

EDELWEISS LIFE INSURANCE COMPANY LIMITED
(Formerly known as Edelweiss Tokio Life Insurance Company Limited)
Registration Number : 147 dated 10 May 2011

PUBLIC DISCLOSURE UP TO THE PERIOD ENDED 31 DECEMBER 2024

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Form L-1-A-RA

Name of the Insurer: EDELWEISS LIFE INSURANCE COMPANY LIMITED
Registration Number : 147 dated 10 May 2011

REVENUE ACCOUNT FOR THE QUARTER ENDED 31 DECEMBER 2024

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

(* in Lakh)

Particulars	Schedule	Linked Business				Participating			Non-Linked Business						Grand Total
		Individual Life	Individual Linked Pension	Group Life	TOTAL	Individual Par Life	Individual Par Pension	TOTAL	Individual Non Par Life	Individual Non Par Annuity	Health	Group Non Par Life	Group Variable Life	TOTAL	
Premium earned-net	L-4	8,156	38	55	8,249	15,710	26	15,736	20,482	353	35	63	-	20,933	44,918
(a) Premium		8,156	38	55	8,249	15,710	26	15,736	20,482	353	35	63	-	20,933	44,918
(b) Reinsurance ceded		(32)	-	-	(32)	(58)	-	(58)	(794)	-	(22)	(69)	-	(885)	(976)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total		8,124	38	55	8,217	15,652	26	15,678	19,687	353	13	(5)	-	20,048	43,942
Income from Investments															
(a) Interest, Dividend & Rent (Net)		680	21	144	845	2,781	161	2,943	6,885	160	15	142	1	7,203	10,990
(b) Profit on sale / redemption of investments		11,015	89	182	11,286	2,850	118	2,967	2,198	4	1	5	-	2,208	16,462
(c) (Loss on sale / redemption of investments)		(3,572)	(40)	(72)	(3,684)	(1,413)	(26)	(1,439)	(354)	(9)	(4)	-	-	(367)	(5,490)
(d) Transfer /Gain on revaluation / change in fair value*		(17,851)	(186)	(341)	(18,378)	(5)	-	(5)	(52)	-	-	-	-	(52)	(18,435)
(e) Amortisation of Premium / Discount on investments		232	4	(6)	230	445	16	461	949	6	1	29	(0)	985	1,676
Sub Total		(9,496)	(112)	(93)	(9,702)	4,658	269	4,927	9,627	161	13	176	1	9,977	5,203
Other Income															
Income on Unclaimed amount of Policyholders		-	-	-	-	-	-	-	0	-	-	-	-	0	0
Interest On Loans To Policyholders		0	-	-	0	60	-	60	107	0	-	-	-	107	167
Others		3	0	-	3	0	-	0	8	0	-	-	-	8	11
Contribution from Shareholders' A/c															
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Towards remuneration Of MD/CEO/WTD/Other KMPs		-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total		3	0	-	3	60	-	60	115	0	-	-	-	115	178
Total (A)		(1,370)	(74)	(38)	(1,482)	20,370	295	20,665	29,429	515	25	170	1	30,140	49,324
Commission Expenses	L-5	251	1	-	252	1,872	0	1,873	2,010	88	0	2	-	2,100	4,225
Operating Expenses related to Insurance Business	L-6	3,188	12	16	3,215	5,625	4	5,629	5,115	339	5	256	0	5,716	14,560
Provision for Doubtful debts		(1)	0	0	(0)	42	(2)	39	39	(9)	0	1	-	32	71
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		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		225	3	7	235	-	-	-	-	-	-	-	-	-	235
Total (B)		3,663	17	23	3,702	7,539	2	7,541	7,164	418	6	259	0	7,848	19,091
Benefits Paid (Net)	L-7	9,242	58	292	9,592	2,930	438	3,368	4,150	159	(15)	301	-	4,595	17,556
Interim Bonuses Paid		-	-	-	-	3	2	4	-	-	-	-	-	-	4
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross		41	3	25	68	12,287	(325)	11,962	16,308	264	10	(520)	1	16,064	28,094
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	(233)	-	-	23	-	(210)	(210)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		(11,441)	(160)	(363)	(11,964)	-	-	-	-	-	-	-	-	-	(11,964)
(e) Fund for Discontinued Policies		(543)	11	-	(532)	-	-	-	-	-	-	-	-	-	(532)
Total (C)		(2,701)	(89)	(46)	(2,836)	15,220	115	15,335	20,225	423	(5)	(195)	1	20,449	32,948
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		(2,331)	(2)	(15)	(2,348)	(2,389)	178	(2,211)	2,041	(326)	24	106	0	1,845	(2,715)
Amount transferred from Shareholders' Account (Non-technical)		2,331	2	15	2,348	2,389	-	2,389	(2,039)	326	-	-	(0)	(1,713)	3,024
AMOUNT AVAILABLE FOR APPROPRIATION		(0)	0	(0)	(0)	(0)	178	178	1	-	24	106	(0)	131	309
Appropriations															
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (PAR)		-	-	-	-	-	178	178	-	-	-	-	-	-	178
Revenue Surplus transferred to Balance Sheet (NON PAR) #		-	-	-	-	-	-	-	-	-	24	106	-	130	130
Balance being Funds for Future Appropriations -Linked #		1	0	-	1	-	-	-	-	-	-	-	-	-	1
TOTAL (D)		1	0	-	1	-	178	178	-	-	24	106	-	130	308
NOTES:															
* Represents the deemed realised gain as per norms specified by the Authority.															
# The Surplus of Non Par Business, if any, is transferred to Shareholder's (non Technical) P & L account in year end, basis audited Financials.															
The total surplus is disclosed below:															
(a) Interim Bonuses Paid		-	-	-	-	3	2	4	-	-	-	-	-	-	4
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		(1)	0	-	(0)	-	178	178	-	-	24	106	-	130	308
(d) Total Surplus [(a) + (b)+ (c)]		(1)	0	-	(0)	3	180	182	-	-	24	106	-	130	312

Form L-1-A-RA Name of the Insurer: EDELWEISS LIFE INSURANCE COMPANY LIMITED Registration Number : 147 dated 10 May 2011														
REVENUE ACCOUNT FOR THE PERIOD ENDED 31 DECEMBER 2024														
POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)														
(₹ in Lakh)														
Particulars	Schedule	Linked Business				Non-Linked Business								
		Individual Life	Individual Linked Pension	Group Life	TOTAL	Participating			Non Participating					
						Individual Par Life	Individual Par Pension	TOTAL	Individual Non Par Life	Individual Non Par Annuity	Health	Group Non Par Life	Group Variable Life	TOTAL
Premium earned-net	L-4													
(a) Premium		22,827	231	252	23,310	41,156	75	41,231	53,875	1,221	119	766	-	55,981
(b) Reinsurance ceded		(92)	-	-	(92)	(174)	-	(174)	(2,345)	-	(64)	(205)	-	(2,614)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total		22,735	231	252	23,218	40,983	75	41,058	51,530	1,221	55	561	-	53,367
Income from Investments														
(a) Interest, Dividend & Rent (Net)		2,642	69	435	3,146	8,297	555	8,853	19,264	459	44	433	4	20,204
(b) Profit on sale / redemption of investments		35,296	367	654	36,317	4,978	308	5,286	4,265	18	3	20	-	4,305
(c) (Loss on sale / redemption of investments)		(5,482)	(57)	(98)	(5,638)	(1,730)	(137)	(1,867)	(831)	(10)	(4)	(3)	-	(848)
(d) Transfer /Gain on revaluation / change in fair value*		(8,203)	(118)	(166)	(8,487)	40	-	40	258	-	-	-	-	258
(e) Amortisation of Premium / Discount on investments		692	11	7	710	1,210	23	1,233	2,500	19	3	88	(0)	2,610
Sub Total		24,945	272	831	26,049	12,795	750	13,545	25,457	485	46	538	4	26,529
Other Income														
Income on Unclaimed amount of Policyholders		-	-	-	-	-	-	-	1	-	-	-	-	1
Interest On Loans To Policyholders		0	-	-	0	164	-	164	286	0	-	-	-	286
Others		2	0	0	2	12	0	12	41	0	-	0	-	41
Contribution from Shareholders' A/c														
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Towards remuneration Of MD/CEO/WTd/Other KMPs		-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others		-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total		2	0	0	2	176	0	176	328	0	-	0	-	328
Total (A)		47,682	503	1,083	49,268	53,954	825	54,779	77,315	1,706	101	1,099	4	80,224
Commission Expenses	L-5	743	22	-	766	5,106	1	5,107	5,981	108	1	18	-	6,109
Operating Expenses related to Insurance Business	L-6	8,648	208	51	8,908	16,685	17	16,702	16,425	899	15	1,080	1	18,420
Provision for Doubtful debts		21	0	1	22	74	(2)	73	89	(2)	(0)	2	-	90
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		-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		650	8	20	679	-	-	-	-	-	-	0	-	0
Total (B)		10,063	239	72	10,375	21,866	17	21,882	22,496	1,006	17	1,100	1	24,619
Benefits Paid (Net)	L-7	30,634	506	516	31,656	7,978	1,270	9,248	12,128	386	(4)	1,044	-	13,554
Interim Bonuses Paid		-	-	-	-	6	3	9	-	-	-	-	-	-
Change in valuation of liability in respect of life policies														
(a) Gross		(350)	(19)	74	(295)	30,676	(986)	29,691	45,697	1,105	28	(1,208)	3	45,625
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	34	-	-	29	-	62
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		11,590	(134)	457	11,913	-	-	-	-	-	-	-	-	-
(e) Fund for Discontinued Policies		1,259	72	-	1,331	-	-	-	-	-	-	-	-	-
Total (C)		43,133	425	1,047	44,606	38,660	287	38,947	57,859	1,491	24	(135)	3	59,242
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		(5,515)	(161)	(36)	(5,712)	(6,572)	521	(6,051)	(3,038)	(790)	60	134	(0)	(3,636)
Amount transferred from Shareholders' Account (Non-technical)		5,635	162	36	5,833	6,572	-	6,572	3,039	790	-	-	0	3,830
AMOUNT AVAILABLE FOR APPROPRIATION		120	1	(0)	121	(0)	521	521	1	0	60	134	-	194
Appropriations														
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (PAR)		-	-	-	-	-	521	521	-	-	-	-	-	521
Revenue Surplus transferred to Balance Sheet (NON PAR) #		-	-	-	-	-	-	-	-	60	-	134	-	194
Balance being Funds for Future Appropriations -Linked #		120	2	-	121	-	-	-	-	-	-	-	-	121
TOTAL (D)		120	2	-	121	-	521	521	-	-	60	134	-	194
NOTES:														
* Represents the deemed realised gain as per norms specified by the Authority.														
# The Surplus of Non Par Business, if any, is transferred to Shareholder's (non Technical) P & L account in year end, basis audited Financials.														
The total surplus is disclosed below:														
(a) Interim Bonuses Paid		-	-	-	-	6	3	9	-	-	-	-	-	9
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		120	2	-	121	-	521	521	-	-	60	134	-	194
(d) Total Surplus [(a) + (b)+ (c)]:		120	2	-	121	6	524	530	-	-	60	134	-	845

Form L-1-A-RA															
Name of the Insurer: EDELWEISS LIFE INSURANCE COMPANY LIMITED															
Registration Number : 147 dated 10 May 2011															
REVENUE ACCOUNT FOR THE QUARTER ENDED 31 DECEMBER 2023															
POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)															
(₹ in Lakh)															
Particulars	Schedule	Linked Business				Participating			Non-Linked Business						Grand Total
		Individual Life	Individual Linked Pension	Group Life	TOTAL	Individual Par Life	Individual Par Pension	TOTAL	Individual Non Par Life	Individual Non Par Annuity	Health	Group Non Par Life	Group Variable Life	TOTAL	
Premium earned-net		7,422	40	39	7,501	14,077	36	14,113	19,913	168	38	432	-	20,550	42,165
(a) Premium		(21)	-	-	(21)	(50)	-	(50)	(755)	-	(21)	(107)	-	(882)	(954)
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total		7,401	40	39	7,480	14,028	36	14,063	19,158	168	17	325	-	19,668	41,211
Income from Investments		782	18	134	935	2,250	190	2,440	5,270	151	15	181	3	5,619	8,994
(a) Interest, Dividend & Rent (Net)		7,321	75	150	7,546	1,390	79	1,469	1,098	15	0	0	0	1,114	10,128
(b) Profit on sale / redemption of investments		(992)	(6)	(16)	(1,014)	(280)	(16)	(297)	(44)	-	-	(0)	-	(44)	(1,355)
(c) (Loss on sale / redemption of investments)		9,831	100	176	10,107	(56)	-	(56)	(229)	-	-	-	-	(229)	9,822
(d) Transfer /Gain on revaluation / change in fair value*		274	6	11	291	561	17	578	911	5	3	30	0	949	1,818
(e) Amortisation of Premium / Discount on investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total		17,209	193	456	17,858	3,858	270	4,129	7,017	172	18	211	3	7,421	29,408
Other Income		-	-	-	-	-	-	-	6	-	-	-	-	6	6
Income on Unclaimed amount of Policyholders		(0)	(0)	-	(0)	39	-	39	66	0	-	-	-	66	105
Interest On Loans To Policyholders		-	-	-	-	-	-	-	6	-	-	-	-	6	6
Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution from Shareholders' A/c		-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Towards remuneration Of MD/CEO/NTD/Other KMPs		-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total		(0)	(0)	-	(0)	39	-	39	77	0	-	-	-	77	116
Total (A)		24,610	232	495	25,337	17,925	306	18,231	26,253	340	34	536	3	27,167	70,736
Commission Expenses		215	2	-	217	1,443	1	1,443	2,066	4	1	13	-	2,084	3,744
Operating Expenses related to Insurance Business		2,354	19	11	2,384	4,717	7	4,724	8,262	42	6	315	0	8,626	15,734
Provision for Doubtful debts		(6)	0	(5)	(11)	(7)	0	(7)	(0)	0	(0)	(10)	-	(10)	(28)
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		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		192	2	6	200	-	-	-	-	-	-	0	0	0	200
Total (B)		2,755	23	12	2,790	6,153	8	6,161	10,328	46	7	318	1	10,700	19,650
Benefits Paid (Net)		10,289	73	142	10,503	2,134	48	2,182	2,293	108	(73)	436	-	2,765	15,451
Interim Bonuses Paid		-	-	-	-	1	3	4	-	-	-	-	-	-	4
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross **		13,301	129	364	13,794	11,727	192	11,919	15,723	161	3	(447)	2	15,442	41,155
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	141	-	-	59	-	200	200
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		(144)	(1)	(4)	(149)	(127)	(2)	(129)	(170)	(2)	(0)	5	(0)	(167)	(446)
(e) Fund for Discontinued Policies		(235)	(2)	(6)	(243)	(207)	(3)	(210)	(277)	(3)	(0)	8	(0)	(272)	(726)
Total (C)		23,211	199	495	23,905	13,529	237	13,766	17,709	265	(70)	61	2	17,967	55,638
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		(1,356)	11	(11)	(1,357)	(1,757)	61	(1,695)	(1,784)	29	98	157	0	(1,500)	(4,552)
Amount transferred from Shareholders' Account (Non-technical Account)		1,356	(11)	11	1,357	1,757	-	1,757	1,784	-	(22)	(157)	-	1,605	4,719
AMOUNT AVAILABLE FOR APPROPRIATION		0	0	0	0	0	61	61	1	29	74	(0)	0	104	166
Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (PAR)		-	-	-	-	-	61	61	-	-	-	-	-	-	61
Revenue Surplus transferred to Balance Sheet (NON PAR)		-	-	-	-	-	-	-	-	29	75	-	0	105	105
Balance being Funds for Future Appropriations -Linked#		-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)		-	-	-	-	-	61	61	-	29	75	-	0	105	166
NOTES:															
* Represents the deemed realised gain as per norms specified by the Authority.															
**represents Mathematical Reserves after allocation of bonus [The bonus is ₹ Nil thousands for the current year (previous year ₹ Nil Lac)]															
The total surplus is disclosed below:															
(a) Interim Bonuses Paid		-	-	-	-	1	3	4	-	-	-	-	-	-	4
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-	-	61	61	-	29	75	-	0	105	166
(d) Total Surplus [(a) + (b)+ (c)]:		-	-	-	-	1	64	65	-	29	75	-	0	105	166

REVENUE ACCOUNT FOR THE PERIOD ENDED 31 DECEMBER 2023

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

(₹ in Lakh)

Particulars	Schedule	Linked Business				Participating			Non-Linked Business						Grand Total
		Individual Life	Individual Linked Pension	Group Life	TOTAL	Individual Par Life	Individual Par Pension	TOTAL	Individual Non Par Life	Individual Non Par Annuity	Health	Group Non Par Life	Group Variable Life	TOTAL	
Premium earned-net															
(a) Premium		22,266	84	366	22,716	35,021	1	35,022	52,964	452	132	1,182	-	54,731	112,469
(b) Reinsurance ceded		(68)	-	-	(68)	(153)	-	(153)	(2,228)	-	(61)	(325)	-	(2,615)	(2,835)
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total		22,198	84	366	22,648	34,868	1	34,869	50,736	452	71	857	-	52,116	109,633
Income from Investments															
(a) Interest, Dividend & Rent (Net)		3,273	72	419	3,763	7,034	596	7,630	16,003	422	47	580	9	17,062	28,455
(b) Profit on sale / redemption of investments		19,729	268	508	20,505	2,847	176	3,023	1,905	17	0	0	0	1,922	25,451
(c) (Loss on sale / redemption of investments)		(2,805)	(24)	(77)	(2,905)	(538)	(31)	(569)	(46)	-	-	(1)	-	(46)	(3,520)
(d) Transfer /Gain on revaluation / change in fair value*		22,480	165	317	22,962	(74)	-	(74)	(287)	-	-	-	-	(287)	22,601
(e) Amortisation of Premium / Discount on investments		434	5	20	459	933	17	950	1,720	13	4	56	(0)	1,793	3,201
Sub Total		43,111	485	1,188	44,784	10,202	758	10,960	19,296	453	51	636	8	20,444	76,187
Other Income															
Income on Unclaimed amount of Policyholders		-	-	-	-	-	-	-	19	-	-	-	-	19	19
Interest On Loans To Policyholders		(0)	(2)	-	(2)	77	(1)	76	173	0	0	-	-	174	248
Others		(0)	(0)	-	(0)	11	(0)	11	26	0	0	-	-	26	37
Contribution from Shareholders' A/c															
(a) Towards Excess Expenses of Management		-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Towards remuneration Of MD/CEO/WT/Other KMPs		-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total		(0)	(2)	-	(2)	89	(1)	87	218	0	0	-	-	218	303
Total (A)		65,309	567	1,554	67,430	45,159	757	45,916	70,250	905	122	1,492	8	72,778	186,124
Commission Expenses															
Operating Expenses related to Insurance Business		485	(0)	-	484	3,221	(0)	3,221	5,333	8	3	36	-	5,380	9,086
Provision for Doubtful debts		5,658	99	43	5,800	13,480	17	13,497	24,062	118	16	1,191	1	25,389	44,687
Bad debt written off		29	0	0	30	39	(2)	38	74	2	0	(3)	-	72	140
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	(84)	-	-	-	-	(84)	(84)
(b) Provision for Standard and non standard assets		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		553	6	19	578	-	-	-	-	-	-	0	0	0	578
Total (B)		6,726	105	62	6,893	16,741	15	16,756	29,385	128	19	1,224	1	30,758	54,407
Benefits Paid (Net)															
Interim Bonuses Paid		33,349	421	732	34,501	5,062	237	5,300	6,131	329	(20)	1,395	-	7,834	47,635
Change in valuation of liability in respect of life policies		-	-	-	-	4	9	13	-	-	-	-	-	-	13
(a) Gross **		15,565	139	326	16,029	29,425	369	29,794	42,214	412	48	(1,117)	7	41,564	87,388
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	1,341	-	-	133	-	1,474	1,474
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		11,590	(134)	457	11,913	-	-	-	-	-	-	-	-	-	11,913
(e) Fund for Discontinued Policies		1,259	72	-	1,331	-	-	-	-	-	-	-	-	-	1,331
Total (C)		61,763	498	1,514	63,775	34,491	616	35,107	49,686	741	28	412	7	50,872	149,754
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		(3,180)	(35)	(22)	(3,237)	(6,073)	126	(5,948)	(8,821)	36	75	(144)	1	(8,853)	(18,038)
Amount transferred from Shareholders' Account (Non-technical Account)		3,180	35	22	3,237	6,073	-	6,073	8,821	-	-	144	-	8,965	18,275
AMOUNT AVAILABLE FOR APPROPRIATION		0	-	0	-	-	126	126	-	36	75	0	1	112	238
Appropriations															
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (PAR)		-	-	-	-	-	126	126	-	-	-	-	-	-	126
Revenue Surplus transferred to Balance Sheet (NON PAR)		-	-	-	-	-	-	-	-	36	75	-	1	112	112
Balance being Funds for Future Appropriations -Linked#		-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)		-	-	-	-	-	126	126	-	36	75	-	1	112	238
NOTES:															
* Represents the deemed realised gain as per norms specified by the Authority.															
**represents Mathematical Reserves after allocation of bonus [The bonus is ₹ Nil thousands for the current year (previous year ₹ Nil Lac)]															
The total surplus is disclosed below:															
(a) Interim Bonuses Paid		-	-	-	-	4	9	13	-	-	-	-	-	-	13
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-	-	126	126	-	36	75	-	1	112	238
(d) Total Surplus [(a) + (b)+ (c)]		-	-	-	-	4	135	139	-	36	75	-	1	112	251

