SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS**

Schedules to Annexure to Revenue Account (UL) forming part of Financial Statements as at 31 March 2019

22E Unit Linked Disclosures - OTHERS Disclosures**5a. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2019**

(₹ In '000)

EQUITY LARGE CAP FUND		ULIF00118/08/ 11EQLARGECAP147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
Financial And Insurance Activities	Axis Bank Ltd	Equity	31,973	1.67%
	Bajaj Finance Ltd	Equity	28,399	1.48%
	Bajaj Finserv Ltd	Equity	16,495	0.86%
	Bharat Financial Inclusion Limited	Equity	22,429	1.17%
	HDFC Bank Ltd	Equity	75,281	3.92%
	Housing Development Finance Corporation Ltd	Equity	125,748	6.55%
	ICICI Bank Ltd	Equity	54,169	2.82%
	Indiabulls Housing Finance Limited	Equity	11,076	0.58%
	Kotak Mahindra Bank Ltd	Equity	39,911	2.08%
	State Bank Of India	Equity	28,553	1.49%
	Yes Bank Ltd	Equity	12,735	0.66%
Financial And Insurance Activities Total			446,768	23.29%
Mutual Fund	Kotak Banking ETF - Dividend Payout Option	Mutual Fund	154,177	8.04%
	R*Shares Bank Bees	Mutual Fund	92,601	4.83%
	Reliance ETF Nifty Bees	Mutual Fund	25,521	1.33%
Mutual Fund Total			272,298	14.19%
Computer Programming, Consultancy And Related Activities	HCL Technologies Ltd	Equity	23,952	1.25%
	Infosys Technologies Ltd	Equity	109,176	5.69%
	Tata Consultancy Services Ltd	Equity	80,316	4.19%
	Tech Mahindra Ltd	Equity	18,596	0.97%
	Wipro Ltd	Equity	15,270	0.80%
Computer Programming, Consultancy And Related Activities Total			247,310	12.89%
Manufacture Of Coke And Refined Petroleum Products	Bharat Petroleum Corporation Ltd	Equity	12,371	0.64%
	Indian Oil Corporation Ltd	Equity	15,161	0.79%
	Reliance Industries Ltd	Equity	175,825	9.16%
Manufacture Of Coke And Refined Petroleum Products Total			203,357	10.60%
Others			679,538	35.42%
Net Current Assets			69,234	3.61%
GRAND TOTAL			1,918,505	100.0%

(₹ In '000)

EQUITY TOP 250 FUND		ULIF0027/07/ 11EQTOP250147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
Financial And Insurance Activities	AU Small Finance Bank Limited	Equity	11,836	0.75%
	Axis Bank Ltd	Equity	10,077	0.64%
	Bajaj Finance Ltd	Equity	45,786	2.90%
	Bharat Financial Inclusion Limited	Equity	17,204	1.09%
	HDFC Bank Ltd	Equity	45,418	2.88%
	HDFC Standard Life Insurance Company Limited	Equity	12,048	0.76%
	Housing Development Finance Corporation Ltd	Equity	20,919	1.32%
	ICICI Bank Ltd	Equity	12,953	0.82%
	ICICI Lombard General Insurance Company Limited	Equity	61,528	3.90%

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EQUITY TOP 250 FUND		ULIF0027/07/ 11EQTOP250147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
	Indusind Bank Ltd	Equity	18,031	1.14%
	Kotak Mahindra Bank Ltd	Equity	24,224	1.53%
	RBL Bank	Equity	27,903	1.77%
	SBI Life Insurance Company Limited	Equity	11,102	0.70%
	Shriram Transport Finance Company Ltd	Equity	40,275	2.55%
	State Bank Of India	Equity	6,309	0.40%
	Yes Bank Ltd	Equity	1,560	0.10%
Financial And Insurance Activities Total			367,173	23.25%
Computer Programming, Consultancy And Related Activities	HCL Technologies Ltd	Equity	31,025	1.96%
	Infosys Technologies Ltd	Equity	27,946	1.77%
	Larsen & Toubro Infotech Limited	Equity	26,084	1.65%
	Mindtree Ltd	Equity	7,054	0.45%
	Mphasis Ltd	Equity	32,217	2.04%
	Tata Consultancy Services Ltd	Equity	33,015	2.09%
	Tech Mahindra Ltd	Equity	18,110	1.15%
	Wipro Ltd	Equity	11,910	0.75%
Computer Programming, Consultancy And Related Activities Total			187,361	11.86%
Mutual Fund	CPSE ETF	Mutual Fund	5,311	0.34%
	Kotak Banking ETF - Dividend Payout Option	Mutual Fund	70,664	4.47%
	Kotak Mahindra Mutual Fund-Kotak Nifty ETF	Mutual Fund	26,443	1.67%
	R*Shares Bank Bees	Mutual Fund	31,313	1.98%
	Reliance ETF Nifty Bees	Mutual Fund	45,822	2.90%
Mutual Fund Total			179,553	11.37%
Others			781,909	49.51%
Net Current Asset			63,175	4.00%
GRAND TOTAL			1,579,171	100%

(₹ In '000)

BOND FUND		ULIF00317/08/ 11BONDFUND147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
Government Securities	7.17% GOI CG 08-01-2028	Gilts	13,541	3.78%
	8.15% GOI FCI SB 16-10-2022	Gilts	2,069	0.58%
	8.30% Gujarat State Government 2029 1303	Gilts	23,426	6.54%
	8.68% Gujarat State Government 023 0602	Gilts	6,755	1.88%
	8.95% Food Corp Ltd Ncd 01-03-2029	Bonds	11,528	3.22%
	9.95% Food Corp Ltd Ncd 07-03-2022	Bonds	21,192	5.91%
	TREP 6.4% 29/02-04-2019 2	Gilts	1,864	0.52%
	TREP 6.4% 30/02-04-2019	Gilts	1,529	0.43%
Government Securities Total			81,903	22.85%
Financial And Insurance Activities	0.00% IDFC Bank Ltd ZCB 12-11-2020	Bonds	2,494	0.70%
	10.15% ECL Finance NCD 11-03-2020 Iv	Bonds	20	0.01%
	10.25% Tata Capital Financial NCD 15-12-2019	Bonds	507	0.14%
	10.75% Shriram Transport Finance Ltd. NCD 24-10-2020	Bonds	1,546	0.43%
	7.44% PNB Housing Finance Ltd NCD 31-10-2019	Bonds	8,985	2.51%
	7.87% Tata Capital Financial NCD 09-06-2020	Bonds	12,937	3.61%

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BOND FUND		ULIF00317/08/ 11BONDFUND147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
	8.36% PNB Housing Finance Ltd NCD 12-07-2019	Bonds	1,000	0.28%
	8.40% Shriram Transport Finance Ltd. NCD 26-12-2019	Bonds	21,011	5.86%
	8.64% IDFC Bank Ltd NCD 15-04-2020	Bonds	2,021	0.56%
	9.10% Dewanhous NCD 09-09-2019	Bonds	2,416	0.67%
	9.25% Dewanhous NCD 09-09-2023	Bonds	14,098	3.93%
	9.10% Oriental Bank Of Commerce FD 28-01-2023	Fixed Deposit	4,500	1.26%
	9.25% Union Bank Of India FD 07-08-2020	Fixed Deposit	500	0.14%
	9.34% Bank Of Baroda FD 13-09-2020	Fixed Deposit	1,100	0.31%
	9.40% Union Bank Of India FD 19-04-2020	Fixed Deposit	1,100	0.31%
Financial And Insurance Activities			74,235	20.71%
Infrastructure	0.00% Power Finance Corporation Ltd NCD 31-03-2021	Bonds	1,917	0.53%
	7.74% IRFC NCD 22-12-2020	Bonds	3,014	0.84%
	8.00% Reliance Jio Infocomm NCD 16-04-2023	Bonds	8,066	2.25%
	8.60% IRFC NCD 11-06-2019	Bonds	1,000	0.28%
	8.64% Power Grid Corporation Of India Ltd NCD 08-07-2020	Bonds	20,231	5.64%
	8.68% IRFC NCD 29-11-2021	Bonds	4,116	1.15%
	8.70% Power Finance Corporation Ltd NCD 14-05-2020	Bonds	2,026	0.57%
	8.70% Reliance Jio Infocomm NCD 16-07-2021	Bonds	23,500	6.56%
	8.72% Rural Electrification Corporation Ltd NCD 04-09-2019 90B	Bonds	1,996	0.56%
	8.80% Rural Electrification Corporation Ltd NCD 06-10-2019	Bonds	1,006	0.28%
	8.90% Power Grid Corporation Of India Ltd NCD 25-02-2020	Bonds	2,532	0.71%
Infrastructure Total			69,402	19.36%
Housing Finance Companies	8.70% HDFC NCD 15-12-2020	Bonds	26,435	7.37%
	8.95% HDFC NCD 19-10-2020	Bonds	6,110	1.70%
	8.95% LIC Housing Finance Ltd NCD 15-09-2020	Bonds	1,017	0.28%
	9.22% LIC Housing Finance Ltd NCD 16-10-2024	Bonds	13,543	3.78%
Housing Finance Companies Total			47,106	13.14%
Others			49,103	13.70%
Net Current Asset			36,702	10.24%
GRAND TOTAL			358,450	100.0%

(₹ In '000)

MONEY MARKET FUND		ULIF00425/08/11MONEYMARKET147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
Government Securities	6.65% GOI CG 09-04-2020	Gilts	12,025	27.76%
	TREP 6.4% 29/02-04-2019 2	Gilts	4,913	11.34%
	TREP 6.4% 30/02-04-2019	Gilts	8	0.02%
Government Securities Total			16,946	39.12%
Infrastructure	8.00% Reliance Jio Infocomm NCD 16-04-2023	Bonds	2,017	4.65%
	8.64% Power Grid Corporation Of India Ltd NCD 08-07-2020	Bonds	1,264	2.92%
	8.65% Rural Electrification Corporation Ltd NCD 22-01-2020	Bonds	1,009	2.33%
	8.70% Reliance Jio Infocomm NCD 16-07-2021	Bonds	2,043	4.72%
	8.72% Rural Electrification Corporation Ltd NCD 04-09-2019 90B	Bonds	998	2.30%
	8.80% Rural Electrification Corporation Ltd NCD 29-11-2020	Bonds	1,017	2.35%
Infrastructure Total			8,349	19.27%
Financial And Insurance Activities	10.75% Shriram Transport Finance Ltd. NCD 24-10-2020	BONDS	3,092	7.14%
	7.87% Tata Capital Financial NCD 09-06-2020	BONDS	1,990	4.59%

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MONEY MARKET FUND		ULIF00425/08/11MONEYMARKET147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
	9.10% Dewanhous NCD 09-09-2019	BONDS	2,410	5.56%
	9.25% Union Bank Of India FD 07-08-2020 C1	FIXED DEPOSIT	500	1.15%
	9.34% Bank Of Baroda FD 13-09-2020 A5	FIXED DEPOSIT	100	0.23%
	9.34% Bank Of Baroda FD 13-09-2020 A6	FIXED DEPOSIT	100	0.23%
Financial And Insurance Activities Total			8,193	18.91%
Housing Finance Companies	8.70% HDFC NCD 15-12-2020	BONDS	4,067	9.39%
	8.95% LIC Housing Finance Ltd Ncd 15-09-2020	BONDS	1,017	2.35%
Housing Finance Companies Total			5,084	11.74%
Others			1,388	3.20%
Net Current Asset			3,364	7.76%
GRAND TOTAL			43,323	100%