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 31 DECEMBER 2024

SHAREHOLDERS' ACCOUNT (NON-TECHNICAL ACCOUNT)

(₹ in Lakh)

Particulars	SCHEDULE	For the Quarter Ended 31 December 2024	For the Nine months Ended 31 December 2024	For the Quarter Ended 31 December 2023	For the Nine months Ended 31 December 2023
Amounts transferred from the Policyholders' Account (Technical Account)		-	-	-	-
Income from investments					
(a) Interest, Dividend & Rent (Gross)		780	2,320	810	3,134
(b) Profit on sale / redemption of investments		514	1,020	110	2,738
(c) (Loss on sale / redemption of investments)		(184)	(273)	(3)	(67)
(d) Amortisation of Premium / Discount on Investments		152	465	261	391
Sub Total		1,262	3,532	1,177	6,196
Other income		-	0	-	-
Total (A)		1,262	3,532	1,177	6,196
Expenses other than those directly related to the insurance business	3A	19	71	29	84
Contribution to Policyholders' A/c					
(a) Towards Excess Expenses of Management		-	-	-	-
(b) Towards remuneration of MD/CEO/WTD/Other KMPs		450	552	263	263
(c) Others		-	-	-	-
Interest on subordinated debt		-	-	-	-
Expenses towards CSR activities		-	-	-	-
Penalties		-	-	-	-
Bad debts written off		-	-	-	-
Amount Transferred to Policyholders' Account		3,024	16,235	4,719	18,275
Provisions (Other than taxation)					
(a) For diminution in the value of investment (Net)		-	-	-	(503)
(b) Provision for doubtful debts		-	-	-	-
(c) Others		-	-	-	-
Total (B)		3,493	16,858	5,011	18,120
Profit / (Loss) before tax		(2,231)	(13,326)	(3,834)	(11,924)
Provision for taxation					
For Current Year		-	-	-	-
For earlier years		-	-	-	-
Profit / (Loss) after tax		(2,231)	(13,326)	(3,834)	(11,924)
APPROPRIATIONS					
(a) Balance at the beginning of the year		(228,154)	(217,113)	(212,810)	(204,908)
(b) Interim dividends paid during the year		-	-	-	-
(c) Final dividend paid		-	-	-	-
(e) Transfer to reserves / other accounts *		1	55	38	227
Profit / (Loss) carried to the Balance Sheet		(230,382)	(230,382)	(216,605)	(216,605)

*Reversals / lapses of vested ESOPs and SAR options are credited to retained earnings in line with the revised ICAI Guidance note on Accounting of share based payment

Form L-3- A-BS

Name of the Insurer: EDELWEISS LIFE INSURANCE COMPANY LIMITED

Registration Number : 147 dated 10 May 2011

BALANCE SHEET AS AT 31 DECEMBER 2024

(₹ in Lakh)

PARTICULARS	SCHEDULE	As at 31 December 2024	As at 31 December 2023
SOURCES OF FUNDS			
Shareholders' funds			
Share capital	L-8, L-9	106,513	91,555
Share application money pending for Allotment	L-10	-	-
Reserves and surplus		171,381	171,384
Credit/(debit) fair value change account		1,201	1,904
Sub-total		279,095	264,844
Borrowings	L-11	-	-
Policyholders' Funds			
Credit/(Debit) Fair Value Change Account		11,995	7,576
Policy liabilities		648,584	528,548
Funds for Discontinued Policies			
Discontinued on account of non-payment of premium-Linked		17,381	17,953
Others		-	-
Insurance reserves		-	-
Provision for Linked Liabilities		186,786	154,587
Add: Credit/(Debit) Fair Value Change Account		19,140	31,200
Total Provision for Linked Liabilities		205,926	185,787
Sub-total		883,887	739,864
Funds for Future Appropriations		3,487	2,149
Linked		121	-
Non-Linked (Non-PAR)		194	112
Non-Linked (PAR)		3,173	2,037
Deferred Tax Liabilities (Net)		-	-
Total		1,166,469	1,006,856
APPLICATION OF FUNDS			
Investments			
Shareholders'	L-12	38,569	37,006
Policyholders'	L-13	632,956	512,766
Assets held to cover linked liabilities	L-14	223,308	203,740
Loans	L-15	6,369	4,333
Fixed assets	L-16	8,259	7,206
Deferred Tax Assets (Net)		-	-
Current assets			
Cash and bank balances	L-17	7,445	6,937
Advances and other assets	L-18	50,992	42,393
Sub-total (A)		58,437	49,331
Current liabilities	L-19	31,459	23,719
Provisions	L-20	355	411
Sub-total (B)		31,814	24,130
Net Current Assets (C) = (A - B)		26,624	25,200
Miscellaneous expenditure (to the extent not written off or adjusted)	L-21	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		230,385	216,605
Debit Balance in Revenue Account (Policyholders' Account)		-	-
Total		1,166,469	1,006,856

Contingent Liabilities

PARTICULARS	As at 31 December 2024	As at 31 December 2023
Partly-paid up investments	-	-
Claims, other than against policies, not acknowledged as debts by the Company	-	-
Guarantees given by or on behalf of the Company	-	-
Underwriting commitments outstanding (in respect of shares and securities)	-	-
Statutory demands / liabilities in dispute, not provided for	1,462	1,462
Reinsurance obligations to the extent not provided for in accounts	-	-
Others (Claims against policies under litigation)	722	247

1) Contingent Liabilities as on December 31, 2023 include Rs. 14.62 crores towards show cause cum demand notice (SCN) received from the Directorate General of Goods and Services Tax Intelligence (DGGI) disputing input tax credit (ITC) being availed against certain expenses. The Company believes that ITC availed is in accordance with the provisions of applicable laws and regulations. Accordingly, the Company has filed reply to the said SCN and will contest the matter with appropriate authorities. The Company has deposited Rs. 3 crores under protest with the authorities in this matter.

2) Show cause notices issued by various Tax Authorities are usually not considered as obligation. When any orders or 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.

3) The Company does not have any partly paid-up investment except for investment in partly paid-up bonds wherein the amount of commitment made and outstanding as at December 31, 2024 of Rs. 70 crores (previous year Rs.52.5 crores) have been disclosed under note 6 of Schedule 16(C) - Commitments made and outstanding for Loans, Investments and Fixed Assets.

FORM L-4-PREMIUM SCHEDULE
PREMIUM

(₹ in Lakh)

	PARTICULARS	For the Quarter Ended 31 December 2024	For the Nine months Ended 31 December 2024	For the Quarter Ended 31 December 2023	For the Nine months Ended 31 December 2023
1	First year premiums	11,463	32,346	11,108	28,789
2	Renewal Premiums	33,189	86,101	30,066	78,802
3	Single Premiums	266	2,075	991	4,879
	TOTAL PREMIUM	44,918	120,522	42,165	112,469
	Premium Income from Business written :				
	In India	44,918	120,522	42,165	112,469
	Outside India	-	-	-	-

EDELWEISS LIFE INSURANCE COMPANY LIMITED
**Form L-5- Commission Schedule
COMMISSION**
(₹ in Lakh)

PARTICULARS	For the Quarter Ended 31 December 2024	For the Nine months Ended 31 December 2024	For the Quarter Ended 31 December 2023	For the Nine months Ended 31 December 2023
Commission				
Direct – First year premiums	3,508	9,930	2,466	6,312
- Renewal premiums	740	1,880	696	1,758
- Single premiums	2	31	18	57
Gross Commission	4,251	11,841	3,179	8,128
Add: Commission on Re-insurance Accepted	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-
Net Commission	4,251	11,841	3,179	8,128
Rewards	(25)	141	565	958
TOTAL	4,226	11,982	3,744	9,086
Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):				
Individual agents	1,696	4,225	2,151	5,481
Corporate Agents-Banks/FII/HFC	1,290	3,756	716	1,807
Corporate Agents -Others	989	2,925	737	1,416
Brokers	238	1,043	130	318
Micro Agents	-	-	-	-
Direct Business - Online	-	-	-	-
Direct Business - Others	-	-	-	-
Common Service Centre (CSC)	-	-	-	-
Web Aggregators	-	0	0	0
IMF	-	-	-	-
Point of Sales (Direct)	14	33	10	64
Others (Please Specify)	-	-	-	-
Total	4,226	11,982	3,744	9,086
Total Commission written				
In India	4,226	11,982	3,744	9,086
Outside India	-	-	-	-

L-6- Operating Expenses Schedule

(₹ in Lakh)

Particulars	For the Quarter Ended	For the Nine months Ended	For the Quarter Ended	For the Nine months Ended
	31 December 2024	31 December 2024	31 December 2023	31 December 2023
Employees' remuneration & welfare benefits	8,123	25,628	8,948	25,164
Travel, conveyance and vehicle running expenses	213	627	339	885
Training expenses	120	493	965	1,982
Rent, rates & taxes	354	1,082	333	972
Repairs & Maintenance	257	846	270	837
Printing & stationery	33	115	20	121
Communication expenses	67	203	73	237
Legal & professional charges	155	840	483	1,445
Medical Fees	20	67	22	75
Auditors' Fees, expenses, etc.				
(a) as auditor	6	18	10	29
(b) as adviser or in any other capacity, in respect of	-	-	-	-
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
(c) in any other capacity	1	4	1	4
(d) Out of pocket expenses	1	2	1	2
Advertisement & publicity	2,757	5,547	696	2,257
Interest & Bank Charges	48	192	69	209
Depreciation	577	1,903	622	1,598
Brand/Trade Mark usage fee/charges	111	295	161	274
Business Development, Marketing & Sales Promotion	339	1,780	1,230	4,628
Stamp duty on policies	1	82	53	137
Information Technology Cost	892	2,872	998	2,810
GST/Service Tax expenses	101	248	80	(78)
Others:				
(a) Business Support Expenses	286	850	262	822
(b) (Profit)/Loss on sale of Fixed Assets	-	-	-	-
(f) General & Other Insurance Expenses				
Subscriptions & Membership	-	-	-	-
(c) Brokerage	-	-	-	-
(d) Subscriptions & Membership	-	-	-	-
(e) General & Other Insurance Expenses	99	335	99	275
Total	14,560	44,030	15,734	44,687
In India	14,560	44,030	15,734	44,687
Outside India	-	-	-	-

L-6A-Shareholders' Expenses Schedule

(₹ in Lakh)

Particulars	For the Quarter Ended 31 December 2024	For the Nine months Ended 31 December 2024	For the Quarter Ended 31 December 2023	For the Nine months Ended 31 December 2023
Employees' remuneration & welfare benefits	-	-	-	-
Rents, rates & taxes	(4)	10	7	17
Legal and Professional fee	-	-	-	-
Bank Charges	-	-	-	-
Directors Sitting fees	19	52	11	32
Others	5	9	12	35
Total	19	71	29	84
In India	19	71	29	84
Outside India	-	-	-	-

EDELWEISS LIFE INSURANCE COMPANY LIMITED
Form L-7- Benefits Paid Schedule [Net]

(₹ in Lakh)

Particulars		For the Quarter Ended 31 December 2024	For the Nine months Ended 31 December 2024	For the Quarter Ended 31 December 2023	For the Nine months Ended 31 December 2023
1. Insurance claims					
(a) Claims by Death *		2,096	6,225	1,854	5,536
(b) Claims by Maturity		1,632	4,233	360	802
(c) Annuities/Pension payment		103	288	108	291
(d) Periodical benefit		1,828	4,920	1,054	2,533
(e) Health		6	37	(15)	(15)
(e) Surrenders		12,286	40,160	12,502	39,530
Bonus		-	-	-	-
Withdrawals		476	1,539	413	981
Interest on Unclaimed Amount		(4)	0	(6)	28
Benefits Paid (Gross)					
In India		18,424	57,402	16,271	49,686
Outside India		-	-	-	-
2. (Amount ceded in reinsurance):					
(a) Claims by Death		(868)	(2,944)	(845)	(2,076)
(b) Claims by Maturity		-	-	-	-
(c) Annuities / Pension payment		-	-	-	-
(d) Periodical benefit		-	-	-	-
(e) Health		-	-	-	-
(f) Other benefits		-	-	25	25
3. Amount accepted in reinsurance:					
(a) Claims by Death		-	-	-	-
(b) Claims by Maturity		-	-	-	-
(c) Annuities / Pension payment		-	-	-	-
(d) Periodical benefit		-	-	-	-
(e) Health		-	-	-	-
(f) Other benefits		-	-	-	-
Total		17,556	54,458	15,451	47,635
Benefits Paid (Net)					
In India		17,556	54,458	15,451	47,635
Outside India		-	-	-	-

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

EDELWEISS LIFE INSURANCE COMPANY LIMITED

Form L-8 - Share Capital Schedule

SHARE CAPITAL

(₹ in Lakh)

Particulars	As at 31 December 2024	As at 31 December 2023
Authorised Capital		
200,00,00,000 Equity Shares of ₹ 10 each (previous year 200,00,00,000)	200,000	200,000
Issued Capital	-	-
1,06,51,28,063 Equity Shares of ₹ 10 each (previous year 91,55,52,063)	106,513	91,555
Subscribed Capital	-	-
1,06,51,28,063 Equity Shares of ₹ 10 each (previous year 91,55,52,063)	106,513	91,555
Called-up Capital	-	-
1,06,51,28,063 Equity Shares of ₹ 10 each (previous year 91,55,52,063)	106,513	91,555
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	106,513	91,555

Form L-9- Pattern of Shareholding Schedule

PATTERN OF SHAREHOLDING

Shareholder	As at 31 DECEMBER 2024		As at 31 DECEMBER 2023	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters :				
• Indian-Edelweiss Financial Services Limited	837,007,552	78.58%	687,431,552	75.08%
Investors :				
• Foreign-Tokio Marine & Nichido Fire Insurance Co. Ltd.	228,120,511	21.42%	228,120,511	24.92%
Others :	-	-	-	-
Total	1,065,128,063	100.00%	915,552,063	100.00%

DETAILS OF EQUITY HOLDINGS OF INSURERS

PART A

PARTICULARS OF THE SHAREHOLDING PATTERN OF EDELWEISS LIFE INSURANCE COMPANY LIMITED (FORMERLY KNOWN AS EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED), AS AT QUARTER ENDED DECEMBER 31, 2024

Sl. No.	Category	No. of investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered	Shares under Lock in Period		
(i)	(ii)		(iii)	(iv)	(v)	Number of shares (vi)	As a percentage of Total Shares held (vii) = (vi)/ (iii)*100	Number of shares (viii)	As a percentage of Total Shares held (ix) = (viii)/ (iii)*100
A Promoters & Promoters Group									
A.1	Indian Promoters								
i	Individuals/HUF (Names of major shareholders)	-	-	-	-	-	-	-	-
ii	Bodies Corporate:								
	(i) Edelweiss Financial Services Limited (Refer Note 1)	1	837,007,552	78.58%	83,700.76	-	-	149,576,000	17.87
iii	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv	Central Government/State Government(s)/President of India	-	-	-	-	-	-	-	-
v	Person acting in Concert (Please specify)	-	-	-	-	-	-	-	-
vi	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters								
i	Individuals (Names of major shareholders)	-	-	-	-	-	-	-	-
ii	Bodies Corporate:								
	(i) Any other (Please specify)	-	-	-	-	-	-	-	-
B Non Promoters									
B.1	Public Shareholders								
1.1	Institutions	-	-	-	-	-	-	-	-
i	Mutual Funds	-	-	-	-	-	-	-	-
ii	Foreign Portfolio Investors	-	-	-	-	-	-	-	-
iii	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv	Insurance Companies	-	-	-	-	-	-	-	-
v	FII belonging to Foreign Promoter	-	-	-	-	-	-	-	-
vi	FII belonging to Foreign Promoter of Indian Promoter	-	-	-	-	-	-	-	-
vii	Provident Fund/Pension Fund	-	-	-	-	-	-	-	-
viii	Alternative Investment Fund	-	-	-	-	-	-	-	-
ix	NBFCs registered with RBI	-	-	-	-	-	-	-	-
x	Any other (Body Corporate)(i) Tokio Marine & Nichido Fire Insurance Co. Ltd	1	228,120,511	21.42%	22,812	-	-	-	-
1.2	Central Government/State Government(s)/President of India	-	-	-	-	-	-	-	-
1.3) Non-Institutions									
i	Individual share capital upto Rs. 2 lacs	-	-	-	-	-	-	-	-
ii	Individual share capital excess of Rs. 2 lacs	-	-	-	-	-	-	-	-
iii	Others:	-	-	-	-	-	-	-	-
	Trusts								
	Non Resident Indian (NRI)								
	Clearing Members								
	Non Resident Indian Non Repatriable								
	Bodies Corporate								
iv	Any other (Please specify)	-	-	-	-	-	-	-	-
B.2	Non Public Shareholders	-	-	-	-	-	-	-	-
2.1	Custodian /DR Holder								
2.2	Employee Benefit Trust								
2.3	Any other (Please specify)								
Total		2	1,065,128,063	100%	106,512.81	-	-	149,576,000	17.87

Note 1 : Includes 6 shares held by nominees of Edelweiss Financial Services Limited.

Foot note :

(i) All holdings, above 1% of the said up equity, have to be separately disclosed

(ii) Indian Promoters - As defined under Regulation 30(3) of the RDAs (Registration, Capital Structure, Transfer of Shares and Amalgamation of Insurers) Regulations, 2024.

(iii) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category.

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S)/INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE

PART (B) :

Name of the Indian Promoter :

(Please repeat the tabulation in case of more than one Indian promoter/Indian investor)

EDELWEISS FINANCIAL SERVICES LIMITED

Sl.No	Category	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares Pledged or otherwise encumbered	Shares under Lock in period		
(i)	(ii)		(iii)	(iv)	(v)	Number of shares (vi)	As a percentage of Total Shares held (vii) = (vi)/ iii*100	Number of shares (viii)	As a percentage of Total Shares held (ix) = (viii)/ iii*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i	Individuals/HUF (Name of Major shareholders):								
	(i) Mr. Ramesh Shah	1	145,601,730	15.41	1,456.02				
	(ii) Mr. Venkatchalam A Ramaswamy	1	59,576,560	6.30	595.77				
	(iii) Mrs. Vidya Ramesh Shah	1	35,066,200	3.71	350.66				
	(iv) Mrs. Aparna T Chandrashekar	1	12,210,000	1.29	122.10				
ii	Bodies Corporate	-	-	-	-	-	-	-	-
iii	Financial Institutions/Banks	-	-	-	-	-	-	-	-
iv	Central Government /State Government(s)/President of India	-	-	-	-	-	-	-	-
v	Persons acting in Concert (Please specify)								
	(i) Shilpa Urvi Mohdy	1	950,000	0.10	9.50				
	(ii) Sneha Sripath Desai	1	1,025,000	0.11	10.25				
	(iii) Arakoni Venkatchalam Ramaswamy	1	50,000	0.01	0.50				
	(iv) Kaavya Venkat Arakoni	1	11,790,000	1.25	117.90				
	(v) Spire Investment Advisors LLP	1	3,200,000	0.34	32.00				
	(vi) Mabella Trustee Services Private Limited (on behalf of M/s. Shah Family Discretionary Trust)	1	38,750,000	4.10	387.50				
vi	Any other (Please specify)	-	-	-	-	-	-	-	-
A.2	Foreign Promoters:								
i	Individuals (Name of major shareholders)	-	-	-	-	-	-	-	-
ii	Bodies Corporate:	-	-	-	-	-	-	-	-
iii	Any other (Please specify)								
	(i) Sejal Premal Parekh	1	950,000	0.10	9.50				
B	Non Promoters								
B.1	Public Shareholders								
1.1	Institutions								
i	Mutual Funds	6	2,751,623	0.29	27.52	-	-	-	-
ii	Foreign Portfolio Investors	145	254,088,508	26.89	2,540.89	-	-	-	-
iii	Financial Institutions/Banks	2	356,949	0.04	3.57	-	-	-	-
iv	Insurance Companies	1	24,242,094	2.57	242.82	-	-	-	-
v	NBFCs registered with RBI	3	109,100	0.01	1.09	-	-	-	-
vi	FII belonging to Foreign Promoter#	0	0	0	0	-	-	-	-
vii	FII belonging to Foreign Promoter of Indian Promoter#	0	0	0	0	-	-	-	-
viii	Provident Fund/Pension Fund	0	0	0	0	-	-	-	-
ix	Alternative Investment Fund	8	2,990,026	0.32	29.90	-	-	-	-
x	Any other (Please specify)	-	-	-	-	-	-	-	-
1.2	Central Government/State Government(s)/President of India								
i	Central Government/State Government(s)/President of India	1	2,590	0.00	0.03				
1.3	Non-Institutions								
i	Individual share capital upto Rs. 2 lacs	241,775	119,234,311	12.62	1,192.34	-	-	-	-
ii	Individual share capital excess of Rs. 2 lacs	93	96,664,345	10.23	966.64	-	-	-	-
iv	Others:								
	Trusts	10	3,052	0.00	0.03	-	-	-	-
	Non Resident Indians (NRIs)	3,027	30,926,929	3.27	309.27	-	-	-	-
	Clearing Members	12	15,654	0.00	0.16	-	-	-	-
	Non Resident Indian Non repatriable	0	0	0.00	0.00	-	-	-	-
	Bodies Corporate	1,005	55,407,250	5.86	554.07	-	-	-	-
	EPF	1	151,504	0.02	1.52	-	-	-	-
vi	Any others (Please specify)								
	Foreign Nationals	2	6,001	0.00	0.06	-	-	-	-
	Hindu Undivided Family	5,956	6,221,380	0.66	62.21	-	-	-	-
	Foreign Companies	2	14,121,180	1.49	141.21	-	-	-	-
	Directors	0	0	0	0	-	-	-	-
	Foreign Portfolio Investor (Individual)	0	0	0	0	-	-	-	-
	Key Managerial Personnel	2	111,591	0.01	1.12	-	-	-	-
	Body Corp-Ltd Liability Partnership	147	3,970,220	0.42	39.70	-	-	-	-
B.2	Non Public Shareholders								
2.1	Custodian /DR Holder	-	-	-	-	-	-	-	-
2.2	Employee Benefit Trust	2	24,430,780	2.59	244.31	-	-	-	-
2.3	Any others (Please specify)	-	-	-	-	-	-	-	-
Total		292,211	945,014,577	100.00	9,450.15				

Footnotes :

- At A.1 and A.2 of Part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
- Insurers are required to highlight the categories which fall within the purview of Regulation 19(2) of the IRDAI (Registration, Capital Structure, Transfer of shares and Amalgamation of Insurers Regulations, 2024).
- All holdings, above 1% of the paid up equity, have to be separately disclosed.
- "Person acting in concert" shall have the same meaning as assigned to it under SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011, as amended from time to time.
- Where the promoter is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category.