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MANAGED FUND		ULIF00618/08/11MANAGED147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
Government Securities	7.17% GOI CG 08-01-2028	Gilts	21,850	10.34%
	7.95% GOI CG 28-08-2032	Gilts	26,728	12.64%
	8.13% GOI CG 22-06-2045	Gilts	1,057	0.50%
	8.17% GOI CG 01-12-2044	Gilts	7,426	3.51%
	8.30% GOI CG 07-12-2023 Fertbnd	Gilts	5,198	2.46%
	8.30% Gujarat State Government SG 2029 1303	Gilts	7,130	3.37%
	8.95% Food Corp Ltd NCD 01-03-2029	Bonds	9,432	4.46%
	Trep 6.4% 29/02-04-2019 2	Gilts	976	0.46%
	Trep 6.4% 30/02-04-2019	Gilts	189	0.09%
Government Securities Total			79,985	37.84%
Financial And Insurance Activities	0.00% ICICI Bank Ltd Zcb 01-05-2023	Bonds	958	0.45%
	7.44% PNB Housing Finance Ltd Ncd 31-10-2019	Bonds	998	0.47%
	7.87% Tata Capital Financial Ncd 09-06-2020	Bonds	2,986	1.41%
	8.40% Shriram Transport Finance Ltd. Ncd 26-12-2019	Bonds	5,003	2.37%
	9.10% Oriental Bank Of Commerce Fd 28-01-2023 2	Fixed Deposit	500	0.24%
	9.10% Oriental Bank Of Commerce Fd 28-01-2023 4	Fixed Deposit	500	0.24%
	9.10% Oriental Bank Of Commerce Fd 28-01-2023 5	Fixed Deposit	500	0.24%
	9.25% Dewanhous Ncd 09-09-2023	Bonds	8,365	3.96%
	9.40% Union Bank Of India Fd 19-04-2020 A12	Fixed Deposit	50	0.02%
	Axis Bank Ltd	Equity	1,836	0.87%
	Bajaj Finance Ltd	Equity	956	0.45%
	Bajaj Finserv Ltd	Equity	570	0.27%
	Bharat Financial Inclusion Limited	Equity	1,229	0.58%
	HDFC Bank Ltd	Equity	6,632	3.14%
	Housing Development Finance Corporation Ltd	Equity	4,320	2.04%
	ICICI Bank Ltd	Equity	3,435	1.63%
	Indiabulls Housing Finance Limited	Equity	380	0.18%
	Kotak Mahindra Bank Ltd	Equity	2,373	1.12%
	State Bank Of India	Equity	1,601	0.76%
	Yes Bank Ltd	Equity	678	0.32%
Financial And Insurance Activities Total			43,869	20.75%
Infrastructure	0.00% Power Finance Corporation Ltd NCD 31-03-2021	Bonds	959	0.45%

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MANAGED FUND		ULIF00618/08/11MANAGED147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
	8.00% Reliance Jio Infocomm NCD 16-04-2023	Bonds	2,017	0.95%
	8.50% IRFC NCD 26-12-2023	Bonds	1,035	0.49%
	8.70% Reliance Jio Infocomm NCD 16-07-2021	Bonds	12,261	5.80%
	9.25% Reliance Jio Infocomm NCD 16-06-2024	Bonds	1,062	0.50%
	9.48% Power Finance Corporation Ltd NCD 15-04-2022	Bonds	1,049	0.50%
	Adani Port & Special Economic Zone Ltd	Equity	396	0.19%
	Bharti Airtel Ltd	Equity	585	0.28%
	Gail (India) Ltd	Equity	418	0.20%
	Ntpc Ltd	Equity	728	0.34%
	Power Grid Corporation Of India Ltd	Equity	607	0.29%
	United Phosphorus Ltd	Equity	468	0.22%
Infrastructure Total			21,584	10.21%
Others			50,620	23.95%
Net Current Assets			15,343	7.26%
GRAND TOTAL			211,402	100%

(₹ In '000)

PRICE EARNING BASED FUND		ULIF00526/08/11PEBASED147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
Financial And Insurance Activities	0.00% IDFC Bank Ltd ZCB 12-11-2020	Bonds	77	0.03%
	8.40% Shriram Transport Finance Ltd. NCD 26-12-2019	Bonds	1,001	0.40%
	9.10% Dewanhous NCD 09-09-2019	Bonds	3,007	1.21%
	9.25% Dewanhous NCD 09-09-2023	Bonds	8,668	3.49%
	9.40% Union Bank Of India FD 19-04-2020 A11	Fixed Deposit	50	0.02%
	Axis Bank Ltd	Equity	3,490	1.41%
	Bajaj Finance Ltd	Equity	2,099	0.85%
	Bajaj Finserv Ltd	Equity	1,246	0.50%
	Bharat Financial Inclusion Limited	Equity	2,701	1.09%
	HDFC Bank Ltd	Equity	11,293	4.55%
	Housing Development Finance Corporation Ltd	Equity	8,967	3.61%
	ICICI Bank Ltd	Equity	7,020	2.83%
	Indiabulls Housing Finance Limited	Equity	836	0.34%
	Kotak Mahindra Bank Ltd	Equity	4,692	1.89%
	State Bank Of India	Equity	2,954	1.19%
	Yes Bank Ltd	Equity	1,489	0.60%
Financial And Insurance Activities Total			59,589	24.00%
Infrastructure	0.00% Power Finance Corporation Ltd NCD 31-03-2021	BONDS	383	0.15%
	8.00% Reliance Jio Infocomm NCD 16-04-2023	BONDS	10,083	4.06%
	8.64% Power Grid Corporation Of India Ltd NCD 08-07-2020	BONDS	15,173	6.11%
	8.70% Reliance Jio Infocomm NCD 16-07-2021	BONDS	4,087	1.65%
	9.48% Power Finance Corporation Ltd NCD 15-04-2022	BONDS	1,049	0.42%
	Adani Port & Special Economic Zone Ltd	EQUITY	871	0.35%
	Bharti Airtel Ltd	EQUITY	1,286	0.52%
	Gail (India) Ltd	EQUITY	918	0.37%
	Ntpc Ltd	EQUITY	1,600	0.64%
	Power Grid Corporation Of India Ltd	EQUITY	1,334	0.54%

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PRICE EARNING BASED FUND		ULIF00526/08/11PEBASED147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
	United Phosphorus Ltd	EQUITY	1,030	0.41%
Infrastructure Total			37,814	15.23%
Government Securities	6.65% Goi CG 09-04-2020	GILTS	1,503	0.61%
	7.17% Goi CG 08-01-2028	GILTS	3,919	1.58%
	8.68% Gujarat State Government SG 2023 0602	GILTS	520	0.21%
	8.95% Food Corp Ltd NCD 01-03-2029	BONDS	6,288	2.53%
	9.95% Food Corp Ltd NCD 07-03-2022	BONDS	3,179	1.28%
	Trep 6.4% 29/02-04-2019 2	GILTS	18,198	7.33%
	Trep 6.4% 30/02-04-2019	GILTS	385	0.16%
Government Securities Total			33,991	13.69%
Others			104,174	41.95%
Net Current Asset			12,748	5.13%
GRAND TOTAL			248,316	100%

(₹ In '000)

GROUP GROWTH FUND		ULGF00105/09/11GFGROWTH147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
Government Securities	7.17% GOI CG 08-01-2028	GILTS	36,743	12.69%
	7.95% GOI CG 28-08-2032	GILTS	22,102	7.63%
	8.13% GOI CG 22-06-2045	GILTS	1,057	0.37%
	8.17% GOI CG 01-12-2044	GILTS	1,061	0.37%
	8.30% Gujarat State Government SG 2029 1303	GILTS	6,111	2.11%
	8.68% Gujarat State Government SG 2023 0602	GILTS	1,039	0.36%
	8.95% Food Corp Ltd NCD 01-03-2029	BONDS	9,432	3.26%
	Trep 6.4% 29/02-04-2019 2	GILTS	37,041	12.80%
	Trep 6.4% 30/02-04-2019	GILTS	42,471	14.67%
Government Securities Total			157,056	54.25%
Financial And Insurance Activities	7.44% PNB Housing Finance Ltd NCD 31-10-2019	BONDS	1996.67	0.69%
	9.10% Dewanhous NCD 09-09-2019	BONDS	5389.87	1.86%
	9.25% Dewanhous NCD 09-09-2023	BONDS	4588.72	1.59%
	Axis Bank Ltd	EQUITY	2955.10	1.02%
	Bajaj Finance Ltd	EQUITY	1536.70	0.53%
	Bajaj Finserv Ltd	EQUITY	914.82	0.32%
	Bharat Financial Inclusion Limited	EQUITY	1977.85	0.68%
	HDFC Bank Ltd	EQUITY	10678.53	3.69%
	Housing Development Finance Corporation Ltd	EQUITY	6953.83	2.40%
	ICICI Bank Ltd	EQUITY	5530.10	1.91%
	Indiabulls Housing Finance Limited	EQUITY	612.79	0.21%
	Kotak Mahindra Bank Ltd	EQUITY	3819.34	1.32%
	State Bank Of India	EQUITY	2577.87	0.89%
	Yes Bank Ltd	EQUITY	1091.05	0.38%
Financial And Insurance Activities Total			50,623	17.49%
Infrastructure	0.00% Power Finance Corporation Ltd Ncd 31-03-2026	BONDS	3,422	1.18%
	8.00% Reliance Jio Infocomm Ncd 16-04-2023	BONDS	4,033	1.39%
	8.64% Power Grid Corporation Of India Ltd Ncd 08-07-2020	BONDS	8,851	3.06%
	9.47% Irfc Ncd 10-05-2031	BONDS	2,216	0.77%
	Adani Port & Special Economic Zone Ltd	EQUITY	638	0.22%

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GROUP GROWTH FUND		ULGF00105/09/11GFGROWTH147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
	Bharti Airtel Ltd	EQUITY	942	0.33%
	Gail (India) Ltd	EQUITY	672	0.23%
	Ntpc Ltd	EQUITY	1,171	0.40%
	Power Grid Corporation Of India Ltd	EQUITY	977	0.34%
	United Phosphorus Ltd	EQUITY	754	0.26%
Infrastructure Total			23,677	8.18%
Others			88,931.22	30.72%
Net Current Assets			-30,803.81	-10.64%
GRAND TOTAL			289,483	100%

(₹ In '000)

INDUSTRY		ULGF00205/09/11GFBALANCER147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
Government Securities	6.65% GOI CG 09-04-2020	Gilts	1,002	0.65%
	7.17% GOI CG 08-01-2028	Gilts	31,648	20.51%
	7.95% GOI CG 28-08-2032	Gilts	20,046	12.99%
	8.30% Gujarat State Government SG 2029 1303	Gilts	5,093	3.30%
	8.95% Food Corp Ltd NCD 01-03-2029	Bonds	7,336	4.75%
	TREP 6.4% 29/02-04-2019 2	Gilts	17,687	11.46%
	TREP 6.4% 30/02-04-2019	Gilts	21,230	13.76%
Government Securities Total			104,041	67.41%
Financial And Insurance Activities	7.44% PNB Housing Finance Ltd NCD 31-10-2019	Bonds	1,997	1.29%
	8.36% PNB Housing Finance Ltd NCD 12-07-2019	Bonds	4,002	2.59%
	9.25% Dewanhous NCD 09-09-2023	Bonds	8,097	5.25%
	9.25% Union Bank Of India FD 07-08-2020 C3	Fixed Deposit	500	0.32%
	9.25% Union Bank Of India FD 07-08-2020 C4	Fixed Deposit	500	0.32%
	9.25% Union Bank Of India FD 07-08-2020 C5	Fixed Deposit	500	0.32%
	9.25% Union Bank Of India FD 07-08-2020 C6	Fixed Deposit	500	0.32%
	9.25% Union Bank Of India FD 07-08-2020 C7	Fixed Deposit	500	0.32%
	9.34% Bank Of Baroda FD 13-09-2020 A3	Fixed Deposit	100	0.06%
	Axis Bank Ltd	Equity	892	0.58%
	Bajaj Finance Ltd	Equity	463	0.30%
	Bajaj Finserv Ltd	Equity	274	0.18%
	Bharat Financial Inclusion Limited	Equity	597	0.39%
	HDFC Bank Ltd	Equity	3,223	2.09%
	Housing Development Finance Corporation Ltd	Equity	2,100	1.36%
	ICICI Bank Ltd	Equity	1,669	1.08%
	Indiabulls Housing Finance Limited	Equity	185	0.12%
	Kotak Mahindra Bank Ltd	Equity	1,153	0.75%
	State Bank Of India	Equity	778	0.50%
	Yes Bank Ltd	Equity	329	0.21%
Financial And Insurance Activities Total			28,359	18.37%
Others			36,299	23.52%
Net Current Assets			-14,363	-9.31%
GRAND TOTAL			154,337	100%

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GROUP BOND FUND		ULGF00305/09/11GFBOND147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
Government Securities	7.17% GOI CG 08-01-2028	Gilts	26945	20.60%
	7.95% GOI CG 28-08-2032	Gilts	23901	18.27%
	8.13% GOI CG 22-06-2045	Gilts	2643	2.02%
	8.17% GOI CG 01-12-2044	Gilts	2122	1.62%
	8.30% GoI CG 02-07-2040	Gilts	1067	0.82%
	8.30% Gujarat State Government SG 2029 1303	Gilts	6111	4.67%
	8.95% Food Corp Ltd NCD 01-03-2029	Bonds	5240	4.01%
	Trep 6.4% 29/02-04-2019 2	Gilts	18059	13.81%
	Trep 6.4% 30/02-04-2019	Gilts	21224	16.23%
Government Securities Total			107311	82.04%
Financial And Insurance Activities	12.00% Ecl Finance NCD 26-04-2020 li	Bonds	157	0.12%
	7.44% PNB Housing Finance Ltd Ncd 31-10-2019	Bonds	5990	4.58%
	8.40% Shriram Transport Finance Ltd. NCD 26-12-2019	Bonds	5003	3.82%
	9.25% Dewanhous NCD 09-09-2023	Bonds	7138	5.46%
	9.25% Union Bank Of India FD 07-08-2020	Fixed Deposit	2500	1.91%
	9.80% L&T Finance NCD 21-12-2022	Bonds	1032	0.79%
Financial And Insurance Activities Total			21820	16.68%
Others			14549	11.12%
Net Current Assets			-12872	-9.84%
GRAND TOTAL			130,809	100%