Please specify the names of the FIIs, indicating those FIIs which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.
5 Please specify the names of the Bodies Corporate, indicating those Bodies Corporate which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.

Part C: CERTIFICATION

- Certified that the details of equity holding of the foreign investors and foreign promoters (and subsidiaries of foreign investors and foreign promoters) of the Indian insurance company, in the Indian promoter/Indian investor as provided for in Regulation
- Total foreign investment (including direct and indirect), in terms of Regulation 19 of the IRDAI (Registration, Capital Structure, Transfer of shares and Amalgamation of Insurers Regulations, 2024 as at the end of the quarter December 31, 2024, works out to 21.42%.
- Further certified that the above information is correct and complete, and reflects the true position.
- It is declared that to the best of our knowledge and belief, the shareholder(s) holding more than 1%* of the paid-up capital of the insurer, as on the date of this certificate, are Fit and Proper.**

EDELWEISS LIFE INSURANCE COMPANY LIMITED

Form L-10-Reserves and Surplus Schedule

RESERVES AND SURPLUS

(₹ in Lakh)

Particulars	As at 31 December 2024	As at 31 December 2023
Capital reserve	-	-
Capital redemption reserve	-	-
Share Premium		
Opening Balance	171,192	171,192
Add: Addition during the year	-	-
Closing Balance	171,192	171,192
Revaluation Reserve		
Opening Balance	192	195
Less: Amortised during the year	3	3
Closing Balance	189	193
General reserves		
Less : Debit balance in Profit & Loss account, if any	-	-
Less : Amount utilized for buy-back	-	-
Catastrophe reserve	-	-
Other reserves	-	-
Balance of profit in Profit and Loss Account	-	-
Total	171,381	171,384

Form L-11 -Borrowings Schedule

BORROWINGS

(₹ in Lakh)

Particulars	As at 31 December 2024	As at 31 December 2023
Debentures / Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
Total	-	-

EDELWEISS LIFE INSURANCE COMPANY LIMITED

Form L-12- Investments- Shareholders Schedule

INVESTMENTS - SHAREHOLDERS

(₹ in Lakh)

Particulars	As at 31 December 2024	As at 31 December 2023
LONG TERM INVESTMENTS		
Government securities and Government guaranteed bonds including Treasury Bills	99	0
Other Approved Securities	-	0
Other Investments	-	-
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	0
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	0	99
(e) Other Securities- Bank Deposits	-	-
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate~	-	820
Investment in Infrastructure and Social Sector	3,918	3,253
Other than Approved Investments \$ #	30,119	22,206
Sub-Total (A)	34,136	26,378
SHORT TERM INVESTMENTS		
Government securities and Government guaranteed bonds including Treasury Bills	-	-
Other Approved Securities	-	-
Other Investments	-	-
(a) Shares	-	-
(aa) Equity	853	-
(bb) Preference	-	-
(b) Mutual Funds	-	0
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	-	0
(e) Other Securities- Bank Deposits/TREPS	1,817	586
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	-	0
Other than Approved Investments*	1,763	10,043
Sub-Total (B)	4,433	10,629
Total (A+B)	38,569	37,006
In India	38,569	37,006
Outside India	-	-
Total	38,569	37,006

Notes :

1 Aggregate book value(historical cost) and market value of Investment other than Equity, Mutual fund, Pref ,AIF , SR, InvIT, REIT & Real Estate:

Long Term Investments

Book Value (Historical cost)	26,239	19,473
Market Value	28,067	20,562

Short Term Investments

Book Value (Historical cost)	3,302	8,763
Market Value	3,245	8,905

2 Book Value (Historical cost) and market value of Equity , AIF InvIT, SR , Mutual fund, REIT & Real Estate:

Long Term Investments

Book Value (Historical cost)	5,973	5,131
Market Value	7,400	6,806

Short Term Investments

Book Value (Historical cost)	1,436	1,509
Market Value	1,209	1,738

3 Includes Investment in

\$ Non Convertible Debentures (NCD) of Holding and Fellow subsidiaries of ₹ 19,269 lakhs (previous year ₹ 18,208 lakhs)

* Non Convertible Debentures (NCD) of Holding and Fellow subsidiary amounting to ₹ 1,406 lakhs (previous year ₹ 4,196 lakhs)

4 # Unlisted Equity shares of ₹ 3,214 lakhs thousands (previous year ₹ 3,214 lakhs)

5 ~ Includes investment in REIT

EDELWEISS LIFE INSURANCE COMPANY LIMITED

Form L-13-Investments- Policyholder Schedule

INVESTMENTS - POLICYHOLDERS

(₹ in Lakh)

Particulars	As at 31 December 2024	As at 31 December 2023
LONG TERM INVESTMENTS		
Government securities and Government guaranteed bonds including Treasury Bills	362,969	305,363
Other Approved Securities	21,878	12,805
Other Investments	-	-
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	22,332	11,153
(e) Other Securities - Bank Deposits	-	16,822
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate ~	5,090	2,813
Investment in Infrastructure and Social Sector	100,106	73,395
Other than Approved Investments \$ #	37,924	19,851
Sub-Total (A)	550,299	442,203
SHORT TERM INVESTMENTS		
Government securities and Government guaranteed bonds including Treasury Bills	201	14
Other Approved Securities	-	-
Other Investments	-	-
(a) Shares	-	-
(aa) Equity	31,213	14,770
(bb) Preference	-	-
(b) Mutual Funds	10,966	4,480
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	50	701
(e) Other Securities- Bank Deposit/TREPS	30,768	39,656
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	1,747	1,109
Other than Approved Investments*	7,712	9,832
Sub-Total (B)	82,657	70,563
Total (A+B)	632,956	512,766
In India	632,956	512,766
Outside India	-	-
Total	632,956	512,766

Notes :

1 Aggregate book value(historical cost) and market value of Investment other than Equity, Mutual fund, Pref ,AIF , SR, InvIT, REIT & Real Estate:

Long Term Investments

Book Value (Historical cost)	516,551	413,572
Market Value	553,764	421,776

Short Term Investments

Book Value (Historical cost)	31,512	42,012
Market Value	31,683	42,009

2 Book Value (Historical cost) and market value of Equity , AIF InvIT, SR , Mutual fund, REIT & Real Estate:

Long Term Investments

Book Value (Historical cost)	16,495	10,876
Market Value	15,867	13,085

Short Term Investments

Book Value (Historical cost)	49,263	25,102
Market Value	51,066	28,540

3 Includes Investments in

\$ Non Convertible Debentures (NCD) of Holding and Fellow subsidiaries of ₹ 15,645 lakhs in (previous year ₹ 9,953 lakh)

* Non Convertible Debentures (NCD) of Holding and Fellow subsidiaries of ₹ 2,894 lakhs in (previous year ₹ 1,002 lakhs)

Unlisted Equity shares of ₹ 2,321lakhs (previous year ₹ 2,321lakhs)

4 ~ Includes investment in REIT

Form L-14- Assets held to cover Linked Liabilities Schedule

ASSETS HELD TO COVER LINKED LIABILITIES

(₹ in Lakh)

Particulars	As at 31 December 2024	As at 31 December 2023
LONG TERM INVESTMENTS		
Government securities and Government guaranteed bonds including		
Treasury Bills	13,669	9,203
Other Approved Securities	2,083	6,897
Other Investments	-	-
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	0
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	3,497	4,736
(e) Other Securities-Bank Deposits	-	-
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	9,015	6,121
Other than Approved Investments	-	-
Sub-Total (A)	28,264	26,957
SHORT TERM INVESTMENTS		
Government securities and Government guaranteed bonds including		
Treasury Bills	5,853	9,310
Other Approved Securities	1,989	2,588
Other Investments	-	-
(a) Shares	-	-
(aa) Equity	135,550	124,910
(bb) Preference	-	-
(b) Mutual Funds	7,326	2,786
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	2,665	1,317
(e) Other Securities - Bank Deposits/TREPS	7,130	3,328
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	8,392	8,205
Other than Approved Investments	24,888	23,814
Sub-Total (B)	193,792	176,258
CURRENT ASSETS		
Cash and Bank Balances	53	16
Advance and Other Assets	2,374	2,734
Sub-Total (C)	2,427	2,750
Current Liabilities	1,176	2,225
Provisions	-	-
Sub-Total (D)	1,176	2,225
Net Current Asset (E) = (C-D)	1,251	525
Total (A+B+E)	223,308	203,740
In India	223,308	203,740
Outside India	-	-
Total	223,308	203,740

Note :

- 1 Aggregate book value(historical cost) and market value of Investment other than Equity, Mutual fund, Pref ,AIF , SR, InvIT, REIT & Real Estate:

Long Term Investments

Book Value (Historical cost)	27,863	26,824
Market Value	28,264	26,957

Short Term Investments

Book Value (Historical cost)	17,581	17,152
Market Value	17,784	17,237

- 2 Book Value (Historical cost) and market value of Equity , AIF InvIT, SR , Mutual fund, REIT & Real Estate:

Long Term Investments

Book Value (Historical cost)	0	0
Market Value	0	0

Short Term Investments

Book Value (Historical cost)	157,231	127,946
Market Value	176,008	159,020

L-14A Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments

(₹ in Lakh)

Particulars	Shareholders		Policyholders		Assets held to cover Linked Liabilities		Total	
	As at 31 December 2024	As at 31 December 2023	As at 31 December 2024	As at 31 December 2023	As at 31 December 2024	As at 31 December 2023	As at 31 December 2024	As at 31 December 2023
Long Term Investments:								
Book Value	32,709	26,176	550,200	403,331	27,863	34,621	610,772	464,128
Market Value	35,467	28,798	568,816	397,462	28,264	35,943	632,547	462,203
Short Term Investments:								
Book Value	3,223	8,417	42,478	87,761	32,327	19,304	78,028	115,481
Market Value	3,245	8,631	43,464	89,823	32,635	19,331	79,344	117,786

Note: Market Value in respect of Shareholders and Policyholders investments should be arrived as per the guidelines prescribed for linked business investments under IRDAI Investment (Regulations) 2016.

EDELWEISS LIFE INSURANCE COMPANY LIMITED

Form L-15-Loans Schedule

LOANS

(₹ in Lakh)

Particulars	As at 31 December 2024	As at 31 December 2023
SECURITY- WISE CLASSIFICATION		
Secured		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt Securities etc	-	-
(c) Loans against policies	6,304	4,253
(d) Others	-	-
Unsecured		
(a) Others	66	79
Less: Provision For Outstanding Loans	(1)	-
Total	6,369	4,333
BORROWER - WISE CLASSIFICATION		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	6,304	4,253
(f) Others	66	79
Less: Provision For Outstanding Loans	(1)	-
Total	6,369	4,333
PERFORMANCE - WISE CLASSIFICATION		
(a) Loans classified as standard:		
(aa) In India	6,369	4,333
(bb) Outside India	-	-
(b) Non - standard loans less provisions:		
(aa) In India	-	-
(bb) Outside India	-	-
Total	6,369	4,333
MATURITY - WISE CLASSIFICATION		
(a) Short Term	134	216
(b) Long Term	6,234	4,116
Total	6,369	4,333

Provisions against Non-performing Loans		
Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
Sub-standard	-	-
Doubtful	0	0
Loss	0	0
Total	-	-

Form L-16- Fixed Assets Schedule

FIXED ASSETS

(` in Lakh)

Particulars	Cost/Gross Block				Depreciation				Net Block	
	As at 01 April 2024	Additions	Deductions / Adjustments	As at 31 December 2024	As at 01 April 2024	For the Year	On Sale/Adjustment	As at 31 December 2024	As at 31 December 2024	As at 31 December 2023
Intangible assets:										
Goodwill	-	-	-	-	-	-	-	-	-	-
Computer Software	9,529	2,349	59	11,819	6,728	1,367	56	8,040	3,780	2,512
Tangible assets:										
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	1,700	17	(0)	1,717	1,122	119	(0)	1,241	476	531
Furniture & Fittings	890	178	(0)	1,068	728	48	(0)	775	293	172
Information Technology Equipments (including servers)	2,845	306	315	2,836	2,104	314	315	2,104	732	741
Vehicles	-	-	(0)	0	-	-	(0)	0	(0)	(0)
Office Equipment	567	3	1	569	483	20	1	502	66	76
Buildings	2,818	-	(0)	2,818	408	34	(0)	442	2,376	2,421
Total	18,349	2,853	375	20,827	11,573	1,902	371	13,104	7,723	6,454
Capital Work-In-Progress	1,246	2,143	2,853	536	-	-	-	-	536	752
Grand Total	19,595	4,996	3,228	21,363	11,573	1,902	371	13,104	8,259	7,206
Previous Year	23,643	23,767	7,051	11,224	19,594	17,245	2,354	11,573	8,021	-

EDELWEISS LIFE INSURANCE COMPANY LIMITED

Form L-17-Cash and Bank Balances Schedule

CASH AND BANK BALANCES

(₹ in Lakh)

Particulars	As at 31 December 2024	As at 31 December 2023
Cash [including cheques, drafts and stamps]	1,214	1,025
Bank balances	-	-
(a) Deposit accounts	-	-
(aa) Short-term (due within 12 months of the date of Balance Sheet)	15	8
(bb) Others	1	8
(b) Current accounts	6,215	5,897
(c) Others	-	-
Money at call and short notice	-	-
(a) With banks	-	-
(b) With other institutions	-	-
Others	-	-
Total	7,445	6,937
Balances with non-scheduled banks included in 2 above	-	-
Cash and bank balances		
In India	7,445	6,937
Outside India	-	-
Total	7,445	6,937
Cheques on hand	937.75	763.67

Form L-18-Advances and Other Assets Schedule

ADVANCES AND OTHER ASSETS

(₹ in Lakh)

Particulars	As at 31 December 2024	As at 31 December 2023
ADVANCES		
Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	1,750	1,555
Advances to Directors/Officers	-	-
Advance tax paid and taxes deducted at source(Net of provision for taxation)	1,986	976
GST/Service tax Unutilised Credit	4,838	4,009
Others	-	-
a) Advance to Suppliers	501	556
b) Staff Loans and Advances	105	55
Total (A)	9,180	7,151
OTHER ASSETS		
Income accrued on Investments	19,871	25,367
Outstanding premiums	6,941	5,936
Agents' Balances	-	-
Gross	596	459
Less : Provision for doubtful agents' balance	(368)	(329)
Net	228	131
Foreign Agencies Balances	-	-
Due from other entities carrying on insurance business (including reinsurers)	117	447
Due from subsidiaries/holding company	-	147
Investments held for Unclaimed Amount of Policyholders	2	285
Interest on investments held for Unclaimed Amount of Policyholders	0	35
Others		
Rent & Others Security Deposit	764	667
Management Fees Receivable	288	252
Derivative Asset	7,379	45
Receivable For Sale Of Investment	5,224	-
Gross Receivable For Maturity	-	86
Less: Diminution on receivables	-	-
Other Receivables *	999	1,835
Total (B)	41,813	35,233
Total (A + B)	50,992	42,384

* Other receivables includes GST deposit paid under protest of Rs. 3 cr

EDELWEISS LIFE INSURANCE COMPANY LIMITED
Form L-19-Current Liabilities Schedule
CURRENT LIABILITIES
(₹ in Lakh)

Particulars	As at 31 December 2024	As at 31 December 2023
Agents' Balances	3,147	2,280
Balances due to other insurance companies (including reinsurers)	84	283
Deposits held on reinsurance ceded	-	-
Premiums recieved in advance	146	196
Unallocated premium	1,858	1,936
Sundry creditors	382	291
Due to subsidiaries/holding company	103	-
Claims Outstanding	2,508	1,728
Annuities Due	43	-
Due to Officers/Directors	-	-
Unclaimed amount of policyholders	2	285
Income accrued on Unclaimed amounts	0	35
Interest payable on debentures/bonds	-	-
GST/Service tax Liability	122	76
Others		
a) Tax Deducted to be remitted	404	407
b) Expense Payable	7,782	8,307
c) Security Deposit Received	208	4
d) Others - Payable	14,078	5,608
e) Capital Advance	-	-
f) Payable for investment purchased	-	-
g) Due to Policyholders	590	2,273
h) Derivative Liability	-	-
Total	31,459	23,709

Form L-20- Provisions Schedule
PROVISIONS
(₹ in Lakh)

Particulars	As at 31 December 2024	As at 31 December 2023
For taxation	-	-
Provision for Employee Benefits	355	411
Other Provisions	-	-
Total	355	411

Form L-21-Miscellaneous Expenditure Schedule
MISCELLANEOUS EXPENDITURE
(To the extent not written off or adjusted)
(₹ in Lac)

Particulars	As at 31 December 2024	As at 31 December 2023
Discount allowed on issue of shares / debentures	-	-
Others	-	-
Total	-	-

Name of the Insurer : EDELWEISS LIFE INSURANCE COMPANY LIMITED
(formerly known as Edelweiss Tokio Life Insurance Company Limited)

Date: 31 December 2024

Analytical Ratios for Life Companies

Sl.No.	Particulars	For the Quarter Ended 31 December 2024	For the Nine Months Ended 31 December 2024	For the Quarter Ended 31 December 2023	For the Nine Months Ended 31 December 2023
1	New Business Premium Growth Rate				
	(i) Linked Business:				
	a) Life	34.8%	15.2%	72.8%	99.2%
	b) Pension	-40.9%	-1221.1%	97.4%	-110.7%
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	22.9%	38.3%	8.1%	27.6%
	b) Annuity	NA	NA	NA	NA
	c) Pension	0.0%	0.0%	0.0%	0.0%
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	NA	NA
	Non Participating:				
	a) Life	-36.8%	-28.3%	4.0%	-4.3%
	b) Annuity	109.8%	170.0%	-38.0%	-49.6%
	c) Pension	NA	NA	NA	NA
	c) Health	0.0%	0.0%	-100.0%	-100.0%
	e) Variable Insurance	NA	NA	NA	NA
2	Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)	1.3%	3.2%	4.8%	10.7%
3	Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)	26.3%	23.9%	19.6%	20.7%
4	Net Retention Ratio	97.8%	97.6%	97.7%	97.5%
5	Conservation Ratio				
	(i) Linked Business:				
	a) Life	72.3%	77.1%	74.7%	76.6%
	b) Pension	65.8%	91.9%	120.9%	45.4%
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	79.6%	81.0%	81.6%	82.4%
	b) Annuity	NA	NA	NA	NA
	c) Pension	72.3%	-8656.4%	49.0%	0.4%
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	NA	NA
	Non Participating:				
	a) Life	84.3%	80.3%	84.2%	82.1%
	b) Annuity	NA	NA	NA	NA
	c) Pension	NA	NA	NA	NA
	d) Health	92.1%	89.6%	88.1%	92.5%
	e) Variable Insurance	NA	NA	NA	NA
6	Expense of Management to Gross Direct Premium Ratio	41.8%	46.5%	46.2%	47.8%
7	Commission Ratio (Gross commission and Rewards paid to Gross Premium)	9.4%	9.9%	8.9%	8.1%
8	Business Development and Sales Promotion Expenses to New Business Premium	2.9%	5.2%	10.2%	13.7%
9	Brand/Trade Mark usage fee/charges to New Business Premium	0.9%	0.9%	0.8%	0.8%
10	Ratio of Policyholders' Fund to Shareholders' funds	1828.9%	1828.9%	1544.4%	1544.4%
11	Change in net worth (Amount in Rs. Lakhs)	475	475	(15,268)	(15,268)

Sl.No.	Particulars	For the Quarter Ended 31 December 2024	For the Nine Months Ended 31 December 2024	For the Quarter Ended 31 December 2023	For the Nine Months Ended 31 December 2023
12	Growth in Networth	1.0%	1.0%	-24.1%	-24.1%
13	Ratio of Surplus to Policyholders' Fund	0.1%	0.1%	0.0%	0.0%
14	Profit after tax / Total Income	- **	- **	- **	- **
15	(Total Real Estate + Loans)/(Cash & Invested Assets)	1.5%	1.5%	0.9%	0.9%
16	Total Investments/(Capital + Reserves and Surplus)	1844.2%	1844.2%	1626.3%	1626.3%
17	Total Affiliated Investments/(Capital+ Reserves and Surplus)	78.2%	78.2%	72.8%	72.8%
18	Investment Yield (Gross & Net)				
	A. With Realized Gains				
	Shareholders' Funds	12.7%	11.7%	10.8%	19.8%
	Policyholders' Funds :				
	Non Linked				
	Par	9.3%	9.0%	9.5%	9.1%
	Non Par	9.7%	9.3%	8.7%	8.7%
	Linked				
	Par	NA	NA	NA	NA
	Non Par	16.8%	25.3%	17.8%	17.7%
	B. Without Realised gain				
	Shareholders' Funds	10.9%	11.3%	9.3%	21.1%
	Policyholders' Funds :				
	Non Linked				
	Par	-0.8%	10.6%	11.1%	11.7%
	Non Par	6.8%	11.7%	7.4%	8.1%
	Linked				
	Par	NA	NA	NA	NA
	Non Par	-16.0%	16.6%	36.6%	34.6%
19	Persistency Ratio - Premium Basis (Regular Premium/Limited Premium Payment under Individual category)				
	For 13th month	67.1%	76.7%	70.4%	76.7%
	For 25th month	58.4%	62.9%	60.6%	59.5%
	For 37th month	54.2%	52.2%	46.0%	50.5%
	For 49th month	41.6%	45.7%	48.5%	52.0%
	For 61st month	40.6%	43.5%	42.0%	42.3%
	Persistency Ratio - Premium Basis (Single Premium/Fully paid-up under Individual category)				
	For 13th month	99.4%	99.6%	99.8%	100.0%
	For 25th month	99.8%	99.6%	100.0%	99.3%
	For 37th month	96.6%	96.8%	100.0%	100.0%
	For 49th month	94.2%	98.0%	100.0%	99.7%
	For 61st month	89.2%	86.1%	87.7%	90.9%
	Persistency Ratio - Number of Policy Basis (Regular Premium/Limited Premium Payment under Individual category)				
	For 13th month	57.9%	63.7%	62.4%	67.6%
	For 25th month	52.2%	56.1%	53.2%	55.0%
	For 37th month	47.4%	47.7%	42.3%	46.6%
	For 49th month	38.1%	41.9%	47.3%	49.5%
	For 61st month	42.6%	44.4%	42.1%	40.6%
	Persistency Ratio - Number of Policy Basis (Single Premium/Fully paid-up under Individual category)				
	For 13th month	96.2%	99.9%	98.1%	100.0%
	For 25th month	98.1%	100.0%	100.0%	99.9%
	For 37th month	94.8%	99.7%	100.0%	100.0%
	For 49th month	95.5%	99.8%	100.0%	100.0%
	For 61st month	89.8%	87.0%	88.4%	91.2%

Sl.No.	Particulars	For the Quarter Ended 31 December 2024	For the Nine Months Ended 31 December 2024	For the Quarter Ended 31 December 2023	For the Nine Months Ended 31 December 2023
20	NPA Ratio				
	Policyholders' Funds				
	Gross NPA Ratio	0.0%	0.0%	0.0%	0.0%
	Net NPA Ratio	0.0%	0.0%	0.0%	0.0%
	Shareholders' Funds				
	Gross NPA Ratio	0.0%	0.0%	0.0%	0.0%
	Net NPA Ratio	0.0%	0.0%	0.0%	0.0%
21	Solvency Ratio	170%	170%	187%	187%
22	Debt Equity Ratio	NA	NA	NA	NA
23	Debt Service Coverage Ratio	NA	NA	NA	NA
24	Interest Service Coverage Ratio	NA	NA	NA	NA
25	Average ticket size in Rs. - Individual premium (Non-Single)	113,438	105,479	86,173	82,071
Equity Holding Pattern for Life Insurers and information on earnings:					
1	No. of shares	1,065,128,063	1,065,128,063	915,552,063	915,552,063
2	Percentage of shareholding				
	Indian	0.79	0.79	0.75	0.75
	Foreign	0.21	0.21	0.25	0.25
3	Percentage of Government holding (in case of public sector insurance companies)	-	-	-	-
4	Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.22)	(1.34)	(0.42)	(1.30)
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.22)	(1.34)	(0.42)	(1.30)
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.22)	(1.34)	(0.42)	(1.30)
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.22)	(1.34)	(0.42)	(1.30)
8	Book value per share (Rs)	4.89	4.89	5.27	5.27
Notes:- - The persistency ratios are calculated in accordance with the Master Circular on Actuarial, Finance and Investment Functions of Insurers Ref no. IRDAI/ACTL/CIR/MISC/80/05/2024 dated May 17, 2024 and presented as required under IRDAI circular no. IRDAI/F&A/CIR/MISC/256/09/2021 dated September 30, 2021 For the Year Ended 1. For 31st Dec 2024, 13th month persistency includes policies issued in Jan 2023 to Dec 2023 , 25th month includes policies issued in Jan 2022 to Dec 2022 and so on 2. For 31st Dec 2023, 13th month persistency includes policies issued in Jan 2022 to Dec 2022 , 25th month includes policies issued in Jan 2021 to Dec 2021 and so on For the Quarter ended 1. For 31st Dec 2024, 13th month persistency includes policies issued in Oct 2023 to Dec 2023 , 25th month includes policies issued in Oct 2022 to Dec 2022 and so on 2. For 31st Dec 2023, 13th month persistency includes policies issued in Oct 2022 to Dec 2022 , 25th month includes policies issued in Oct 2021 to Dec 2021 and so on Previous period figures are re-grouped/re-arranged/recalculated wherever necessary to make them comparable with those of current period					

FORM L-23 RECEIPT AND PAYMENTS SCHEDULE

Name of the Insurer : **EDELWEISS LIFE INSURANCE COMPANY LIMITED**

Registration Number: 147 dated 10 May 2011

RECEIPTS AND PAYMENTS ACCOUNT UP TO THE PERIOD ENDED 31 DECEMBER 2024

Annual Submission

Net Liabilities (Rs.lakhs) (Frequency -Quarterly)			
Type	Category of business	Mathematical Reserves as at 31st December for the year 2024	Mathematical Reserves as at 31st December for the year 2023
Par	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	211,008	167,979
	General Annuity	-	-
	Pension	9,963	11,207
	Health	-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
Total Par		220,971	179,185
Non-Par	Non-Linked -VIP		
	Life	63	149
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	416,438	338,813
	General Annuity	8,679	7,353
	Pension	-	-
	Health	791	762
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	221,870	203,127
	General Annuity	-	-
	Pension	3,079	2,900
	Health	-	-
Total Non Par		650,920	553,103
Total Business	Non-Linked -VIP		
	Life	63	149
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	627,447	506,791
	General Annuity	8,679	7,353
	Pension	9,963	11,207
	Health	791	762
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	221,870	203,127
	General Annuity	-	-
	Pension	3,079	2,900
	Health	-	-
Total		871,891	732,288

Refer IRDAI (Actuarial, Finance & Investment functions of Insurers) Regulations 2024 & Master Circular on Actuarial, Finance and Investment

Geographical Distribution of Total Business - Individuals

Sl.No.	State / Union Territory	New Business - Rural			New Business - Urban			Total New Business			Renewal Premium2 in Lakhs)	Total Premium (New Business and Renewal2) (₹ in Lakhs)
		No. of Policies	Premium (₹ in Lakhs)	Sum Assured (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	Sum Assured (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	Sum Assured (₹ in Lakhs)		
STATES												
1	Andhra Pradesh	120	72	1,377	302	205	4,279	422	277.13	5,656.65	830	1,106.96
2	Arunachal Pradesh	-	-	-	2	18	46	2	1.40	46.30	18	19.43
3	Assam	3	7	13	5	12	105	8	19.30	117.73	110	129.28
4	Bihar	74	44	589	55	39	582	129	82.44	1,171.84	376	458.46
5	Chhattisgarh	99	44	556	76	63	1,067	175	107.05	1,623.79	382	489.25
6	Goa	4	6	48	24	28	751	28	33.95	798.74	167	200.85
7	Gujarat	73	78	1,042	570	941	13,726	643	1,019.56	14,768.32	2,977	3,996.58
8	Haryana	70	66	1,105	258	346	5,187	328	412.11	6,291.84	1,177	1,589.44
9	Himachal Pradesh	64	40	460	17	14	137	81	53.26	597.17	190	243.37
10	Jharkhand	26	20	347	47	38	610	73	57.92	956.97	310	368.13
11	Karnataka	78	55	854	413	481	7,691	491	536.09	8,545.17	2,366	2,902.38
12	Kerala	633	754	7,516	1,096	1,545	14,577	1,729	2,298.24	22,093.33	6,087	8,385.41
13	Madhya Pradesh	30	20	247	142	148	2,211	172	167.73	2,458.63	552	719.50
14	Maharashtra	415	416	5,837	1,583	1,971	28,193	1,998	2,387.10	34,030.42	6,898	9,284.63
15	Manipur	-	-	-	1	0	7	1	0.05	6.64	-0	-0.15
16	Meghalaya	1	1	19	-	0	-	1	1.85	18.73	3	4.96
17	Mizoram	-	-	-	-	0	-	-	0.16	-	-	0.16
18	Nagaland	-	0	-	2	1	16	2	1.20	15.88	0	1.39
19	Odisha	112	56	647	125	96	1,216	237	152.74	1,863.03	729	881.48
20	Punjab	67	50	575	248	304	3,899	315	354.63	4,473.53	927	1,281.55
21	Rajasthan	34	25	363	95	90	1,263	129	115.18	1,626.65	548	662.84
22	Sikkim	4	3	35	3	6	32	7	9.36	67.31	13	22.26
23	Tamil Nadu	213	117	1,882	655	623	8,131	868	739.77	10,012.33	1,933	2,673.20
24	Telangana	75	36	1,423	359	416	6,782	434	451.77	8,205.19	1,249	1,700.46
25	Tripura	2	1	24	4	14	186	6	14.77	210.02	2	16.66
26	Uttarakhand	46	31	441	69	50	646	115	81.02	1,087.38	140	221.24
27	Uttar Pradesh	168	142	2,785	458	505	7,754	626	647.01	10,538.96	1,893	2,540.42
28	West Bengal	146	72	1,133	320	469	5,527	466	540.77	6,659.86	1,026	1,566.40
TOTAL		2557	2,154.92	29,319.25	6,929	8,408.65	114,623.15	9,486	10,563.58	143,942.39	30,902.95	41,466.53
UNION TERRITORIES												
1	Andaman and Nicobar Islands	2	2	30	4	6	68	6	8.37	98.28	1	9.01
2	Chandigarh	-	-	-	33	62	428	33	61.82	428.42	119	180.51
3	Dadra and Nagar Haveli and Daman & Diu	4	8	77	12	14	189	16	21.65	266.36	86	107.62
4	Govt. of NCT of Delhi	-	-	-	534	888	10,067	534	887.52	10,067.29	1,947	2,834.68
5	Jammu & Kashmir	29	25	269	18	15	193	47	40.05	462.57	108	147.68
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	1	1.15
8	Puducherry	3	1	78	19	28	249	22	28.59	327.48	24	52.89
TOTAL		38	36.29	454.39	620	1,011.71	11,196.02	658	1,048.00	11,650.41	2,285.54	3,333.54
GRAND TOTAL												
		2595	2,191.22	29,773.63	7,549	9,420.36	125,819.16	10,144	11,611.57	155,592.80	33,188.49	44,800.07
IN INDIA								10,144	11,611.57	155,592.80	33,188.49	44,800.07
OUTSIDE INDIA								-	-	-		

Geographical Distribution of Total Business - Individuals

Sl.No.	State / Union Territory	New Business - Rural			New Business - Urban			Total New Business			Renewal Premium2 (₹ in Lakhs)	Total Premium (New Business and Renewal2) (₹ in Lakhs)
		No. of Policies	Premium (₹ in Lakhs)	Sum Assured (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	Sum Assured (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	Sum Assured (₹ in Lakhs)		
STATES												
1	Andhra Pradesh	413	210	5,175	845	583	12,652	1,258	793.04	17,827.60	2,065.01	2,858.05
2	Arunachal Pradesh	1	1	8	3	2	50	4	3.06	57.91	29.90	32.97
3	Assam	22	23	226	56	79	760	78	101.61	986.82	424.95	526.55
4	Bihar	260	167	2,352	210	174	2,948	470	340.51	5,299.94	929.53	1,270.04
5	Chhattigarh	202	96	1,446	251	331	3,890	453	426.77	5,335.92	975.11	1,401.88
6	Goa	8	16	180	46	55	1,027	54	70.84	1,206.95	473.33	544.17
7	Gujarat	228	208	2,806	1,727	2,159	29,110	1,955	2,367.59	31,916.20	7,813.24	10,180.84
8	Haryana	219	188	3,303	741	905	13,091	960	1,092.65	16,394.22	3,048.29	4,140.93
9	Himachal Pradesh	194	124	1,366	65	64	587	259	188.50	1,953.14	434.63	623.13
10	Jharkhand	119	72	804	211	154	2,044	330	226.29	2,848.45	858.03	1,084.32
11	Karnataka	230	139	1,922	1,294	1,703	21,549	1,524	1,841.77	23,471.01	5,583.34	7,425.11
12	Kerala	1,783	2,270	20,770	3,463	5,235	49,565	5,246	7,504.25	70,335.00	15,436.69	22,940.94
13	Madhya Pradesh	120	73	945	414	354	5,341	534	427.84	6,286.30	1,596.23	2,024.07
14	Maharashtra	1,256	914	13,838	4,676	5,588	78,133	5,932	6,502.13	91,970.82	18,669.74	25,171.87
15	Manipur	1	1	7	4	5	47	5	5.89	53.27	2.47	8.36
16	Meghalaya	4	5	47	3	2	16	7	7.58	62.84	9.96	17.54
17	Mizoram	-	-	-	1	0	6	1	0.26	6.34	-	0.26
18	Nagaland	-	0	-	4	4	39	4	3.82	39.42	1.35	5.17
19	Odisha	395	192	2,202	437	339	5,840	832	530.60	8,042.12	1,966.86	2,497.46
20	Punjab	196	124	2,103	768	719	10,433	964	843.23	12,536.54	2,400.11	3,243.34
21	Rajasthan	147	113	1,236	293	248	3,991	440	361.00	5,226.10	1,418.84	1,779.84
22	Sikkim	8	7	83	9	12	99	17	19.19	181.77	25.03	44.22
23	Tamil Nadu	543	321	4,506	2,026	1,954	25,081	2,569	2,275.77	29,586.53	4,891.44	7,167.21
24	Telangana	193	93	2,789	1,052	1,204	19,820	1,245	1,297.35	22,608.86	3,103.61	4,400.97
25	Tripura	4	1	44	3	12	173	7	13.96	217.25	5.58	19.54
26	Uttarakhand	122	72	801	236	153	1,727	358	224.49	2,528.88	377.47	601.97
27	Uttar Pradesh	538	352	6,095	1,399	1,500	19,760	1,937	1,852.06	25,854.80	4,971.42	6,823.49
28	West Bengal	326	149	2,136	997	1,486	14,405	1,323	1,635.33	16,541.66	2,680.20	4,315.54
TOTAL		7532	5,934.15	77,191.87	21,234	25,023.27	322,184.79	28,766	30,957.42	399,376.67	80,192.36	111,149.78
UNION TERRITORIES												
1	Andaman and Nicobar Islands	3	3	32	9	10	109	12	12.78	141.19	2.69	15.47
2	Chandigarh	-	-	-	91	122	909	91	121.83	908.97	336.84	458.67
3	Dadra and Nagar Haveli and Daman & Diu	7	13	116	32	56	523	39	68.61	639.39	143.91	212.52
4	Govt. of NCT of Delhi	-	-1	-	1,678	2,112	25,121	1,678	2,111.53	25,120.52	5,056.07	7,167.59
5	Jammu & Kashmir	63	52	541	46	39	545	109	91.28	1,086.08	297.01	388.28
6	Ladakh	-	-	-	2	1	10	2	1.46	10.20	-	1.46
7	Lakshadweep	-	-	-	1	1	5	1	0.51	4.50	1.79	2.29
8	Puducherry	3	1	78	46	53	453	49	54.39	531.31	53.31	107.70
TOTAL		76	67.84	767.95	1,905	2,394.53	27,674.19	1,981	2,462.37	28,442.14	5,891.61	8,353.98
GRAND TOTAL		7608	6,001.99	77,959.82	23,139	27,417.80	349,858.99	30,747	33,419.79	427,818.81	86,083.97	119,503.76
IN INDIA								30,747	33,419.79	427,818.81	86,083.97	119,503.76
OUTSIDE INDIA								-	-	-	-	-

Geographical Distribution of Total Business- GROUP

S.No.	State / Union Territory	New Business - Rural				New Business - Urban				Total New Business				Renewal Premium2 (₹ in Lakhs)	Total Premium (New Business and Renewal2) (₹ in Lakhs)
		No. of Schemes	No. of Lives	Premium (₹ in Lakhs)	Sum Assured (₹ in Lakhs)	No. of Schemes	No. of Lives	Premium (₹ in Lakhs)	Sum Assured (₹ in Lakhs)	No. of Schemes	No. of Lives	Premium (₹ in Lakhs)	Sum Assured (₹ in Lakhs)		
STATES ¹															
1	Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Haryana	-	-	-	-	-	-	26	-	-	-	26.02	-	-	26.02
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	-	1,358	7	1,123	-	2,890	12	-544	-	4,248	19.37	579.19	0	19.37
12	Kerala	-	4,996	21	2,710	-	594	3	344	-	5,590	23.70	3,053.84	-	23.70
13	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Maharashtra	-	-	-	-	-	124	20	36,337	-	124	19.91	36,337.35	0	20.24
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	Rajasthan	-	-	-	-	-	1	0	7	-	1	0.01	7.02	0	0.01
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24	Telangana	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	6,354	28.13	3,833.62	-	3,609	60.8800557	36,144	-	9,963	89.01	39,977.40	0.33	89.34
UNION TERRITORIES ¹															
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Govt. of NCT of Delhi	-	-	-	-	-	-6	29	-60	-	-6	29.01	-60.00	-0	29.01
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		-	-	-	-	-	-6	29.01	-60.00	-	-6	29.01	-60.00	-0.00	29.01
GRAND TOTAL		-	6,354	28.13	3,833.62	-	3,603	89.89	36,083.78	-	9,957	118.02	39,917.40	0.33	118.35
IN INDIA		-	-	-	-	-	-	-	-	-	9957	118.02	39,917.40	0.33	118.35
OUTSIDE INDIA		-	-	-	-	-	-	-	-	-	-	-	-	-	-

Geographical Distribution of Total Business- GROUP

S.No.	State / Union Territory	New Business - Rural				New Business - Urban				Total New Business				Renewal Premium2 (₹ in Lakhs)	Total Premium (New Business and Renewal2) (₹ in Lakhs)	
		No. of Schemes	No. of Lives	Premium (₹ in Lakhs)	Sum Assured (₹ in Lakhs)	No. of Schemes	No. of Lives	Premium (₹ in Lakhs)	Sum Assured (₹ in Lakhs)	No. of Schemes	No. of Lives	Premium (₹ in Lakhs)	Sum Assured (₹ in Lakhs)			
STATES																
1	Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Gujarat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Haryana	-	-	-	-	-	-	26	-	-	-	26.02	-	-	26.02	
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Karnataka	-	7,985	42	4,696	-	14,508	91	7,226	-	22,493	132.51	11,922.18	8.78	141.29	
12	Kerala	-	26,489	112	12,746	-	7,609	29	6,327	-	34,098	140.55	19,073.14	-	140.55	
13	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14	Maharashtra	-	-	-	-	-	2,338	673	70,972	-	2,338	672.78	70,972.38	3.07	675.84	
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
19	Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
20	Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
21	Rajasthan	-	-	-	-	-	38	0	267	-	38	0.24	266.76	1.84	2.08	
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
23	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
24	Telangana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
27	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL		-	34,474	153.53	17,441.80	-	24,493	818.57	84,792.66	-	58,967	972.10	102,234.46	13.68	985.79	
UNION TERRITORIES																
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Govt. of NCT of Delhi	-	-	-	-	-	41	29	410	-	41	29.31	410.00	2.93	32.24	
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL		-	-	-	-	-	41	29.31	410.00	-	41	29.31	410.00	2.93	32.24	
GRAND TOTAL		-	34,474	153.53	17,441.80	-	24,534	847.87	85,202.66	-	59,008	1,001.41	102,644.46	16.62	1,018.03	
IN INDIA											-	59,008	1,001.41	102,644.46	16.62	1,018.03
OUTSIDE INDIA											-	-	-	-	-	-

Total Application as per Balance Sheet (A)		
PARTICULARS	SCM	Amount
Investments (Shareholders)	8	38,569
Investments (Policyholders)	8A	632,265
Investments (Linked Liabilities)	8B	223,397
Loans	9	6,389
Fixed Assets	10	8,299
Current Assets		
a. Cash & Bank Balance	11	7,445
b. Advances & Other Assets	12	50,992
Current Liabilities		
a. Current Liabilities	13	31,459
b. Provisions	14	355
c. Misc. Exp not Written Off	15	-
d. Debt Balance of P&L A/c		230,385
Application of Funds as per Balance Sheet (A)	TOTAL (A)	706,694
Less: Other Assets	SCM	Amount
Loans (if any)	9	6,389
Fixed Assets (if any)	10	8,299
Cash & Bank Balance (if any)	11	7,445
Advances & Other Assets (if any)	12	50,992
Current Liabilities	13	31,459
Provisions	14	355
Misc. Exp not Written Off	15	-
Investments held outside India		-
Debt Balance of P&L A/c		230,385
**Provision for Discretion in Value of Investment		-
	TOTAL (B)	-189,134
Funds Available for Investments	(A-B)	894,832

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)	894,832
Balance Sheet Value of:	
A. Life Fund (including Fund Beyond Solvency Margin)	641,528
B. Pension & Gratuity Fund	29,996
C. Unit Linked Funds	223,307
	894,832

NON-LINKED BUSINESS

INVESTMENT ASSETS		SH	PH	NON PAR	BOOK VALUE (SH + PH)	Actual %	FVC AMOUNT	TOTAL FUND (Balance Sheet Value)	MARKET VALUE
A. LIFE FUND	PERCENTAGE AS PER REG.	BALANCE	FRSM+	UL-NON UNIT RESERVE	PAR				
		(A)	(B)	(C)	(D)	(E)	F=(D+C+E)		
1. Govt. Securities	Not Less than 20%	-	-	-	98,021	245,133	343,154	93.79%	344,763
2. Govt. Securities or Other Approved Securities (incl. Investment Subject to Exposure Norms	Not Less than 50%	-	-	-	111,755	252,674	364,430	87.03%	367,152
a. Housing & Infrastructure									
1. Approved Investment	Not Less than 15%	-	3,918	-	32,166	66,155	102,238	16.00%	116,483
2. Other Investment		-	189	-	329	1,452	1,970	0.31%	283
b. (i) Approved Investments		94	2,752	6,788	45,098	40,699	95,449	14.02%	96,540
(ii) Other Investments* not to exceed 15%	Not exceeding 35%	56	38,361	-	15,586	29,137	75,141	11.73%	77,518
TOTAL LIFE FUND	100%	150	37,219	6,798	264,935	396,117	639,219	100.00%	641,528

B. PENSION / GROUP GRATUITY FUND		PAR	NON PAR	TOTAL BOOK VALUE	Actual %	FVC AMOUNT	TOTAL FUND (Balance Sheet Value)	MARKET VALUE
1	Government Securities	7,550	12,466	20,016	66.88%	-	20,016	20,562
2	Government Securities or other approved securities (including (i) above)	7,950	12,668	20,618	68.89%	-	20,618	21,201
3	Balance in approved investment	4,145	5,165	9,311	31.11%	66	9,378	9,876
TOTAL PENSION / GROUP GRATUITY FUND	100%	12,695	17,834	29,929	100%	66	29,996	31,077

UNITED BUSINESS

C. LINKED LIFE INSURANCE FUND		PAR	NON PAR	TOTAL FUND (Balance Sheet)	Actual %
1	Approved Investments	-	195,967.80	195,968	87.76%
2	Other than Approved Investment	-	27,339.39	27,339	12.24%
TOTAL LINKED LIFE INSURANCE FUND	100%	-	223,307	223,307	100.00%

CERTIFICATION:

Certified that the information given here in are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Note: (*) FRSM refers to Funds representing Solvency Margin*

Funds Beyond Solvency Margin shall have a separate Custody Account.