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DISCONTINUANCE FUND		ULIF00701/01/12DISCONT147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
Government Securities	10.25% GOI CG 30-05-2021	Gilts	3,757	0.68%
	10.70% GOI CG 22-04-2020	Gilts	1,042	0.19%
	364 D Tb 02-01-2020	Gilts	47,573	8.62%
	364 D Tb 04-04-2019	Gilts	46,976	8.51%
	364 D Tb 04-07-2019	Gilts	44,227	8.01%
	364 D Tb 12-12-2019	Gilts	47,749	8.65%
	364 D Tb 13-06-2019	Gilts	43,422	7.87%
	364 D Tb 18-10-2019	Gilts	48,216	8.73%
	364 D Tb 25-07-2019	Gilts	41,105	7.45%
	364 D Tb 27-06-2019	Gilts	49,208	8.91%
	6.65% GOI CG 09-04-2020	Gilts	10,221	1.85%
	6.83% GOI CG 19-01-2039	Gilts	597	0.11%
	7.17% GOI CG 08-01-2028	Gilts	44,189	8.00%
	8.15% GOI FCI Sb 16-10-2022	Gilts	27,523	4.99%
	8.15% Gujarat State Government SG 2020	Gilts	4,154	0.75%
	8.24% GOI CG 15-02-2027	Gilts	1,044	0.19%
	8.26% GOI CG 02-08-2027	Gilts	3,143	0.57%
	8.28% GOI CG 21-09-2027	Gilts	26,212	4.75%
	8.54% Maharashtra State Government SG 2021	Gilts	2,048	0.37%
	8.70% Uttar Pradesh State Government SG 2020	Gilts	10,219	1.85%
	8.79% GOI CG 08-11-2021	Gilts	3,150	0.57%
	8.91% Maharashtra State Government SG 2022 0509	Gilts	10,439	1.89%
	9.09% Tamil Nadu State Government SG 2021	Gilts	5,800	1.05%

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DISCONTINUANCE FUND		ULIF00701/01/12DISCONT147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
	9.15% GOI CG 14-11-2024	Gilts	6,556	1.19%
	Trep 6.4% 29/02-04-2019 2	Gilts	14,819	2.68%
	Trep 6.4% 30/02-04-2019	Gilts	689	0.12%
Government Securities Total			544,080	98.55%
Net Current Asset			8,009	1.45%
GRAND TOTAL			552,088	100%

(₹ In '000)

PENSION GROWTH FUND		ULIF00831/03/15ETLIPNSGRT147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
Financial And Insurance Activities	Axis Bank Ltd	EQUITY	2,289	1.64%
	Bajaj Finance Ltd	EQUITY	1,990	1.43%
	Bajaj Finserv Ltd	EQUITY	1,175	0.84%
	Bharat Financial Inclusion Limited	EQUITY	1,606	1.15%
	HDFC Bank Ltd	EQUITY	5,389	3.86%
	Housing Development Finance Corporation Ltd	EQUITY	9,003	6.45%
	ICICI Bank Ltd	EQUITY	3,878	2.78%
	Indiabulls Housing Finance Limited	EQUITY	793	0.57%
	Kotak Mahindra Bank Ltd	EQUITY	2,857	2.05%
	State Bank Of India	EQUITY	2,044	1.47%
	Yes Bank Ltd	EQUITY	912	0.65%
Financial And Insurance Activities Total			31,937	22.90%
Computer Programming,	Hcl Technologies Ltd	EQUITY	1,625	1.16%
Consultancy And Related Activities	Infosys Technologies Ltd	EQUITY	7,581	5.43%
	Tata Consultancy Services Ltd	EQUITY	5,639	4.04%
	Tech Mahindra Ltd	EQUITY	1,307	0.94%
	Wipro Ltd	EQUITY	1,030	0.74%
Computer Programming, Consultancy And Related Activities Total			17,181	12.32%
Manufacture Of Coke And	Bharat Petroleum Corporation Ltd	EQUITY	886	0.63%
Refined Petroleum Products	Indian Oil Corporation Ltd	EQUITY	1,097	0.79%
	Reliance Industries Ltd	EQUITY	12,845	9.21%
			14,828	10.63%
Others			63,181	45.29%
Net Current Asset			12,364	8.86%
GRAND TOTAL			139,489	100%

(₹ In '000)

PENSION SECURE FUND		ULIF00931/03/15ETLIPNSSCR147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
Government Securities	6.65% GOI CG 09-04-2020	Gilts	300.63	0.50%
	7.17% GOI CG 08-01-2028	Gilts	12,443	20.58%
	7.95% GOI CG 28-08-2032	Gilts	12,336	20.40%
	8.30% Gujarat State Government SG 2029 1303	Gilts	3,056	5.05%
	8.95% Food Corp Ltd NCD 01-03-2029	Bonds	3,144	5.20%
	9.23% GOI CG 23-12-2043	Gilts	2,346	3.88%

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(₹ In '000)

PENSION SECURE FUND		ULIF00931/03/15ETLIPNSSCR147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
	Trep 6.4% 29/02-04-2019 2	Gilts	1,768	2.92%
	Trep 6.4% 30/02-04-2019	Gilts	86	0.14%
Government Securities Total			35,479	58.67%
Financial And Insurance Activities	7.46% PNB Housing Finance Ltd Ncd 30-04-2020	Bonds	2,997	4.96%
	8.40% Shriram Transport Finance Ltd. Ncd 26-12-2019	Bonds	4,002	6.62%
	9.10% Dewanhous Ncd 09-09-2019	Bonds	471	0.78%
	9.25% Dewanhous Ncd 09-09-2023	Bonds	4,079	6.74%
	9.38% Exim Bank Ncd 29-09-2021	Bonds	1,038	1.72%
Financial And Insurance Activities Total			12,588	20.82%
Infrastructure	8.00% RELIANCE JIO INFOCOMM NCD 16-04-2023	Bonds	4,033	6.67%
Reliance Jio Infocomm Limited	8.80% RURAL ELECTRIFICATION CORPORATION LTD NCD 06-10-2019	Bonds	1,006	1.66%
Rural Electrification Corporation Ltd	9.25% RELIANCE JIO INFOCOMM NCD 16-06-2024	Bonds	1,062	1.76%
Infrastructure Total			6,101	10.09%
Others			2,814	4.65%
Net Current Asset			3,491	5.77%
GRAND TOTAL			60,473	100%

(₹ In '000)

DISCONTINUED POLICY PENSION FUND		ULIF01031/03/15ETLIPNSDSC147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
Government Securities	364 D Tb 04-04-2019	Gilts	2,998	6.36%
	364 D Tb 04-07-2019	Gilts	4,914	10.43%
	364 D Tb 13-06-2019	Gilts	5,921	12.56%
	364 D Tb 25-07-2019	Gilts	7,829	16.61%
	6.65% Goi Cg 09-04-2020	Gilts	5,011	10.63%
	7.80% Goi Cg 03-05-2020	Gilts	15,203	32.26%
	Trep 6.4% 29/02-04-2019 2	Gilts	4,918	10.44%
	Trep 6.4% 30/02-04-2019	Gilts	94	0.20%
Government Securities Total			46,888	99.50%
Net Current Assets			237.80	0.50%
GRAND TOTAL			47,126	100.00%

(₹ In '000)

EQUITY MIDCAP FUND		ULIF001107/10/16ETLIMIDCAP147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
Financial And Insurance Activities	Au Small Finance Bank Limited	Equity	6,033	0.84%
	Bandhan Bank Limited	Equity	6,174	0.86%
	Bank Of India	Equity	3,217	0.45%
	Bharat Financial Inclusion Limited	Equity	12,546	1.74%
	Canara Bank	Equity	3,245	0.45%
	Cholamandalam Investment And Finance Company Limited	Equity	7,974	1.11%
	City Union Bank Ltd	Equity	20,974	2.91%
	Federal Bank Ltd	Equity	18,294	2.54%
	ICICI Lombard General Insurance Company Limited	Equity	12,479	1.73%
	Indian Bank	Equity	3,296	0.46%
	Manappuram General Finance & Leasing Ltd	Equity	13,432	1.86%
	PNB Housing Finance Ltd	Equity	5,482	0.76%

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EQUITY MIDCAP FUND		ULIF001107/10/16ETLIMIDCAP147		
INDUSTRY	SECURITY NAME	ASSET TYPE	MARKET VALUE	% OF TOTAL FUNDS
	Punjab National Bank	Equity	3,364	0.47%
	RBL Bank	Equity	17,570	2.44%
	Shriram Transport Finance Company Ltd	Equity	7,188	1.00%
	Union Bank Of India	Equity	3,346	0.46%
	Yes Bank Ltd	Equity	13,287	1.84%
Financial and Insurance Activities Total			157,901	21.92%
Manufacture Of Chemicals	Aarti Industries Ltd.	EQUITY	17,417	2.42%
And Chemical Products	Atul Ltd	EQUITY	9,621	1.34%
	Bayer Cropscience Ltd	EQUITY	5,508	0.76%
	Colgate-Palmolive (India) Ltd	EQUITY	5,454	0.76%
	Coromandel International Ltd	EQUITY	8,879	1.23%
	Deepak Nitrite Ltd	EQUITY	5,617	0.78%
	Nocil Limited	EQUITY	4,913	0.68%
	Pi Industries Limited	EQUITY	4,593	0.64%
	Procter & Gamble Hygiene And Health Care Ltd	EQUITY	3,337	0.46%
	Solar Industries India Limited..	EQUITY	7,702	1.07%
	SRF Ltd	EQUITY	9,929	1.38%
Manufacture Of Chemicals And Chemical Products Total			82,969	11.52%
Others			492,217	68.33%
Net Current Assets			-12,687	-1.76%
GRAND TOTAL			720,401	100.00%

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Appendix-II

(Part of Note 21 of Schedule 16)

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

Schedules to Annexure to Revenue Account (UL) forming part of Financial Statements as at 31 March 2020

22E Unit Linked Disclosures - Other Disclosures**NAV Highest Lowest & closing during the year 31 March 2020**

					(₹ In '000)
Sr No.	Fund Name	SFIN	Highest NAV	Lowest NAV	Closing NAV
1	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	28.3066	17.8148	20.0121
2	EQUITY TOP 250 FUND	ULIF0027/07/11EQTOP250147	28.0529	17.9457	19.9339
3	BOND FUND	ULIF00317/08/11BONDFUND147	20.8383	18.9555	20.8383
4	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	19.7750	18.1304	19.7750
5	MANAGED FUND	ULIF00618/08/11MANAGED147	23.5026	20.4276	21.6056
6	PRICE EARNING BASED FUND	ULIF00526/08/11PEBASED147	23.8363	18.7047	20.1965
7	EQUITY MIDCAP FUND	ULIF001107/10/16ETLIMIDCAP147	12.7098	8.2491	8.9599
8	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	20.9835	17.3727	18.5805
9	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	19.3835	17.4442	18.2773
10	GROUP BOND FUND	ULGF00305/09/11GFBOND147	18.7196	16.9950	18.6489
11	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	17.4297	16.3880	17.3707
12	PENSION GROWTH FUND	ULIF00831/03/15ETLIPNSGRT147	14.6146	9.1029	10.2108
13	PENSION SECURE FUND	ULIF00931/03/15ETLIPNSSCR147	14.1039	12.7234	14.0831
14	DISCONTINUED POLICY PENSION FUND	ULIF01031/03/15ETLIPNSDSC147	12.4725	11.6963	12.4725
15	EQUITY BLUE CHIP FUND	ULIF01226/11/18ETLBLUCHIP147	10.4910	6.7830	7.6015
16	GILT FUND	ULIF01326/11/18ETLGILTEND147	11.6674	9.9986	11.5935