Other Investments* are as permitted under Section 27A(2) of Insurance Act, 1988

Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.

Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account

Category of Investment (COI) shall be as per Guidelines, as amended from time to time.

PARTICULARS	NAME OF THE FUND																				TOTAL
	BOND FUND (BOND FUND 10)		EQUITY FUND (EQUITY FUND 11)		EQUITY FUND (EQUITY FUND 12)		EQUITY FUND (EQUITY FUND 13)		EQUITY FUND (EQUITY FUND 14)		EQUITY FUND (EQUITY FUND 15)		EQUITY FUND (EQUITY FUND 16)		EQUITY FUND (EQUITY FUND 17)		EQUITY FUND (EQUITY FUND 18)		EQUITY FUND (EQUITY FUND 19)		
	Actual No.	Actual Yes.	Actual No.	Actual Yes.	Actual No.	Actual Yes.	Actual No.	Actual Yes.	Actual No.	Actual Yes.	Actual No.	Actual Yes.	Actual No.	Actual Yes.	Actual No.	Actual Yes.	Actual No.	Actual Yes.	Actual No.	Actual Yes.	
Opening Balance/Opening Value	15,353.88	17,579.43	1,749.51	2,337.58	2,337.58	2,337.58	2,337.58	2,337.58	2,337.58	2,337.58	2,337.58	2,337.58	2,337.58	2,337.58	2,337.58	2,337.58	2,337.58	2,337.58	2,337.58	2,337.58	23,813.88
Add : Inflow during the Quarter	2,384.88	2,384.88	2,384.88	2,384.88	2,384.88	2,384.88	2,384.88	2,384.88	2,384.88	2,384.88	2,384.88	2,384.88	2,384.88	2,384.88	2,384.88	2,384.88	2,384.88	2,384.88	2,384.88	2,384.88	10,451.11
Less : Outflow during the Quarter	1,084.88	1,084.88	1,084.88	1,084.88	1,084.88	1,084.88	1,084.88	1,084.88	1,084.88	1,084.88	1,084.88	1,084.88	1,084.88	1,084.88	1,084.88	1,084.88	1,084.88	1,084.88	1,084.88	1,084.88	10,451.11
Net : Inflow/Outflow during the Quarter	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00	10,451.11
Total : Opening Balance/Opening Value	16,653.88	18,879.43	3,049.51	3,637.58	3,637.58	3,637.58	3,637.58	3,637.58	3,637.58	3,637.58	3,637.58	3,637.58	3,637.58	3,637.58	3,637.58	3,637.58	3,637.58	3,637.58	3,637.58	3,637.58	34,264.99

INVESTMENT OF UNIT FUND	BOND FUND		EQUITY FUND		EQUITY FUND		EQUITY FUND		EQUITY FUND		EQUITY FUND		EQUITY FUND		EQUITY FUND		EQUITY FUND		EQUITY FUND		TOTAL	
	Actual No.	Actual Yes.	Actual No.	Actual Yes.	Actual No.	Actual Yes.	Actual No.	Actual Yes.	Actual No.	Actual Yes.	Actual No.	Actual Yes.	Actual No.	Actual Yes.	Actual No.	Actual Yes.	Actual No.	Actual Yes.	Actual No.	Actual Yes.	Actual No.	Actual Yes.
	Actual No.	Actual Yes.	Actual No.	Actual Yes.	Actual No.	Actual Yes.	Actual No.	Actual Yes.	Actual No.	Actual Yes.	Actual No.	Actual Yes.	Actual No.	Actual Yes.	Actual No.	Actual Yes.	Actual No.	Actual Yes.	Actual No.	Actual Yes.	Actual No.	Actual Yes.
Approved Investments (A) (B) (C) (D) (E) (F) (G) (H) (I) (J) (K) (L) (M) (N) (O) (P) (Q) (R) (S) (T) (U) (V) (W) (X) (Y) (Z)	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Sub Total	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00

Note:
1. The aggregate of all the above Segregated Unit Funds should reconcile with item C of FORM 3A (Part A), for both Part A & Non Part A Business
2. Details of item 12 of FORM 3A (Part A) (Actual Report) Regulation, 2020 shall be reconciled with FORM 3A (Part B)
3. Other Investments are as permitted under Sec 7(1)(d)
4. Category of Investment (A) (B) (C) (D) (E) (F) (G) (H) (I) (J) (K) (L) (M) (N) (O) (P) (Q) (R) (S) (T) (U) (V) (W) (X) (Y) (Z)

[Link to FORM 3A \(Part B\)](#)

No.	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date (Rs in Lacs)	NAV as per LB 2	NAV as on the above date	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return / Yield	3 Year Rolling CAGR	Highest NAV since inception
1	BOND FUND	ULIF00317/08/11BONDFUND147	28-Jul-11	NON PAR	10,897.63	27.83	27.8347	27.4472	26.7673	26.3519	25.8524	7.67%	6.03%	27.8347
2	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	01-Feb-12	NON PAR	17,036.38	22.28	22.2790	21.9743	21.5765	21.2049	20.8347	6.93%	6.13%	22.2790
3	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	25-Jan-13	NON PAR	2,787.29	28.30	28.3031	28.5301	27.5033	26.6371	25.8801	9.36%	6.81%	28.6236
4	GROUP BOND FUND	ULGF00305/09/11GFBOND147	25-Jan-13	NON PAR	2,348.95	25.01	25.0064	24.7514	24.0551	23.6874	23.0504	8.49%	5.87%	25.0064
5	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	25-Jan-13	NON PAR	5,841.36	33.93	33.9281	34.7077	33.1560	31.6147	30.5849	10.93%	8.63%	34.9139
6	MANAGED FUND	ULIF00618/08/11MANAGED147	03-Aug-11	NON PAR	3,289.55	37.11	37.1080	37.7379	36.0472	34.6119	33.5261	10.68%	8.43%	37.9198
7	PENSION SECURE FUND	ULIF00931/03/15ETLIPNSSCR147	04-Feb-16	NON PAR	815.05	18.94	18.9393	18.7430	18.1856	17.9037	17.4196	8.72%	5.93%	18.9393
8	EQUITY MIDCAP FUND	ULIF01107/10/16ETLIMIDCAP147	19-Jan-17	NON PAR	55,583.24	36.75	36.7534	37.6761	35.0825	30.1655	28.4937	28.99%	20.89%	37.9469
9	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	28-Jul-11	NON PAR	47,145.93	54.33	54.3274	59.2816	55.1604	51.1092	49.7191	9.27%	10.94%	60.2047
10	PE BASED FUND	ULIF00526/08/11PEBASED147	22-Jul-11	NON PAR	1,527.18	41.39	41.3900	42.9064	40.7399	38.3274	37.0129	11.83%	9.72%	43.2413
11	PENSION GROWTH FUND	ULIF00831/03/15ETLIPNSGRT147	04-Feb-16	NON PAR	1,850.95	28.93	28.9331	31.1409	29.1297	26.5516	25.3308	14.22%	12.61%	31.5576
12	EQUITY TOP 250	ULIF0027/07/11EQTOP250147	20-Jul-11	NON PAR	57,244.37	59.12	59.1202	62.9931	58.8787	52.7147	50.5561	16.94%	13.82%	63.8067
13	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	25-Aug-11	NON PAR	214.02	25.72	25.7204	25.3328	24.8883	24.5000	24.0989	6.73%	6.09%	25.7204
14	DISCONTINUED POLICY PENSION	ULIF01031/03/15ETLIPNSDSC147	04-Feb-16	NON PAR	344.92	16.18	16.1786	15.9286	15.6478	15.3713	15.1146	7.04%	6.13%	16.1786
15	GROUP MONEY MARKET FUND	ULGF00405/09/11GFMONEYMARKET147	25-Jan-13	NON PAR	-	10.00	10.0000	10.0000	10.0000	10.0000	10.0000	NA	NA	10.0000
16	EQUITY BLUE CHIP FUND	ULIF01226/11/18ETLBLUCHIP147	31-May-19	NON PAR	14,112.70	20.98	20.9816	22.9277	21.3765	19.8125	19.3010	8.71%	11.29%	23.2618
17	GILT FUND	ULIF01326/11/18ETLGILTFND147	13-Jun-19	NON PAR	1,869.90	15.48	15.4830	15.2836	14.7420	14.4893	14.1268	9.60%	6.00%	15.4830
18	LONG TERM BOND FUND	ULIF01426/06/20ETLLNGTERM147	29-Feb-24	Non Par	397.76	10.65	10.6455	10.5081	10.2161	10.0495	NA	NA	NA	10.6455

Note:

NA : It refers to Not Applicable, as the date of inception of the funds is less than 3 years.

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Date: 31-Dec-2024

Detail regarding Debt securities

(` in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/12/2024	As % of total for this class	As at 31/12/2023	As % of total for this class	As at 31/12/2024	As % of total for this class	As at 31/12/2023	As % of total for this class
Break down by credit rating								
AAA rated*	489,135	79.45%	393,476	80.38%	472,891	79.56%	401,714	81.80%
AA or better	22,349	3.63%	8,914	0.02	21,461	3.61%	8,510	0
Rated below AA but above A	56,107	9.11%	33,938	6.93%	53,522	9.00%	32,885	6.70%
A rated	281	0.00	-	-	299	0	-	-
Rated below B	3,497	0.57%	4,957	1.01%	3,500	0.59%	4,804	0.98%
				-				
Others								
MF/FD/OTHERS	44,320	7.20%	48,257	9.86%	42,715	7.19%	43,172	8.79%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
Total	615688.86	100.00%	489541	100.00%	594388	100.00%	491084	100.00%
Breakdown by residual maturity								
Up to 1 year	54,204	8.80%	58,794	12.01%	52,578	8.85%	57,375	11.68%
more than 1 year and up to 3years	33,905	5.51%	32,178	6.57%	32,922	5.54%	31,661	6.45%
More than 3 years and up to 7years	59,610	9.68%	48,211	9.85%	57,193	9.62%	45,445	9.25%
More than 7 years and up to 10 years	16,013	2.60%	9,870	2.02%	15,917	2.68%	9,886	2.01%
More than 10 years and up to 15 years	18,689	3.04%	7,972	1.63%	19,063	3.21%	9,022	1.84%
More than 15 years and up to 20 years	23,538	3.82%	17,086	3.49%	23,123	3.89%	19,274	3.92%
Above 20 years	409,732	66.55%	315,431	64.43%	393,593	66.22%	318,422	64.84%
Total	615688.86	100.00%	489541	100.00%	594388	100.00%	491084	100.00%
Breakdown by type of the issuer								
Central Government	344,763	56.00%	274,485	56.07%	343,154	57.73%	284,867	58.01%
State Government	22,388	3.64%	12,302	2.51%	21,275	3.58%	12,202	2.48%
Corporate Securities	190,764	30.98%	135,068	27.59%	175,431	29.51%	129,068	26.28%
MF/REV REPO/TREP/FD/OTHERS	57,773	9.38%	67,686	13.83%	54,528	9.17%	64,946	13.23%
Others	-	-	-	-	-	-	-	-
Total	615688.86	100.00%	489541	100.00%	594388	100.00%	491084	100.00%

Note :

- * Includes Central and State Government Securities, TREPS and AAA equivalent rated instruments.
- In case of a debt instrument is rated by more than one agency, then the lowest rating has been taken for the purpose of classification.
- Market value of the securities is in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.
- Figures comprises of aggregate of Life Fund and Fund Beyond Solvency Margin

FORM L-29- Details regarding debt securities (Pension)

 Name of the Insurer: **EDELWEISS LIFE INSURANCE CO. LTD**

Date: 31-Dec-2024

Detail regarding Debt securities

(` in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/12/2024	As % of total for this class	As at 31/12/2023	As % of total for this class	As at 31/12/2024	As % of total for this class	As at 31/12/2023	As % of total for this class
Break down by credit rating								
AAA rated*	25,935	87.12%	26,830	93.13%	24,870	86.69%	26344	93.29%
AA or better	738	0.02	184	0.01	720	0.03	180	0.64%
Rated below AA but above A	-	-	-	-	-	-	0	-
A rated	-	-	-	-	-	-	0	-
Rated below B	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
MF/FD/OTHERS	3,097	10.40%	1,797	6.24%	3,097	10.80%	1713	6.07%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	0	-
Total	29769	100.00%	28811	100.00%	28688	100.00%	28237	100.00%
Breakdown by residual maturity								
Up to 1 year	3,560	11.96%	3,692	12.82%	3,561	12.41%	3613	12.80%
more than 1 year and up to 3years	1,070	3.60%	588	2.04%	1,063	3.71%	587	2.08%
More than 3 years and up to 7years	356	1.20%	293	1.02%	356	1.24%	292	1.03%
More than 7 years and up to 10 years	1,141	3.83%	101	0.35%	1,113	3.88%	106	0.38%
More than 10 years and up to 15 years	132	0.44%	125	0.00	145	0.51%	140	0.00
More than 15 years and up to 20 years	1,748	5.87%	1,814	6.30%	1,606	5.60%	1800	6.37%
Above 20 years	21,762	73.10%	22,198	77.05%	20,844	72.66%	21699	76.84%
Total	29769	100.00%	28811	100.00%	28688	100.00%	28237	100.00%
Breakdown by type of the issuer								
Central Government	20,562	69.07%	20,621	71.57%	20,016	69.77%	20510	72.63%
State Government	639	2.15%	603	2.09%	602	2.10%	602	2.13%
Corporate Securities	5,058	16.99%	3,812	13.23%	4,559	15.89%	3707	13.13%
MF/REV REPO/TREP/FD/OTHERS	3,510	11.79%	3,775	13.10%	3,511	12.24%	3418	12.10%
Others	-	-	-	-	-	-	0	-
Total	29769	100.00%	28811	100.00%	28688	100.00%	28237	100.00%

Note :

- * Includes Central and State Government Securities, TREPS and AAA equivalent rated instruments.
- In case of a debt instrument is rated by more than one agency, then the lowest rating has been taken for the purpose of classification.
- Market value of the securities is in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

FORM L-29- Details regarding debt securities (Ulup)

 Name of the Insurer: **EDELWEISS LIFE INSURANCE CO. LTD**

 Date: **31-Dec-2024**
Detail regarding Debt securities

(` in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/12/2024	As % of total for this class	As at 31/12/2023	As % of total for this class	As at 31/12/2024	As % of total for this class	As at 31/12/2023	As % of total for this class
Break down by credit rating								
AAA rated*	43,737	73.32%	42345	77.34%	43,506	73.81%	42278	79.17%
AA or better	2,311.43	0.04	1,849.75	0.03	2,180.18	0.04	1,791.42	0.03
Rated below AA but above A	-	-	-	-	-	-	-	-
A rated	-	-	-	-	-	-	-	-
Rated below B	-	-	-	-	-	-	-	-
Others								
MF/FD/OTHERS	13,600	22.80%	10555	19.28%	13,254	22.49%	9331	17.47%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
Total	59648	100.00%	54750	100.00%	58939	100.00%	53400	100.00%
Breakdown by residual maturity								
Up to 1 year	31,384	52.62%	27792	50.76%	31,076	52.73%	26572	49.76%
more than 1 year and up to 3years	4,267	7.15%	6786	12.39%	4,251	7.21%	6803	12.74%
More than 3 years and up to 7years	7,822	13.11%	7478	13.66%	7,642	12.97%	7399	13.86%
More than 7 years and up to 10 years	15,139	25.38%	7205	13.16%	14,969	25.40%	7122	13.34%
More than 10 years and up to 15 years	1,035	1.74%	5488	10.02%	1,002	1.70%	5503	10.31%
More than 15 years and up to 20 years	-	-	0	0.00%	-	-	0	0.00%
Above 20 years	-	0.00%	0	0.00%	-	0.00%	0	0.00%
Total	59648	100.00%	54750	100.00%	58939	100.00%	53400	100.00%
Breakdown by type of the issuer								
Central Government	19,522	32.73%	18513	33.81%	19,411	32.93%	18495	34.64%
State Government	4,073	6.83%	9486	17.33%	4,086	6.93%	9454	17.71%
Corporate Securities	15,324	25.69%	12868	23.50%	15,058	25.55%	12792	23.95%
MF/REV REPO/TREP/FD/OTHERS	20,730	34.75%	13883	25.36%	20,383	34.58%	12658	23.71%
Others	-	-	0	-	-	-	0	-
Total	59648	100.00%	54750	100.00%	58939	100.00%	53400	100.00%

Note :

- * Includes Central and State Government Securities, TREPS and AAA equivalent rated instruments.
- In case of a debt instrument is rated by more than one agency, then the lowest rating has been taken for the purpose of classification.
- Market value of the securities is in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

PART-A Related Party Transactions				(₹ in Lakhs)			
Sr. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter Ending 31 Dec 2024	For the Period Ending 31 Dec 2024	For the Quarter Ending 31 Dec 2023	For the Period Ending 31 Dec 2023
1	Edelweiss Financial Service Limited	Holding Company	Premium collected for group insurance policy	0.03	0.13	-2	2.28
			ESOP/ SAR Charges	-28.70	-76.55	-3	-45.21
			Branding Fees	-110.78	-295.03	-98	-274.13
			Capital Infusion	9,917.84	14,957.60	-	-
			Interest on Non Convertible Debentures (NCD)	650.75	1,813.20	325	946.99
			ESOP/ SAR Lapsation (Retained Earning)	-	51.92	-187	-
			Redemption of Securities	2,896.80	3,764.45	106	106.49
			Purchase of Securities	-	-	-	-1,448.21
2	ECL Finance Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	23.84	98.90	210	628.24
			Purchase of Securities	-	-	-	-1,284.35
			Sale of Securities	-	-	-	3,733.10
			Premium collected for group insurance policy	-2.20	43.33	25	23.59
			Redemption of Securities	1,468.00	1,468.00	-	350.00
			Marketing Charges	-10.00	-10.00	-	-
			Rent Income	71.40	214.20	-	-
			Claims paid to Group Policyholders	-15.99	-29.05	-2	-5.67
3	Edelweiss Retail Finance Limited	Fellow Subsidiary	Reimbursement of Common Facility Charges	18.84	26.78	-	-
			Interest on Non-Convertible Debentures	108.12	316.34	97	283.25
			Insurance Premium Collected	-0.39	-2.21	6	6.57
4	ECap Securities & Investments Limited (formerly known as ECap Equities Limited)	Fellow Subsidiary	Claims paid to Group Policyholders	-	-	-	-3.95
5	Nido Home Finance Limited (formerly known as Edelweiss Housing Finance Limited)	Fellow Subsidiary	Sublease Rent Income	0.28	0.46		
			Premium collected for group insurance policy	21.37	433.32	-3	219.43
			Claims paid to Group Policyholders	-122.31	-273.52	-105	-308.72
			Interest on Non-Convertible Debentures	-	-	44	78.98
			Rent Income	30.60	91.80	-	-
			Marketing Charges	-	182.00	-	-
6	Zuno General Insurance Limited (formerly known as Edelweiss General Insurance Company Limited)	Fellow Subsidiary	Purchase of Securities	-	-	-1,201	-2,101.11
			Reimbursement of Cost of premium towards Medclaim Insurance/Group Insurance	-225.08	-561.50	-243	-669.18
			Insurance Premium Collected	0.12	0.92	0	0.52
			Interest on Non-Convertible Debentures	46.52	138.88	47	139.37
			Office Rent, Business Centre Charges and Facility Charges	-10.04	-34.53	-16	-47.29
7	Edelweiss Rural & Corporate Services Limited	Fellow Subsidiary	Information Technology Cost	-164.04	-474.40	-156	-470.85
			Professional expenses	-1.81	-5.42	-17	-50.65
			Insurance Premium Collected	-0.03	0.50	-0	0.21
			Training Expenses	-	-	-	-
			Sublease Rent Income	0.28	0.46	-	-
8	ECap Equities Limited (formerly known as Edel Land Limited)	Fellow Subsidiary	Training Centre Cost	-4.36	-4.36	-3	-5.90
			Office Rent, Business Centre Charges and Facility Charges	-62.67	-186.11	-15	-44.60
			Insurance Premium Collected	0.09	0.88	0	0.25
			IT Support Service	2.46	-	-	-
9	Tokio Marine & Nichido Fire Insurance Co. Ltd	Enterprise having significant Influence					
			Capital Infusion	-	-	-	-
10	Key Managerial Personnel	Key Managerial Personnel	Managerial Remuneration	551.80	1,352.03	-306.93	-1,063.22
			Policy Benefits paid	-26.84	-26.84	-	-
			Insurance Premium Collected	7.80	35.90	7.80	10.90
11	Edelweiss Asset Reconstruction Limited	Fellow Subsidiary					
			Interest on Non-Convertible Debentures	149.11	453.85	157	405.18
			Insurance Premium Collected	0.04	-0.20	0	1.13
12	Edelcap Securities Ltd	Fellow Subsidiary	Redemption of Securities	154.83	448.05	153	703.47
13	Edel Finance Company Limited	Fellow Subsidiary	Insurance Premium Collected	0.20	1.55	-0.08	-0.13
14	Edel Investments Limited	Fellow Subsidiary	Insurance Premium Collected	-	-	-0.01	0.29
15	EdelGive Foundation	Fellow Subsidiary	Insurance Premium Collected	-0.01	-0.14	0.04	0.13
16	Edelweiss Alternative Asset Advisors Limited	Fellow Subsidiary	Insurance Premium Collected	0.18	0.38	-0.09	-0.00
				-0.03	2.98	0.21	3.53

PART-A Related Party Transactions

(₹ in Lakhs)

Sr. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter Ending 31 Dec 2024	For the Period Ending 31 Dec 2024	For the Quarter Ending 31 Dec 2023	For the Period Ending 31 Dec 2023
17	Edelweiss Asset Management Limited	Fellow Subsidiary	Insurance Premium Collected	0.31	1.07	0.17	1.08
18	Nuvama Custodial Services Limited (formerly known as Edelweiss Capital	Fellow Subsidiary	Insurance Premium Collected	-	-	-0.07	0.19
19	Comtrade Commodities Services Limited (formerly known as Edelweiss C	Fellow Subsidiary	Insurance Premium Collected	-	-	-	-
20	Edelweiss Global Wealth Management Limited	Fellow Subsidiary	Insurance Premium Collected	0.02	0.29	-	-
21	Edelweiss Investment Adviser Limited	Fellow Subsidiary	Insurance Premium Collected	-	-	-	0.02
22	Edelweiss Real Assets Managers Limited	Fellow Subsidiary	Insurance Premium Collected	-	-	-	0.06
23	Edelweiss Trusteeship Company Limited	Fellow Subsidiary	Insurance Premium Collected	-	-	0.01	-0.01
24	Sekura India Management Limited	Fellow Subsidiary	Insurance Premium Collected	0.06	1.56	0.02	-0.01
25	Edelweiss Investment Adviser Limited	Fellow Subsidiary	Sale of Securities	-	-	-	-
26	Edelweiss Asset Management Limited	Fellow Subsidiary	Claims paid to Group Policyholders	-	-	-2.23	-2.23
27	Edelweiss Securities And Investments Private Limited	Fellow Subsidiary	Insurance Premium Collected	-	-	-	-
28	Nido Home Finance Limited (formerly known as Edelweiss Housing Finan	Fellow Subsidiary	Reimbursement of Common Facility Charges	8.07	11.48	-	-
29	Nido Home Finance Limited (formerly known as Edelweiss Housing Finan	Fellow Subsidiary	Interest on Non Convertible Debentures (NCD)	-	61.98	-	-
30	Edelweiss Investment Adviser Limited	Fellow Subsidiary	Sublease Rent Income	0.28	0.46	-	-
31	Comtrade Commodities Services Limited (formerly known as Edelweiss C	Fellow Subsidiary	Sublease Rent Income	0.19	0.38	-	-

Note : Negative Figures Denotes Outflow and Positive figures denotes Inflow

Sl.No	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Nature of Balance	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
1	ECL Finance Limited	Fellow Subsidiaries	0.00	Accrued Interest on Non-Convertible Debentures	Receivable	Unsecured	NA	NA	NA
2	Edelweiss Asset Reconstruction Limited	Fellow Subsidiaries	0.76	Accrued Interest on Non-Convertible Debentures	Receivable	Unsecured	NA	NA	NA
3	Edelweiss Rural & Corporate Services Limited	Fellow Subsidiaries	5.07	Accrued Interest on Non-Convertible Debentures	Receivable	Unsecured	NA	NA	NA
4	Edelweiss Retail Finance Limited	Fellow Subsidiaries	2,588.69	Accrued Interest on Non-Convertible Debentures	Receivable	Unsecured	NA	NA	NA
5	Nido Home Finance Limited (formerly known as Edelweiss Housing Finance Limited)	Fellow Subsidiaries	0.00	Accrued Interest on Non-Convertible Debentures	Receivable	Unsecured	NA	NA	NA
6	Edelweiss Financial Services Limited	Holding Company	616.70	Accrued Interest on Non-Convertible Debentures	Receivable	Unsecured	NA	NA	NA
7	ECap Equities Limited (formerly known as Edel Land Limited)	Fellow Subsidiaries	0.00	Security Deposit Receivable	Receivable	Unsecured	NA	NA	NA
8	Zuno General Insurance (earlier known as Edelweiss General Insurance Company Limited)	Fellow Subsidiaries	38.92	Balance Receivable - Group Medical Insurance	Receivable	Unsecured	NA	NA	NA
9	ECL Finance Limited	Fellow Subsidiaries	0.08	Balance Receivable - Royalty fees	Receivable	Unsecured	NA	NA	NA
10	Edelweiss Financial Service Limited	Holding Company	-139.79	Branding/Balance Payable	Payable	Unsecured	NA	NA	NA
11	Edelweiss Rural & Corporate Services Limited	Fellow Subsidiaries	-161.97	Balance Payable - Kodiak charges	Payable	Unsecured	NA	NA	NA
12	ECL Finance Limited	Fellow Subsidiaries	-144.55	Security Deposit Payable	Payable	Unsecured	NA	NA	NA
13	ECap Equities Limited (formerly known as Edel Land Limited)	Fellow Subsidiaries	-90.30	Security Deposit Payable	Payable	Unsecured	NA	NA	NA
14	ECap Equities Limited (formerly known as Edel Land Limited)	Fellow Subsidiaries	-44.35	Balance Payable - Rent & Maintenance charges	Payable	Unsecured	NA	NA	NA
15	Nido Home Finance Limited (formerly known as Edelweiss Housing Finance Limited)	Fellow Subsidiaries	-61.97	Security Deposit Payable	Payable	Unsecured	NA	NA	NA
16	Nido Home Finance Limited (formerly known as Edelweiss Housing Finance Limited)	Fellow Subsidiaries	0.00	Balance Payable - Insurance awareness charges	Payable	Unsecured	NA	NA	NA
17	Edelweiss Investment Adviser Limited	Fellow Subsidiaries	0.11	Balance Receivable - Sublease rent	Receivable	Unsecured	NA	NA	NA
18	ECap Securities & Investments Limited (formerly known as ECap Equities Limited)	Fellow Subsidiaries	0.11	Balance Receivable - Sublease rent	Receivable	Unsecured	NA	NA	NA
19	Edelweiss Rural & Corporate Services Limited	Fellow Subsidiaries	0.11	Balance Receivable - Sublease rent	Receivable	Unsecured	NA	NA	NA
20	Nido Home Finance Limited (formerly known as Edelweiss Housing Finance Limited)	Fellow Subsidiaries	0.80	Balance Receivable - Maintenance charges	Receivable	Unsecured	NA	NA	NA
21	Comtrade Commodities Services Limited	Fellow Subsidiaries	0.07	Balance Receivable - Sublease rent	Receivable	Unsecured	NA	NA	NA
22	Zuno General Insurance (earlier known as Edelweiss General Insurance Company Limited)	Fellow Subsidiaries	0.00	Balance Payable	Payable	Unsecured	NA	NA	NA
Investments									
1	Edelweiss Financial Services Limited	Holding Company	25,587	Investments in Non-Convertible Debentures as on Date	Receivable	Unsecured	NA	NA	NA
2	Edelweiss Rural & Corporate Services Limited	Fellow Subsidiaries	244	Investments in Non-Convertible Debentures as on Date	Receivable	Unsecured	NA	NA	NA
3	ECL Finance Limited	Fellow Subsidiaries	0	Investments in Non-Convertible Debentures as on Date	Receivable	Unsecured	NA	NA	NA
4	Edelweiss Asset Reconstruction Limited	Fellow Subsidiaries	6,177	Investments in Non-Convertible Debentures as on Date	Receivable	Unsecured	NA	NA	NA
5	Edelweiss Retail Finance Limited	Fellow Subsidiaries	1,943	Investments in Non-Convertible Debentures as on Date	Receivable	Unsecured	NA	NA	NA
6	Nido Home Finance Limited (formerly known as Edelweiss Housing Finance Limited)	Fellow Subsidiaries	0	Investments in Non-Convertible Debentures as on Date	Receivable	Unsecured	NA	NA	NA
Unallocated Premium Deposits Received									
1	Edelweiss Financial Service Limited	Holding Company	-2.34	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
2	ECL Finance Ltd	Fellow Subsidiaries	-11.78	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
3	Edelweiss Retail Finance Limited	Fellow Subsidiaries	-1.36	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
4	Nido Home Finance Limited (formerly known as Edelweiss Housing Finance Limited)	Fellow Subsidiaries	-3.52	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
5	Edel Investments Limited	Fellow Subsidiaries	-2.26	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
6	ECap Equities Limited (formerly known as Edel Land Limited)	Fellow Subsidiaries	-3.21	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
7	Edelcap Securities Limited	Fellow Subsidiaries	-0.67	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
8	EdelGive Foundation	Fellow Subsidiaries	-0.30	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
9	Edelweiss Alternative Asset Advisors Limited	Fellow Subsidiaries	-1.48	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
10	Edelweiss Asset Management Limited	Fellow Subsidiaries	-3.00	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
11	Edelweiss Asset Reconstruction Company Limited	Fellow Subsidiaries	-5.23	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
12	Zuno General Insurance Limited (formerly known as Edelweiss General Insurance Company Limited)	Fellow Subsidiaries	-3.41	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
13	Edelweiss Global Wealth Management Limited	Fellow Subsidiaries	-0.01	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
14	Edelweiss Rural & Corporate Services Limited	Fellow Subsidiaries	-1.71	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
15	Sekura India Management Limited	Fellow Subsidiaries	-2.16	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
16	Comtrade Commodities Services Limited (formerly known as Edelweiss Comtrade Limited)	Fellow Subsidiaries	-0.05	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
17	Edelweiss Investment Adviser Limited	Fellow Subsidiaries	-0.01	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
18	Edelweiss Real Assets Managers Limited	Fellow Subsidiaries	-0.22	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
19	Edelweiss Securities and Investments Private Limited	Fellow Subsidiaries	-0.03	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
20	ECap Securities & Investments Limited (formerly known as ECap Equities Limited)	Fellow Subsidiaries	-0.03	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
21	Edel Finance Company Limited	Fellow Subsidiaries	-0.04	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA

FORM - L-31

LNL - 6 : **Board of Directors & Key Persons**

Name of the Insurer : **EDELWEISS LIFE INSURANCE COMPANY LIMITED (FORMERLY KNOWN AS EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED)**

Date : **December 31, 2024**

Registration Number: **147 dated 10 May 2011**

Board of Directors and Key Management Person (KMP) information

Sr. No.	Name of the Directors	Designation	Role/Function	Details of change in the period if any
1	Mr. Rashes Shah	Chairman	Chairman	-
2	Mr. Rujan Panjwani	Vice - Chairman	Vice - Chairman	-
3	Mr. Sumit Rai	Managing Director & CEO	Managing Director & CEO	-
4	Mr. Subhrajit Mukhopadhyay	Executive Director	Executive Director	-
5	Mr. Deepak Mittal	Director	Director	-
6	Mr. Mohan Tanksale	Independent Director	Independent Director	-
7	Ms. Priyadeep Chopra	Director	Director	-
8	Mr. Sunil Kakar	Independent Director	Independent Director	-
9	Ms. Radhika Gupta	Non-Executive Director	Non-Executive Director	-
10	Mr. Balagopal Chandrasekhar	Independent Director	Independent Director	-
Sr. No.	Name of the KMP	Designation	Role/Function	Details of change in the period if any
1	Mr. Sumit Rai	Managing Director & CEO	Managing Director & CEO	-
2	Mr. Subhrajit Mukhopadhyay	Executive Director	Executive Director	-
3	Mr. Abhishek Gupta	Chief Marketing Officer	Chief Marketing Officer	-
4	Mr. Nirmal Nogaja	Appointed Actuary	Appointed Actuary	-
5	Mr. Ankur Chadha	Chief Legal & Compliance Officer, Company Secretary	Chief Legal & Compliance Officer, Company Secretary	-
6	Mr. Ritesh Taksali	Chief Investment Officer	Chief Investment Officer	-
7	Mr. Saddam Hossain	Chief Risk Officer	Chief Risk Officer	-
8	Mr. Sharad Maheshwari	Interim Chief Financial Officer	Interim Chief Financial Officer	-
9	Mr. Anup Seth	Chief Distribution Officer	Chief Distribution Officer	-
10	Mr. Kayzad Hirananeek	Chief Operating Officer	Chief Operating Officer	-
11	Ms. Saba Adil	Chief Human Resource Officer	Chief Human Resource Officer	-

Key Management Person(KMP) as defined in Insurance Regulatory and Development Authority of India (Corporate Governance for Insurers) Regulations, 2024 and Master Circular on Corporate Governance for Insurers, 2024

Form No. L-32 Available Solvency Margin and Solvency Ratio

As at 31st Dec 2024

Name of the Insurer: **Edelweiss Life Insurance Company Ltd**
 Classification: **Total Business**

Form Code:	KT-3
Registration Number:	147

Item	Description	Notes No...	Adjusted Value (Rs.Lakhs)
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund:	1	878,138
	Deduct:		
02	Mathematical Reserves	2	871,891
03	Other Liabilities	3	121
04	Excess in Policyholders' funds (01-02-03)		6,125
05	Available Assets in Shareholders Fund:	4	40,940
	Deduct:		
06	Other Liabilities of shareholders' fund	3	-
07	Excess in Shareholders' funds (05-06)		40,940
08	Total ASM (04)+(07)		47,066
09	Total RSM		27,762
10	Solvency Ratio (ASM/RSM)		1.70

Note:

- a) Item No. 01 shall be the amount of the Total Admissible assets for Solvency as mentioned in Form IRDAI-Assets-AA under Policyholders A/c;
- b) Item No. 02 shall be the amount of the Mathematical Reserves as mentioned in Form H;
- c) Item No. 03 and 06 shall be the amount of other liabilities as mentioned in the Balance Sheet;
- d) Item No. 05 shall be the amount of the Total Admissible assets for Solvency as mentioned in Form IRDAI-Assets-AA under Shareholders A/C;

Refer IRDAI (Actuarial, Finance & Investment functions of Insurers) Regulations 2024 & Master Circular on Actuarial, Finance and Investment Functions of Insurers-2024

L-33

COMPANY NAME & CODE: EDELWEISS LIFE INSURANCE Company Limited - 147

Name of Fund: LIFE FUND

STATEMENT AS ON : 31-Dec-2024

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

No	Description	Bonds/ Debentures		Loans		Other debt Instruments		All Other Assets		Total	
		YTD as on date	Prev. FY (As on 31-Mar-2024)	YTD as on date	Prev. FY (As on 31-Mar-2024)	YTD as on date	Prev. FY (As on 31-Mar-2024)	YTD as on date	Prev. FY (As on 31-Mar-2024)	YTD as on date	Prev. FY (As on 31-Mar-2024)
1	Investment Assets (As per form 3A/ 3B - Total Fund)	121,172	87,463	-	-	72,976	79,855	445,070	384,571	639,219	551,888
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	121,172	87,463	-	-	72,976	79,855	445,070	384,571	639,219	551,888
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Note: Life fund includes Fund Beyond Solvency Margin for the purpose of this disclosure.

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge. Also certified that the various instruments made and covered in the return are within the exhaustive categories provided in Investment Guidelines as amended from time to time.

Note:

1. The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & General Annuity and Group Business and ULIP Fund
2. Investment Assets should reconcile with figures shown in Schedule 8, 8A, 8B & 9 of the Balance Sheet
3. Gross NPA is investments classified as NPA, before any provisions
4. Provision made on the 'Standard Assets' shall be as per Circular: 32/2/F&A/Circulars/ 169/Jan/2006-07 as amended from time to time.
5. Net Investment assets is net of 'provisions'
6. Net NPA is gross NPAs less provisions
7. Write off as approved by the Board

L-33

COMPANY NAME & CODE: EDELWEISS LIFE INSURANCE Company Limited - 147

Name of Fund: PENSION, GENERAL ANNUITY FUND

STATEMENT AS ON : 31-Dec-2024

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

No	Description	Bonds/ Debentures		Loans		Other debt Instruments		All Other Assets		Total	
		YTD as on date	Prev. FY (As on 31-Mar-2024)	YTD as on date	Prev. FY (As on 31-Mar-2024)	YTD as on date	Prev. FY (As on 31-Mar-2024)	YTD as on date	Prev. FY (As on 31-Mar-2024)	YTD as on date	Prev. FY (As on 31-Mar-2024)
1	Investment Assets (As per form 3A/ 3B - Total Fund)	2,783	1,981	-	-	1,777	2,989	25,370	24,984	29,929	29,954
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	2,783	1,981	-	-	1,777	2,989	25,370	24,984	29,929	29,954
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Note: Life fund includes Fund Beyond Solvency Margin for the purpose of this disclosure.

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge. Also certified that the various instruments made and covered in the return are within the exhaustive categories provided in Investment Guidelines as amended from time to time.

Note:

1. The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & General Annuity and Group Business and ULIP Fund
2. Investment Assets should reconcile with figures shown in Schedule 8, 8A, 8B & 9 of the Balance Sheet
3. Gross NPA is investments classified as NPA, before any provisions
4. Provision made on the 'Standard Assets' shall be as per Circular: 32/2/F&A/Circulars/ 169/Jan/2006-07 as amended from time to time.
5. Net Investment assets is net of 'provisions'
6. Net NPA is gross NPAs less provisions
7. Write off as approved by the Board

L-33

COMPANY NAME & CODE: EDELWEISS LIFE INSURANCE Company Limited - 147

Name of Fund: LINKED FUND

STATEMENT AS ON : 31-Dec-2024

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

No	Description	Bonds/ Debentures		Loans		Other debt Instruments		All Other Assets		Total	
		YTD as on date	Prev. FY (As on 31-Mar-2024)	YTD as on date	Prev. FY (As on 31-Mar-2024)	YTD as on date	Prev. FY (As on 31-Mar-2024)	YTD as on date	Prev. FY (As on 31-Mar-2024)	YTD as on date	Prev. FY (As on 31-Mar-2024)
1	Investment Assets (As per form 3A/ 3B - Total Fund)	13,880	13,263	-	-	1,444	-	207,984	196,800	223,307	210,063
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	13,880	13,263	-	-	1,444	-	207,984	196,800	223,307	210,063
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Note: Life fund includes Fund Beyond Solvency Margin for the purpose of this disclosure.

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge. Also certified that the various instruments made and covered in the return are within the exhaustive categories provided in Investment Guidelines as amended from time to time.