NAV Highest Lowest & closing during the year 31 March 2019

					(₹ In '000)
Sr No.	Fund Name	SFIN	Highest NAV	Lowest NAV	Closing NAV
1	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	28.3148	23.5529	27.0106
2	EQUITY TOP 250 FUND	ULIF0027/07/11EQTOP250147	27.2210	22.8020	26.1329
3	BOND FUND	ULIF00317/08/11BONDFUND147	19.3084	17.9007	19.3084
4	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	18.6612	17.2927	18.6612
5	MANAGED FUND	ULIF00618/08/11MANAGED147	22.0438	20.2061	22.0438
6	PRICE EARNING BASED FUND	ULIF00526/08/11PEBASED147	23.2378	20.9136	23.0649
7	EQUITY MIDCAP FUND	ULIF001107/10/16ETLIMIDCAP147	13.3274	10.5005	11.5974
8	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	19.7414	17.8851	19.7414
9	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	18.3701	16.9962	18.3701
10	GROUP BOND FUND	ULGF00305/09/11GFBOND147	17.2305	15.7717	17.2305
11	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	16.3894	15.3939	16.3894
12	PENSION GROWTH FUND	ULIF00831/03/15ETLIPNSGRT147	14.8459	12.2562	13.9475
13	PENSION SECURE FUND	ULIF00931/03/15ETLIPNSSCR147	13.0641	11.8862	13.0641
14	DISCONTINUED POLICY PENSION FUND	ULIF01031/03/15ETLIPNSDSC147	11.6943	11.0270	11.6943
15	EQUITY BLUE CHIP FUND	ULIF01226/11/18ETLBLUCHIP147	NA	NA	NA
16	GILT FUND	ULIF01326/11/18ETLGILTEND147	NA	NA	NA

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(Part of Note 21 of Schedule 16)

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2020

22E Unit Linked Disclosures - Other Disclosures**Annual Income ratio to Average daily assets of the Fund**

(₹ In '000)

Sr. No.	Fund Name	SFIN	Annual Income	Average Daily Asset of the Fund	Income Ratio
1	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	(5,87,342)	20,90,708	-28.09%
2	EQUITY TOP 250 FUND	ULIF0027/07/11EQTOP250147	(4,69,861)	17,87,528	-26.29%
3	BOND FUND	ULIF00317/08/11BONDFUND147	41,202	4,23,719	9.72%
4	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	3,143	45,758	6.87%
5	MANAGED FUND	ULIF00618/08/11MANAGED147	(2,893)	2,28,599	-1.27%
6	PRICE EARNING BASED FUND	ULIF00526/08/11PEBASED147	(27,633)	2,48,429	-11.12%
7	EQUITY MIDCAP FUND	ULIF001107/10/16ETLIMIDCAP147	(2,17,049)	8,38,774	-25.88%
8	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	(11,058)	2,84,039	-3.89%
9	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	1,809	1,51,466	1.19%
10	GROUP BOND FUND	ULGF00305/09/11GFBOND147	12,298	1,28,744	9.55%
11	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	54,713	8,44,815	6.48%
12	PENSION GROWTH FUND	ULIF00831/03/15ETLIPNSGRT147	(37,758)	1,39,575	-27.05%
13	PENSION SECURE FUND	ULIF00931/03/15ETLIPNSSCR147	5,893	63,398	9.30%
14	DISCONTINUED POLICY PENSION FUND	ULIF01031/03/15ETLIPNSDSC147	4,694	66,078	7.10%
15	EQUITY BLUE CHIP FUND	ULIF01226/11/18ETLBLUCHIP147	(10,029)	9,243	-108.51%
16	GILT FUND	ULIF01326/11/18ETLGILTFND147	225	1,211	18.62%

Annual Expense ratio to Average daily assets of the Fund

(₹ In '000)

Sr. No.	Fund Name	SFIN	Annualised Expense	Average Daily Asset of the Fund	Annualised Expense Ratio
1	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	27,988	20,90,708	1.34%
2	EQUITY TOP 250 FUND	ULIF0027/07/11EQTOP250147	23,901	17,87,528	1.34%
3	BOND FUND	ULIF00317/08/11BONDFUND147	5,294	4,23,719	1.25%
4	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	343	45,758	0.75%
5	MANAGED FUND	ULIF00618/08/11MANAGED147	3,069	2,28,599	1.34%
6	PRICE EARNING BASED FUND	ULIF00526/08/11PEBASED147	3,215	2,48,429	1.29%
7	EQUITY MIDCAP FUND	ULIF001107/10/16ETLIMIDCAP147	11,284	8,38,774	1.35%
8	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	3,823	2,84,039	1.35%
9	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	2,040	1,51,466	1.35%
10	GROUP BOND FUND	ULGF00305/09/11GFBOND147	1,737	1,28,744	1.35%
11	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	4,224	8,44,815	0.50%
12	PENSION GROWTH FUND	ULIF00831/03/15ETLIPNSGRT147	2,358	1,39,575	1.69%
13	PENSION SECURE FUND	ULIF00931/03/15ETLIPNSSCR147	856	63,398	1.35%
14	DISCONTINUED POLICY PENSION FUND	ULIF01031/03/15ETLIPNSDSC147	330	66,078	0.50%
16	EQUITY BLUE CHIP FUND	ULIF01226/11/18ETLBLUCHIP147	103	9,243	1.11%
17	GILT FUND	ULIF01326/11/18ETLGILTFND147	13	1,211	1.05%

* Expense ratio (including GST / service tax and cess), Average Daily Assets and Expense ratio are for the year ended March 31, 2020 (not annualised)

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SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2019

22E Unit Linked Disclosures - Other Disclosures**Annual Income ratio to Average daily assets of the Fund**

(₹ In '000)

Sr. No.	Fund Name	SFIN	Annual Income	Average Daily Asset of the Fund	Income Ratio
1	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	1,17,463	13,72,560	8.56%
2	EQUITY TOP 250 FUND	ULIF0027/07/11EQTOP250147	88,544	11,14,215	7.95%
3	BOND FUND	ULIF00317/08/11BONDFUND147	24,313	2,60,178	9.34%
4	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	3,369	40,039	8.41%
5	MANAGED FUND	ULIF00618/08/11MANAGED147	14,494	1,53,377	9.45%
6	PRICE EARNING BASED FUND	ULIF00526/08/11PEBASED147	17,261	2,31,412	7.46%
7	EQUITY MIDCAP FUND	ULIF001107/10/16ETLIMIDCAP147	-11,670	4,73,899	-2.46%
8	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	15,089	1,95,270	7.73%
9	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	8,517	1,12,450	7.57%
10	GROUP BOND FUND	ULGF00305/09/11GFBOND147	7,933	89,913	8.82%
11	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	30,231	4,35,310	6.94%
12	PENSION GROWTH FUND	ULIF00831/03/15ETLIPNSGRT147	8,171	1,09,522	7.46%
13	PENSION SECURE FUND	ULIF00931/03/15ETLIPNSSCR147	4,740	49,055	9.66%
14	DISCONTINUED POLICY PENSION FUND	ULIF01031/03/15ETLIPNSDSC147	2,630	40,328	6.52%
15	EQUITY BLUE CHIP FUND	ULIF01226/11/18ETLBLUCHIP147	NA	NA	NA
16	GILT FUND	ULIF01326/11/18ETLGILTFND147	NA	NA	NA