Note:

1. The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & General Annuity and Group Business and ULIP Fund
2. Investment Assets should reconcile with figures shown in Schedule 8, 8A, 8B & 9 of the Balance Sheet
3. Gross NPA is investments classified as NPA, before any provisions
4. Provision made on the 'Standard Assets' shall be as per Circular: 32/2/F&A/Circulars/ 169/Jan/2006-07 as amended from time to time.
5. Net Investment assets is net of 'provisions'
6. Net NPA is gross NPAs less provisions
7. Write off as approved by the Board

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Investment*	Current Quarter			Year to Date (Current Year)			Investment*	Year to Date (Previous Year)			
				INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD		INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	
A CENTRAL GOVERNMENT SECURITIES														
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGGB	327039	6302	1.93%	1.93%	314893	18441	5.86%	5.86%	259936	15412	5.93%	5.93%
A2	Deposits under section 7 of Insurance Act 1938	CGDS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
A3	Treasury Bills	CTRB	0	0	0.00%	0.00%	0	0	0.00%	0.00%	2498	3	0.13%	0.13%
A4	Sovereign Green Bonds	CSGB	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES														
B1	Other Approved Securities (excluding Infrastructure Investments)	SGOA	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
B2	State Government Bonds	SGGB	22125	462	2.09%	2.09%	22228	1300	5.85%	5.85%	11912	670	5.62%	5.62%
B3	Central Government Guaranteed Loans / Bonds	CSGL	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
C HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT														
TAXABLE BOND OF														
C1	Bonds / Debentures issued by NH&I/Institution accredited by NH&I	HTDN	5622	180	3.21%	3.21%	5066	489	9.65%	9.65%	3336	172	5.15%	5.15%
C2	Bonds / Debentures issued by HUDCO	HTHD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
C3	Housing - Securitised Assets	HNBS	52251	1155	2.21%	2.21%	47553	3093	6.50%	6.50%	33827	2121	6.31%	6.31%
C4	Commercial Papers - NH&I / Institution accredited by NH&I	HTLN	0	0	0.00%	0.00%	0	0	0.00%	0.00%	2496	2	0.10%	0.10%
C5	Equity Shares in Housing Finance Companies	HAHQ	0	7	0.00%	0.00%	0	7	0.00%	0.00%	0	0	0.00%	0.00%
TAX FREE BONDS														
C5	Bonds / Debentures issued by HUDCO	HFHD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D INFRASTRUCTURE INVESTMENTS														
D1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	441	30	6.83%	6.83%	472	103	21.71%	21.71%	271	127	46.85%	46.85%
D2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	935	78	14.55%	14.55%	584	327	55.08%	55.08%	357	99	27.62%	27.62%
TAXABLE BOND OF														
D3	Infrastructure - PSU - Debentures / Bonds	ITPD	23891	445	1.86%	1.86%	24599	1371	5.57%	5.57%	24382	1432	5.87%	5.87%
D4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D5	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D6	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	IDPG	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D7	Infrastructure - Debentures / Bonds / CPs / Loans	IDGS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	3147	0.00%	0.00%
D8	Infrastructure - Equity (Promoter Group)	IDPE	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D9	Infrastructure - Other Corporate Securities - CPs	IDCP	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D10	Infrastructure - PSU - CPs	ICPC	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D11	Infrastructure - Securitised Assets	IESA	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D12	Debt Instruments of IntTs - Approved Investment	IDT	4233	97	2.30%	2.30%	4335	269	6.21%	6.21%	4295	252	5.87%	5.87%
D13	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	12039	243	2.02%	2.02%	11369	686	6.03%	6.03%	500	7	1.34%	1.34%
D14	INFRASTRUCTURE OTHER - EQUITY	IDEQ	625	-37	-5.85%	-5.85%	242	197	81.48%	81.48%	38	71	186.64%	186.64%
D15	Reclassified Approved Investments - Equity	IDRE	0	0	0.00%	0.00%	447	29	6.58%	6.58%	462	0	0.00%	0.00%
D16	Units of IntT	IDT	5663	118	2.08%	2.08%	5947	268	4.50%	4.50%	4831	1259	26.06%	26.06%
D17	OTHER Investment Infrastructure - Securitised Debt	IDSA	2616	1806	69.05%	69.05%	5604	2581	46.06%	46.06%	9673	164	1.80%	1.80%
TAX FREE BONDS														
D18	Infrastructure - PSU - Debentures / Bonds	IDPD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
E1	PSU - Equity shares - quoted	EAQ	649	119	18.38%	18.38%	973	274	28.13%	28.13%	485	163	33.54%	33.54%
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	29475	1190	4.04%	4.04%	28255	2801	9.91%	9.91%	13443	1585	11.79%	11.79%
E3	Corporate Securities - Debentures	ECDS	20050	488	2.43%	2.43%	14084	979	6.95%	6.95%	14533	973	6.70%	6.70%
E4	Corporate Securities - Debentures	EDPG	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E5	Corporate Securities - Preference Shares	EPNQ	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E6	Application Money	ECAM	0	0	0.00%	0.00%	12312	0	0.00%	0.00%	8639	17	0.20%	0.20%
E7	Deposits - Deposit with Scheduled Banks, Fts (incl. Bank Balance awaiting Investment) - FTY - B&B	ECDB	23935	1114	4.65%	4.65%	28929	3381	11.62%	11.62%	29640	3021	10.49%	10.49%
E8	Deposits - CDs with Scheduled Banks	EDCD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E9	CCIL - CBLO	ECBO	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E10	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E11	Mutual Funds - Gilt / G Sec / Liquid Schemes	EMGF	11795	48	0.41%	0.41%	9825	193	1.97%	1.97%	3500	15	0.42%	0.42%
E12	Mutual Funds - Under Promoter Group	EMPG	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E13	Corporate Securities - Bonds - (Tax Free)	EBPF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E14	Commercial Papers	ECPC	0	0	0.00%	0.00%	0	0	0.00%	0.00%	2653	45	1.68%	1.68%
E15	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS	EAPB	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E16	Investment Properties - Immovable	ENP	5090	102	2.00%	2.00%	5090	306	6.01%	6.01%	0	0	0.00%	0.00%
E17	Passively Managed Equity ETF (Non Promoter group)	EETF	5548	-141	-2.54%	-2.54%	3831	-82	-2.39%	-2.39%	2719	22	0.80%	0.80%
E18	Deposits - Repo / Reverse Repo	ECMR	18089	290	1.60%	1.60%	11710	550	4.70%	4.70%	20397	999	4.90%	4.90%
E19	Corporate Securities - Bonds - (Taxable)	EBTF	0	3	0.00%	0.00%	1959	15	0.76%	0.76%	2499	9	0.36%	0.36%
E20	Passively Managed Equity ETF (Promoter Group)	EEPF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E21	Perpetual Debt Instruments of Tier I & II Capital issued by Non PSU Banks	EPPO	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E22	Units of Real Estate Investment Trust (REITs)	EBRT	1047	454	43.36%	43.36%	1965	708	36.06%	36.06%	2906	222	7.63%	7.63%
E23	Corporate Securities - Derivative Instruments	ECDI	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F OTHER INVESTMENTS														
F1	Equity Shares (incl. Co-op Societies)	OESH	12913	185	1.44%	1.44%	11955	845	7.07%	7.07%	6673	742	11.12%	11.12%
F2	Equity Shares (P/Ss & Unlisted)	OEPU	994	-138	-13.88%	-13.88%	508	-130	-25.64%	-25.64%	954	40	4.19%	4.19%
F3	Mutual Funds - Debt / Income/ Serial Plans	OMGS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F4	DEBENTURES	ODLB	16270	180	1.17%	1.17%	16270	180	1.17%	1.17%	9831	1263	12.66%	12.66%
F5	Debentures / Bonds / CPs / Loans - (Promoter Group)	ODPG	35237	1097	3.11%	3.11%	33582	3133	9.33%	9.33%	30176	2730	9.05%	9.05%
F6	Mutual Funds (under Insurer's Promoter Group)	OMPG	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F7	Passively Managed Equity ETF (Non Promoter group)	OETF	758	-49	-6.48%	-6.48%	758	-49	-6.48%	-6.48%	907	0	-0.02%	-0.02%
F8	Derivative Instrument	OCDI	0	-147	0.00%	0.00%	0	0	0.00%	0.00%	0	-451	0.00%	0.00%
F9	Passively Managed Equity ETF Promoter Group)	OETP	0	0	0.00%	0.00%	444	13	2.89%	2.89%	0	0	0.00%	0.00%
F10	Securitised Assets	OPSA	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F11	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	IDPD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F12	Term Loans (without Charge)	OTLW	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F13	Debentures / Bonds / CPs / Loans	HODS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F14	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG	0	-2	0.00%	0.00%	2650	-23	-0.87%	-0.87%	1951	27	1.37%	1.37%
F15	Equity Shares in Housing Finance Companies	HOCF	52	0	0.00%	0.00%	238	79	33.34%	33.34%	0	0	0.00%	0.00%
F16	Alternate Investment Funds (Category I)	OIAF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F17	Reclassified Approved Investments - Debt	HORD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F18	Debt Capital Instruments (DCI Basel III)	OCDI	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F19	Reclassified Approved Investments - Equity	ORAE	75	-3	-4.11%	-4.11%	96	3	3.31%	3.31%	689	141	20.53%	20.53%
F20	Venture Fund	OVNF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F21	Alternate Investment Fund (Category II)	OIAF	3954	100	2.52%	2.52%	2982	103	4.00%	4.00%	1663	223	13.42%	13.42%
F22	Reclassified Approved Investments - Debt	ORAD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
TOTAL				643012	15787	2.46%	631186	42421	6.72%	6.72%	507873	36723	7.23%	7.23%

Note:

- Based on daily simple Average of Investments
- Yield netted for Tax
- In the previous year column, the figures of the corresponding Year to date of the previous financial year are shown
- FORM L shall be prepared in respect of each fund. In case of ULIP FORM L is prepared at Segregated Fund (GFN) level and also at consolidated level.
- Returns as presented in Gross and Net yield are absolute
- Zero represents amount less than rupee one lac
- Life fund includes Fund Beyond Solvency Margin for the purpose of this disclosure.

CERTIFICATION

Name of the Fund: PENSION AND GENERAL ANNUITY FUND

(IN Lakhs)

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Current Quarter			Year to Date (Current Year)			Year to Date (Previous Year)					
			Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD
A CENTRAL GOVERNMENT SECURITIES														
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGGB	19930	356	1.78%	1.78%	20190	1108	5.49%	5.49%	20054	1193	5.77%	5.77%
A2	Deposits under section 7 of Insurance Act 1938	CGDS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
A3	Treasury Bills	CTRB	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
A4	Sovereign Green Bonds	CSGB	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES														
B1	Other Approved Securities (excluding Infrastructure Investments)	SGOA	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
B2	State Government Bonds	SGGB	602	11	1.90%	1.90%	602	34	5.67%	5.67%	602	34	5.69%	5.69%
B3	Central Government Guaranteed Loans / Bonds	CSGL	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
C HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT														
TAXABLE BONDS OF														
C1	Bonds / Debentures issued by NH&I/Institution accredited by NH&I	HTDN	0	0	0.00%	0.00%	501	6	1.23%	1.23%	502	26	5.21%	5.21%
C2	Bonds / Debentures issued by HUDCO	HTHD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
C3	Housing - Securitised Assets	HNBS	1836	40	2.18%	2.18%	1954	126	6.47%	6.47%	1988	49	4.98%	4.98%
C4	Commercial Papers - NH&I / Institution accredited by NH&I	HTLN	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
C5	Equity Shares in Housing Finance Companies	HAEQ	0	1	0.00%	0.00%	0	1	0.00%	0.00%	0	0	0.00%	0.00%
TAX FREE BONDS														
C5	Bonds / Debentures issued by HUDCO	HFHD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D INFRASTRUCTURE INVESTMENTS														
D1	Infrastructure - PSU - Equity Shares - Quoted	ITPC	32	0	-0.76%	-0.76%	24	2	9.58%	9.58%	24	8	34.29%	34.29%
D2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	28	1	4.45%	4.45%	31	17	54.27%	54.27%	33	4	11.67%	11.67%
TAXABLE BONDS OF														
D3	Infrastructure - PSU - Debentures / Bonds	IFTD	460	9	1.95%	1.95%	460	27	5.83%	5.83%	421	25	5.83%	5.83%
D4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D5	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D6	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	IOPG	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D7	Infrastructure - Debentures / Bonds / CPs / Loans	IODS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D8	Infrastructure - Equity (Promoter Group)	IOPE	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D9	Infrastructure - Other Corporate Securities - CPs	IOCP	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D10	Infrastructure - PSU - CPs	IPCP	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D11	Infrastructure - Securitised Assets	IESA	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D12	Debt Instruments of InvTs - Approved Investment	IDIT	51	1	1.99%	1.99%	51	3	5.94%	5.94%	194	14	7.16%	7.16%
D13	Infrastructure - Infrastructure Development Fund (IDF)	IDOF	504	10	2.00%	2.00%	504	10	2.00%	2.00%	0	0	0.00%	0.00%
D14	INFRASTRUCTURE OTHER- EQUITY	IDEQ	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D15	Reclassified Approved Investments - Equity	IORE	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D16	Units of InvIT	ISIT	0	0	0.00%	0.00%	0	0	0.00%	0.00%	512	55	10.64%	10.64%
D17	OTHER Investment Infrastructure - Securitised Debt	IOSA	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
TAX FREE BONDS														
D18	Infrastructure - PSU - Debentures / Bonds	IPFD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
E1	PSU - Equity shares - quoted	EAEQ	24	0	0.41%	0.41%	44	19	43.91%	43.91%	24	9	37.56%	37.56%
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	1144	44	3.88%	3.88%	1362	114	8.38%	8.38%	1341	152	11.30%	11.30%
E3	Corporate Securities - Debentures	ECDS	1047	22	2.11%	2.11%	771	48	6.21%	6.21%	654	38	5.81%	5.81%
E4	Corporate Securities - Debentures	EDPG	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E5	Corporate Securities - Preference Shares	EPNQ	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E6	Application Money	ECAM	0	0	0.00%	0.00%	938	0	0.00%	0.00%	0	0	0.00%	0.00%
E7	Deposits - Deposit with Scheduled Banks, P/s (incl. Bank Balance awaiting Investment) - FTY - B&B	EDBB	464	7	1.49%	1.49%	756	77	10.18%	10.18%	814	95	11.65%	11.65%
E8	Deposits - CDs with Scheduled Banks	EDCO	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E9	CCIL - CBLO	ECBO	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E10	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E11	Mutual Funds - Gilt / G Sec / Liquid Schemes	EMGF	1197	8	0.65%	0.65%	1071	13	1.19%	1.19%	0	0	0.00%	0.00%
E12	Mutual Funds - Under Promoter Group	EMPG	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E13	Corporate Securities - Bonds - (Tax Free)	EBPF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E14	Commercial Papers	ECCP	0	0	0.00%	0.00%	0	0	0.00%	0.00%	499	3	0.54%	0.54%
F OTHER INVESTMENTS														
E15	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS	EAPB	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E16	Investment Properties - Immovable	ENP	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E17	Passively Managed Equity ETF (Non Promoter group)	EEPT	579	49	8.50%	8.50%	570	49	8.64%	8.64%	351	0	0.00%	0.00%
E18	Deposits - Repo / Reverse Repo	ECMR	1552	24	1.58%	1.58%	1170	55	4.70%	4.70%	1237	61	4.94%	4.94%
E19	Corporate Securities - Bonds - (Taxable)	EEPT	498	10	1.96%	1.96%	468	29	5.92%	5.92%	392	11	2.81%	2.81%
E20	Passively Managed Equity ETF (Promoter Group)	EEPT	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E21	Perpetual Debt Instruments of Tier I & II Capital issued by Non PSU Banks	EPFD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E22	Units of Real Estate Investment Trust (REITs)	ERIC	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E23	Corporate Securities - Derivative Instruments	ECDI	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F OTHER INVESTMENTS														
F1	Equity Shares (incl. Co-op Societies)	OESH	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F2	Equity Shares (P/Ss & Unlisted)	OEPJ	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F3	Mutual Funds - Debt Income/ Serial Plans	OMGS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F4	DEBENTURES	OLDB	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F5	Debentures / Bonds / CPs / Loans - (Promoter Group)	ODPG	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F6	Mutual Funds (under Insurer's Promoter Group)	OMPG	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F7	Passively Managed Equity ETF (Non Promoter group)	OCEP	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F8	Derivative Instrument	OCDI	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F9	Passively Managed Equity ETF Promoter Group)	OCEP	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F10	Securitised Assets	OPSA	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F11	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	IOPD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F12	Term Loans (without Charge)	OTLW	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F13	Debentures / Bonds / CPs / Loans	HODS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F14	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPG	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F15	Equity Shares in Housing Finance Companies	HOEQ	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F16	Alternate Investment Funds (Category I)	OAFI	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F17	Reclassified Approved Investments - Debt	HORD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F18	Debt Capital Instruments (DCI Basel III)	OCDI	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F19	Reclassified Approved Investments - Equity	ORAE	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F20	Venture Fund	OVNF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F21	Alternate Investment Fund (Category II)	OAFB	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F22	Reclassified Approved Investments - Debt	ORAD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
TOTAL			29947	693	1.98%	1.98%	31496	1759	5.52%	5.52%	29698	1775	5.98%	5.98%

Note:
1 Based on daily simple Average of Investments
2 Yield netted for Tax
3 In the previous year column, the figures of the corresponding Year to date of the previous financial year are shown
4 FORM 1 shall be prepared in respect of each fund. In case of ULIP FORM 1 is prepared at Segregated Fund (GFN) level and also at consolidated level.
5 Returns as presented in Gross and Net yield are absolute
6 Zero represents amount less than rupees one lac

CERTIFICATION
Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Name of the Fund : Linked Fund

(in Lakhs)

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Current Quarter			Year to Date (Current Year)			Year to Date (Previous Year)					
			Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD
A CENTRAL GOVERNMENT SECURITIES														
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGGB	14172	349	2.47%	2.47%	10920	960	8.79%	8.79%	8496	522	6.15%	6.15%
A2	Deposits under section 7 of Insurance Act 1938	CCDS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
A3	Treasury Bills	CTRB	5799	97	1.68%	1.68%	6362	327	5.15%	5.15%	3571	185	5.19%	5.19%
A4	Sovereign Green Bonds	CSGB	228	3	1.23%	1.23%	226	15	6.67%	6.67%	223	14	6.10%	6.10%
B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES														
B1	Other Approved Securities (excluding Infrastructure Investments)	SOGA	1208	-107	-8.86%	-8.86%	4208	76	1.80%	1.80%	11537	839	7.27%	7.27%
B2	State Government Bonds	SGGB	3119	46	1.49%	1.49%	3303	193	5.83%	5.83%	3078	154	5.01%	5.01%
B3	Central Government Guaranteed Loans / Bonds	CSGL	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
C HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT														
TAXABLE BONDS OF														
C1	Bonds / Debentures issued by NHB/Institution accredited by NHB	HTDN	2356	37	1.58%	1.58%	2096	148	7.05%	7.05%	2462	189	7.68%	7.68%
C2	Bonds / Debentures issued by HUDCO	HTHD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
C3	Housing - Securitised Assets	HMBE	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
C4	Commercial Papers - NHB / Institution accredited by NHB	HTLN	0	0	0.00%	0.00%	0	0	0.00%	0.00%	963	20	2.06%	2.06%
C5	Equity Shares in Housing Finance Companies	HAEQ	49	-37	-76.46%	-76.46%	208	99	47.61%	47.61%	0	0	0.00%	0.00%
TAX FREE BONDS														
C5	Bonds / Debentures issued by HUDCO	HFHD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D INFRASTRUCTURE INVESTMENTS														
D1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	3468	-638	-18.40%	-18.40%	4177	389	9.32%	9.32%	4490	2585	57.58%	57.58%
D2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	5174	-689	-13.31%	-13.31%	4535	578	12.75%	12.75%	2538	1071	42.36%	42.36%
TAXABLE BONDS OF														
D3	Infrastructure - PSU - Debentures / Bonds	IFTD	4268	61	1.44%	1.44%	3965	243	6.14%	6.14%	1953	117	5.98%	5.98%
D4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D5	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D6	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	IDPD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D7	Infrastructure - Debentures / Bonds / CPs / Loans	IDDS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D8	Infrastructure - Equity (Promoter Group)	IDPE	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D9	Infrastructure - Other Corporate Securities - CPs	IDCP	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D10	Infrastructure - PSU - CPs	ICPC	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D11	Infrastructure - Securitised Assets	IESA	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D12	Debt Instruments of InvTs - Approved Investment	IDIT	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D13	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	2589	27	1.05%	1.05%	2577	155	6.02%	6.02%	1453	88	6.08%	6.08%
D14	INFRASTRUCTURE OTHER- EQUITY	IDEQ	970	36	3.68%	3.68%	1115	239	21.44%	21.44%	322	76	23.55%	23.55%
D15	Reclassified Approved Investments - Equity	IDRE	556	-97	-17.48%	-17.48%	633	58	9.20%	9.20%	871	120	13.76%	13.76%
D16	Units of InvIT	ISIT	0	0	0.00%	0.00%	0	0	0.00%	0.00%	444	25	5.70%	5.70%
D17	OTHER Investment Infrastructure - Securitised Debt	IDSA	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
TAX FREE BONDS														
D18	Infrastructure - PSU - Debentures / Bonds	IFPD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
E1	PSU - Equity shares - quoted	EAEQ	4087	-636	-20.46%	-20.46%	7125	1368	19.20%	19.20%	3314	1887	56.93%	56.93%
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	132370	-7952	-6.01%	-6.01%	133999	17017	12.70%	12.70%	108317	28835	26.62%	26.62%
E3	Corporate Securities - Debentures	ECDS	4721	103	2.17%	2.17%	4844	320	6.61%	6.61%	5098	333	6.53%	6.53%
E4	Corporate Securities - Debentures	EDPD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E5	Corporate Securities - Preference Shares	EPNQ	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E6	Application Money	ECAM	0	0	0.00%	0.00%	1962	0	0.00%	0.00%	1212	2	0.19%	0.19%
E7	Deposits - Deposit with Scheduled Banks, P/s (Incl. Bank Balance awaiting Investment) - FTY - B&B	ECDB	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E8	Deposits - CDs with Scheduled Banks	EDCO	996	8	0.75%	0.75%	996	8	0.75%	0.75%	0	0	0.00%	0.00%
E9	CCIL - CBLO	ECBO	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E10	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E11	Mutual Funds - Gilt / G Sec / Liquid Schemes	EMGF	0	0	0.00%	0.00%	1109	11	0.96%	0.96%	1002	3	0.29%	0.29%
E12	Mutual Funds - Under Promoter Group	EMPG	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E13	Corporate Securities - Bonds - (Tax Free)	EBPF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E14	Commercial Papers	ECPC	1430	28	1.93%	1.93%	1417	53	3.75%	3.75%	1050	57	5.42%	5.42%
F15 APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
E15	Investment Properties - Immovable	ENPF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E17	Passively Managed Equity ETF (Non Promoter group)	EETF	6907	-543	-7.86%	-7.86%	5576	229	4.11%	4.11%	2149	531	24.73%	24.73%
E18	Deposits - Repo / Reverse Repo	ECMR	5086	82	1.61%	1.61%	4466	211	4.73%	4.73%	4173	206	4.93%	4.93%
E19	Corporate Securities - Bonds - (Taxable)	EBPT	0	0	0.00%	0.00%	0	0	0.00%	0.00%	645	30	4.66%	4.66%
E20	Passively Managed Equity ETF (Promoter Group)	EETP	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E21	Perpetual Debt Instruments of Tier I & II Capital issued by Non PSU Banks	EPPO	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E22	Units of Real Estate Investment Trust (REITs)	EBRT	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E23	Corporate Securities - Derivative Instruments	ECDI	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F OTHER INVESTMENTS														
F1	Equity Shares (incl. Co-op Societies)	OESH	16220	716	4.41%	4.41%	11474	1964	17.12%	17.12%	8190	2861	34.94%	34.94%
F2	Equity Shares (PSUs & Unlisted)	OEPU	111	31	28.27%	28.27%	221	53	23.82%	23.82%	1761	1274	71.51%	71.51%
F3	Mutual Funds - Debt Income/ Serial Plans	OMGS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	1	0.00%	0.00%
F4	DEBENTURES	ODBS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F5	Debentures / Bonds / CPs / Loans - (Promoter Group)	ODPD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F6	Mutual Funds (Under Insurer's Promoter Group)	OMPG	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F7	Passively Managed Equity ETF (Non Promoter group)	OETP	6308	-310	-4.92%	-4.92%	7155	785	10.98%	10.98%	5735	1236	21.55%	21.55%
F8	Derivative Instrument	OCDI	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F9	Passively Managed Equity ETF Promoter Group)	OETP	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F10	Securitised Assets	OPSA	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F11	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	IOPD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F12	Term Loans (without Charge)	OTLW	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F13	Debentures / Bonds / CPs / Loans	HODS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F14	Debentures / Bonds / CPs / Loans - (Promoter Group)	HOPD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F15	Equity Shares in Housing Finance Companies	HOEQ	84	-5	-6.29%	-6.29%	58	168	286.87%	286.87%	0	0	0.00%	0.00%
F16	Alternate Investment Funds (Category I)	OIAF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F17	Reclassified Approved Investments - Debt	HORD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F18	Debt Capital Instruments (DCI Basel III)	OCDI	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F19	Reclassified Approved Investments - Equity	ORAE	1015	-257	-25.29%	-25.29%	1283	-75	-5.82%	-5.82%	5053	1209	23.92%	23.92%
F20	Venture Fund	OVNF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F21	Alternate Investment Fund (Category II)	OAMF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F22	Reclassified Approved Investments - Debt	ORAD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
TOTAL			223290	9848	-4.41%	-4.41%	225691	25591	11.34%	11.34%	190110	44470	23.39%	23.39%