Annual Expense ratio to Average daily assets of the Fund

(₹ In '000)

Sr. No.	Fund Name	SFIN	Annualised Expense	Average Daily Asset of the Fund	Annualised Expense Ratio
1	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	18353	13,72,560	1.34%
2	EQUITY TOP 250 FUND	ULIF0027/07/11EQTOP250147	14935	11,14,215	1.34%
3	BOND FUND	ULIF00317/08/11BONDFUND147	3139	2,60,178	1.21%
4	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	285	40,039	0.71%
5	MANAGED FUND	ULIF00618/08/11MANAGED147	2015	1,53,377	1.31%
6	PRICE EARNING BASED FUND	ULIF00526/08/11PEBASED147	2910	2,31,412	1.26%
7	EQUITY MIDCAP FUND	ULIF001107/10/16ETLIMIDCAP147	6381	4,73,899	1.35%
8	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	2557	1,95,270	1.31%
9	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	1476	1,12,450	1.31%
10	GROUP BOND FUND	ULGF00305/09/11GFBOND147	1176	89,913	1.31%
11	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	2177	4,35,310	0.50%
12	PENSION GROWTH FUND	ULIF00831/03/15ETLIPNSGRT147	1848	1,09,522	1.69%
13	PENSION SECURE FUND	ULIF00931/03/15ETLIPNSSCR147	644	49,055	1.31%
14	DISCONTINUED POLICY PENSION FUND	ULIF01031/03/15ETLIPNSDSC147	202	40,328	0.50%
15	EQUITY BLUE CHIP FUND	ULIF01226/11/18ETLBLUCHIP147	NA	NA	NA
16	GILT FUND	ULIF01326/11/18ETLGILTFND147	NA	NA	NA

* Expense ratio (including GST / service tax and cess), Average Daily Assets and Expense ratio are for the year ended March 31, 2019 (not annualised)

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SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

Schedules to Annexure to Revenue Account (UL) forming part of Financial Statements as at 31 March 2020

22E Unit Linked Disclosures - Other Disclosures**Fundwise Disclosure of Appreciation /(Depreciation) in value of Investment Segregated Classwise**

(₹ In '000)

Sr. No.	Fund Name	SFIN	Investment Type				
			Appreciation/(Depreciation) - Net				
			Government Bonds	Corporate Bonds	Equities	Mutual Fund	Grand Total
1	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGCAP147	-	134	(4,30,868)	(97,116)	(5,27,851)
2	EQUITY TOP 250 FUND	ULIF0027/07/11EQTOP250147	-	277	(3,48,020)	(83,678)	(4,31,421)
3	BOND FUND	ULIF00317/08/11BONDFUND147	1,156	(1,393)	(831)	890	(178)
4	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	12	668	(85)	-	594
5	MANAGED FUND	ULIF00618/08/11MANAGED147	1,756	(3,606)	(14,656)	232	(16,273)
6	PRICE EARNING BASED FUND	ULIF00526/08/11PEBASED147	17	(4,794)	(18,658)	(1,488)	(24,922)
7	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	1,511	(346)	(16,789)	(541)	(16,166)
8	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	1,266	(4,171)	(5,501)	321	(8,085)
9	GROUP BOND FUND	ULGF00305/09/11GFBOND147	1,178	(2,847)	(234)	339	(1,564)
10	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	5,789	-	-	-	5,789
11	PENSION GROWTH FUND	ULIF00831/03/15ETLIPNSGRT147	-	-	(24,581)	(6,462)	(31,043)
12	PENSION SECURE FUND	ULIF00931/03/15ETLIPNSSCR147	517	(1,887)	(116)	-	(1,485)
13	DISCONTINUED POLICY PENSION FUND	ULIF01031/03/15ETLIPNSDSC147	523	-	-	-	523
14	EQUITY MIDCAP FUND	ULIF001107/10/16ETLIMIDCAP147	-	76	(1,85,998)	(7,145)	(1,93,066)
15	EQUITY BLUE CHIP FUND *	ULIF01226/11/18ETLBLUCHIP147	-	-	(8,190)	(2,070)	(10,260)
16	GILT FUND *	ULIF01326/11/18ETLGILTFND147	116	-	-	-	116

* Fund Introduced Current Year

Fundwise Disclosure of Appreciation /(Depreciation) in value of Investment Segregated Classwise as at 31 March 2019

(₹ In '000)

Sr. No.	Fund Name	SFIN	Investment Type				
			Appreciation/(Depreciation) - Net				
			Government Bonds	Corporate Bonds	Equities	Mutual Fund	Grand Total
1	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGCAP147	-	11	97,402	32,213	1,29,626
2	EQUITY TOP 250 FUND	ULIF0027/07/11EQTOP250147	-	(1)	1,02,381	19,560	1,21,941
3	BOND FUND	ULIF00317/08/11BONDFUND147	932	2,495.25	-	(714)	2,714
4	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	11	319.39	-	(282)	48
5	MANAGED FUND	ULIF00618/08/11MANAGED147	1,297	692.22	4,748	946	7,683
6	PRICE EARNING BASED FUND	ULIF00526/08/11PEBASED147	354	910	8,596	75	9,936
7	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	952	465	6,445	(246)	7,616
8	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	854	208	1,832	(135)	2,758
9	GROUP BOND FUND	ULGF00305/09/11GFBOND147	134	132.11	-	(462)	(196)
10	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	90	-	-	-	90
11	PENSION GROWTH FUND	ULIF00831/03/15ETLIPNSGRT147	0	-	6,423	877	7,300
12	PENSION SECURE FUND	ULIF00931/03/15ETLIPNSSCR147	(198)	349.29	-	(246)	(95)
13	DISCONTINUED POLICY PENSION FUND	ULIF01031/03/15ETLIPNSDSC147	20	-	-	-	20
14	EQUITY MIDCAP FUND	ULIF001107/10/16ETLIMIDCAP147	0	0	44477	1184	45661