Note :
1 Based on daily simple Average of Investments
2 Yield netted for Tax
3 In the previous year column, the figures of the corresponding Year to date of the previous financial year are shown
4 FORM 1 shall be prepared in respect of each fund. In case of ULIP FORM 1 is prepared at Segregated Fund (GFN) level and also at consolidated level.
5 Returns as presented in Gross and Net yield are absolute
6 Zero represents amount less than rupees one lac

CERTIFICATION
Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

FORM L-35-DOWNGRADING OF INVESTMENTS - 2
 COMPANY NAME & CODE : EDELWEISS LIFE INSURANCE CO. LTD (147)
 Statement as on: 31-Dec-2024
 STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : LIFE FUND

(` In Lacs)

NO.	NAME OF THE SECURITY	COI	AMOUNT (As per balance sheet)	DATE OF PURCHASE	RATING AGENCY	ORIGINAL GRADE	CURRENT GRADE	DATE OF DOWNGRADE	REMARKS
A.	<u>DURING THE QUARTER</u>								
			NIL						
B.	<u>AS ON DATE</u>								
1	11.50% EDELWEISS RETAIL FINANCE LTD NCD 26-05-2025	ODPG	1406	09/05/2019	ICRA	AA	A+	06/05/2020	
2	9.25% EDELWEISS RURAL & CORPORATE SERVICES LIMITED NCD 22-12-2027	ODPG	2000	27/12/2017	ICRA	AA	A+	06/05/2020	
3	0.00% EDELWEISS FINANCIAL SERVICES LTD ZCB 28-12-2026	ODPG	189	05/06/2023	SMERA	AA-	A+	03/07/2023	
4	9.15% EDELWEISS FINANCIAL SERVICES LTD NCD 28-12-2026	ODPG	1059	21/03/2023	SMERA	AA-	A+	03/07/2023	
5	9.16% EDELWEISS FINANCIAL SERVICES LTD NCD 29-04-2026	ODPG	1238	23/12/2022	SMERA	AA-	A+	03/07/2023	
6	9.55% EDELWEISS FINANCIAL SERVICES LTD NCD 28-12-2026	ODPG	4004	23/12/2022	SMERA	AA-	A+	03/07/2023	
7	9.35% EDELWEISS FINANCIAL SERVICES LTD NCD 20-10-2027	ODPG	5207	20/10/2022	SMERA	AA-	A+	03/07/2023	
8	9.55% EDELWEISS FINANCIAL SERVICES LTD NCD 29-04-2026	ODPG	132	05/06/2023	SMERA	AA-	A+	03/07/2023	
9	0.00% EDELWEISS FINANCIAL SERVICES LTD NCD 08-01-2026	ODPG	66	05/06/2023	CARE	A+	A	04/01/2024	
10	9.39% EDELWEISS FINANCIAL SERVICES LTD NCD 08-01-2026	ODPG	177	23/03/2023	CARE	A+	A	04/01/2024	
11	9.80% EDELWEISS FINANCIAL SERVICES LTD NCD 08-01-2026	ODPG	56	05/06/2023	CARE	A+	A	04/01/2024	

Note:

- 1 Provides details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter (if any) are deleted from the Cumulative listing.
- 3 FORM-2 is prepared in respect of each fund. In case of ULIP FORM 2 is prepared at Segregated Fund (SFIN) level and also at consolidated level.
- 4 Category of Investmet (COI) are as as per Guidelines issued by the Authority
- 5 Life fund includes Fund Beyond Solvency Margin for the purpose of this disclosure.

CERTIFICATION:

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

COMPANY NAME & CODE : EDELWEISS LIFE INSURANCE CO. LTD (147)

Statement as on: 31-Dec-2024

STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : PENSION AND GENERAL ANNUITY FUND

(` In Lacs)

NO.	NAME OF THE SECURITY	COI	AMOUNT	DATE OF PURCHASE	RATING AGENCY	ORIGINAL GRADE	CURRENT GRADE	DATE OF DOWNGRADE	REMARKS
A.	<u>DURING THE QUARTER</u>								
			NIL						
B.	<u>AS ON DATE</u>								
			NIL						

Note:

- 1 Provides details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter (if any) are deleted from the Cumulative listing.
- 3 FORM-2 is prepared in respect of each fund. In case of ULIP FORM 2 is prepared at Segregated Fund (SFIN) level and also at consolidated level.
- 4 Category of Investmet (COI) are as as per Guidelines issued by the Authority

CERTIFICATION:

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

FORM L-35-DOWNGRADING OF INVESTMENTS - 2
 COMPANY NAME & CODE : EDELWEISS LIFE INSURANCE CO. LTD (147)
 Statement as on: 31-Dec-2024
 STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : LINKED LIFE FUND

(In Lacs)

NO.	NAME OF THE SECURITY	COI	AMOUNT	DATE OF PURCHASE	RATING AGENCY	ORIGINAL GRADE	CURRENT GRADE	DATE OF DOWNGRADE	REMARKS
A.	<u>DURING THE QUARTER</u>								
1	-----		NIL-----						
B.	<u>AS ON DATE</u>								
1	-----		NIL-----						

Note:

- 1 Provides details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter (if any) are deleted from the Cumulative listing.
- 3 FORM-2 is prepared in respect of each fund. In case of ULIP FORM 2 is prepared at Segregated Fund (SFIN) level and also at consolidated level.
- 4 Category of Investmet (COI) are as as per Guidelines issued by the Authority

CERTIFICATION:

Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

Note:

1. Premium stands for premium amount.
2. No. of lives means no. of lives insured under the policies.
3. Premium collected for Annuity disclosed separately as stated above.
4. Previous year premium figures have been regrouped
5. In respect of Individual Business, No. of policies needs to be reported and No. of lives need not be reported
6. In respect of Group Business, No. of Lives needs to be reported and No. of Policies need not be reported.

FORM L-37-BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (GROUP)

Name of Insurer : Edelweiss Life Insurance Company Limited.

Registration Number: 147 dated 10 May 2011

Date: 31 December 2024

Business Acquisition through different channels (Group)

(₹ in Lakhs)

Sr.No.	Channels	For the Quarter Ended 31 December 2024			For the Quarter Ended 31 December 2023			For the Period Ended 31 December 2024			For the Period Ended 31 December 2023		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	-	-	-	-	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	-	5,588	24	-	49,776	206	-	35,087	145	-	166,930	667
3	Corporate Agents -Others	-	(2)	(1)	1	5,402	35	-	95	5	1	5,417	36
4	Brokers	-	(3)	0	-	31	0	-	85	1	-	140	1
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	-	4,374	95	1	1,958	239	-	23,741	850	1	5,346	845
7	IMF	-	-	-	-	-	-	-	-	-	-	-	-
8	POS - Point of Sale	-	-	-	-	-	-	-	-	-	-	-	-
	Total(A)	-	9,957	118	2	57,167	480	-	59,008	1,001	2	177,833	1,548
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	-	9,957	118	2	57,167	480	-	59,008	1,001	2	177,833	1,548

FORM L-38- BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (INDIVIDUALS)

Name of the Insurer : EDELWEISS LIFE INSURANCE CO. LTD.

Date: 31 December 2024

Business Acquisition through different channels (Individuals)

(₹ in Lakhs)

Sr.No.	Channels	For the Quarter ended 31 December 2024		For the Quarter ended 31 December 2023		For the Period Ended 31 December 2024		For the Period Ended 31 December 2023	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	3,830	4,801	5,225	4,871	11,524	11,665	14,621	15,071
2	Corporate Agents-Banks	967	1,116	3,319	2,748	6,539	7,147	8,663	6,772
3	Corporate Agents -Others	710	1,216	1,153	1,340	3,017	4,743	3,198	3,586
4	Brokers	591	877	306	337	1,443	1,848	996	906
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-
	- Online (Through Company Website)	73	100	215	76	327	329	591	233
	- Others	3,971	3,496	2,616	2,229	7,796	7,644	6,594	5,368
7	IMF	-	-	-	-	-	-	-	-
8	Common Service Centres	-	-	-	-	-	-	-	-
9	Web Aggregators	-	0	-	1	-	0	1	1
10	Point of Sales	2	5	52	17	101	44	436	181
11	Others (Please Specify)	-	-	-	-	-	-	-	-
	Total (A)	10,144	11,612	12,886	11,618	30,747	33,420	35,100	32,119
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	10,144	11,612	12,886	11,618	30,747	33,420	35,100	32,119

FORM L-39-Data on Settlement of Claims (Individual)

Date: 31 December 2024

Name of the Insurer: Edelweiss Life Insurance Company Limited

For the Quarter ended 31 December 2024

Ageing of Claims ¹									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	438	125	26	18	10	6	623	2,145.13
2	Survival Benefit ²	6662	177	388	58	28	0	7313	1,493.33
3	Annuities / Pension	292	11	203	3	0	0	509	95.15
4	Surrender ³	4813	36	34	27	99	14	5023	12,648.07
5	Other benefits ⁴	199	4	0	0	0	0	203	373.51
	Death Claims	0	132	0	0	0	0	132	1,942.97

¹ The ageing of claims:- in case of the death claim the settlement duration will be computed from the date of receipt of last requirement.

Date of receipt of the last requirement to be readily available with the Insurer in respect of every claim.

² Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.³ In case of Surrender, the computation of ageing of data will be from the date of application of surrender to the date of settlement of the claim.⁴ Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits.

Data for "For the Quarter" and "Up to the Quarter" are to be reported separately.

FORM L-39-Data on Settlement of Claims (Group)

Ageing of Claims ¹									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	0	0	0	0	0	0	0	0.00
2	Survival Benefit	0	0	0	0	0	0	0	0.00
3	Annuities / Pension	0	0	0	0	0	0	0	0.00
4	Surrender	0	0	0	1	13	203	217	310.57
5	Other benefits	0	0	0	0	0	0	0	0.00
	Death Claims	0	459	1	0	0	0	460	321.33

¹ The ageing of claims:- in case of the death claim the settlement duration will be computed from the date of receipt of last requirement.

Data for "For the Quarter" and "Up to the Quarter" are to be reported separately.

FORM L-39-Data on Settlement of Claims (Individual)

Date: 31 December 2024

Name of the Insurer: Edelweiss Life Insurance Company Limited

For the nine months ended 31 December 2024

Ageing of Claims ¹									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	694	529	156	64	22	6	1471	5,108.10
2	Survival Benefit ²	16915	648	1032	283	260	41	19179	3,973.12
3	Annuities / Pension	1351	64	206	3	0	0	1624	331.40
4	Surrender ³	14228	639	542	389	127	26	15951	41,643.75
5	Other benefits ⁴	621	25	0	0	0	0	646	1,392.74
	Death Claims	0	372	0	0	0	0	372	5,014.60

¹ The ageing of claims:- in case of the death claim the settlement duration will be computed from the date of receipt of last requirement.

Date of receipt of the last requirement to be readily available with the Insurer in respect of every claim.

² Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.³ In case of Surrender, the computation of ageing of data will be from the date of application of surrender to the date of settlement of the claim.⁴ Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits.

Data for "For the Quarter" and "Up to the Quarter" are to be reported separately.

FORM L-39-Data on Settlement of Claims (Group)

Ageing of Claims ¹									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	0	0	0	0	0	0	0	0.00
2	Survival Benefit	0	0	0	0	0	0	0	0.00
3	Annuities / Pension	0	0	0	0	0	0	0	0.00
4	Surrender	0	723	0	0	0	0	723	692.62
5	Other benefits	0	0	0	0	0	0	0	0.00
	Death Claims	0	1433	1	0	0	0	1434	1,013.89

¹ The ageing of claims:- in case of the death claim the settlement duration will be computed from the date of receipt of last requirement.

Data for "For the Quarter" and "Up to the Quarter" are to be reported separately.

FORM L-40 Quarterly Claims Data for Life

Date: 31 December 2024

Name of the Insurer: Edelweiss Life Insurance Company Limited

For the Quarter ended 31 December 2024

Death Claims**No. of claims only**

Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period ¹	2	5
2	Claims Intimated / Booked during the period	130	455
(a)	Less than 3 years from the date of acceptance of risk	47	442
(b)	Greater than 3 years from the date of acceptance of risk	83	13
3	Claims Paid during the period	132	460
4	Claims Repudiated during the period ²	0	0
5	Claims Rejected ³	0	0
6	Unclaimed ⁴	0	0
7	Claims O/S at End of the period	0	0
	Outstanding Claims:-		
	Less than 3months	0	0
	3 months and less than 6 months	0	0
	6 months and less than 1 year	0	0
	1year and above	0	0

¹ Opening Balance is the closing balance of previous quarter.² Where claim cannot be considered due to non-admissibility under the provisions of Sec.45.³ Where claim cannot be considered due to non-admissibility resulting from the policy terms and conditions.⁴ Pending claims which are transferred to Unclaimed Account after the mandatory period as prescribed by the Authority.

Data for "For the Quarter" and "Up to the Quarter" are to be reported separately.

Individual Claims**No. of claims only**

Sl. No.	Claims Experience	Maturity	Survival Benefit ¹	Annuities/ Pension	Surrender	Other Benefits ²
1	Claims O/S at the beginning of the period	289	853	27	1529	2
2	Claims Booked during the period	588	7911	551	5450	204
3	Claims Paid during the period	623	7313	509	5023	203
4	Claims Repudiated during the period	0	0	0	0	0
5	Claims Rejected	0	0	0	0	2
6	Unclaimed ³	0	0	0	0	0
7	Claims O/S at End of the period	254	1451	69	1956	1
	Outstanding Claims (Individual)					
	Less than 3months	131	986	33	1795	1
	3 months and less than 6 months	74	259	16	60	0
	6 months and less than 1 year	31	117	20	56	0
	1year and above	18	89	0	45	0

¹ Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.² Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits.³ Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority.

Data for "For the Quarter" and "Up to the Quarter" are to be reported separately.

FORM L-40 Quarterly Claims Data for Life

Date: 31 December 2024

Name of the Insurer: Edelweiss Life Insurance Company Limited

For the nine months ended 31 December 2024

Death Claims**No. of claims only**

Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period ¹	0	0
2	Claims Intimated / Booked during the period	373	1434
(a)	Less than 3 years from the date of acceptance of risk	134	1391
(b)	Greater than 3 years from the date of acceptance of risk	239	43
3	Claims Paid during the period	372	1434
4	Claims Repudiated during the period ²	1	0
5	Claims Rejected ³	0	0
6	Unclaimed ⁴	0	0
7	Claims O/S at End of the period	0	0
	Outstanding Claims:-		
	Less than 3months	0	0
	3 months and less than 6 months	0	0
	6 months and less than 1 year	0	0
	1year and above	0	0

¹ Opening Balance is the closing balance of previous quarter.² Where claim cannot be considered due to non-admissibility under the provisions of Sec.45.³ Where claim cannot be considered due to non-admissibility resulting from the policy terms and conditions.⁴ Pending claims which are transferred to Unclaimed Account after the mandatory period as prescribed by the Authority.

Data for "For the Quarter" and "Up to the Quarter" are to be reported separately.

Individual Claims**No. of claims only**

Sl. No.	Claims Experience	Maturity	Survival Benefit ¹	Annuities/ Pension	Surrender	Other Benefits ²
1	Claims O/S at the beginning of the period	326	921	133	2162	2
2	Claims Booked during the period	1399	19709	1560	15745	647
3	Claims Paid during the period	1471	19179	1624	15951	646
4	Claims Repudiated during the period	0	0	0	0	0
5	Claims Rejected	0	0	0	0	2
6	Unclaimed ³	0	0	0	0	0
7	Claims O/S at End of the period	254	1451	69	1956	1
	Outstanding Claims (Individual)					
	Less than 3months	131	986	33	1795	1
	3 months and less than 6 months	74	259	16	60	0
	6 months and less than 1 year	31	117	20	56	0
	1year and above	18	89	0	45	0

¹ Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.² Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits.³ Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority.

Data for "For the Quarter" and "Up to the Quarter" are to be reported separately.

FORM L-41 GRIEVANCE DISPOSAL
Name of the Insurer: EDELWEISS LIFE INSURANCE CO. LTD.
Date: 31st December' 2024
GRIEVANCE DISPOSAL FOR THE QUARTER ENDING 31st December 2024

SI No.	Particulars	Opening Balance ¹ at the beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved/ Settled during the quarter			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers							
	a) Death Claims	0	0	0	0	0	0	1
	b) Policy Servicing	0	11	7	0	4	0	52
	c) Proposal Processing	0	9	5	0	4	0	15
	d) Survival Claims	0	9	5	0	4	0	39
	e) ULIP Related	0	2	0	0	2	0	5
	f) Unfair Business Practices	0	138	27	4	107	0	409
	g) Others	0	48	19	2	27	0	169
	Total Number of Complaints	0	217	63	6	148	0	690

2	Total No. of Policies upto corresponding period of previous year	35102
3	Total No. of Claims upto corresponding period of previous year	1900
4	Total No. of Policies during current year	30747
5	Total No. of Claims during current year	1807
6	Total No. of Policy Complaints (current year) per 10000 policies (current year)	224
7	Total No. of Claim Complaints (current year) per 10000 claims registered (current year)	6

8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
	a) Up to 15 days	0	0	0	0	0	0
	b) 15 - 30 days	0	0	0	0	0	0
	c) 30 - 90 days	0	0	0	0	0	0
	d) 90 days & Beyond	0	0	0	0	0	0
	Total Number of Complaints	0	0%	0	0	0	0%

¹ Opening balance should tally with the closing balance of the previous quarter.

Complaints reported should be net of duplicate complaints

No. of policies should be new policies (both individual and group) net of cancellations

Claims should be no. of claims reported during the period

Name of the Insurer : EDELWEISS LIFE INSURANCE COMPANY LTD.

INDIVIDUAL BUSINESS														
Range (Minimum to Maximum) of parameters used for valuation														
Type	Category of business	Interest Rate		Mortality Rate ¹		Morbidity Rate		Fixed Expenses ²		Variable Expenses ³		Inflation Rate		Future Bonus Rates ⁴
		As at 31st December for the year 2024	As at 31st December for the year 2023	As at 31st December for the year 2024	As at 31st December for the year 2023	As at 31st December for the year 2024	As at 31st December for the year 2023	As at 31st December for the year 2024	As at 31st December for the year 2023	As at 31st December for the year 2024	As at 31st December for the year 2023	As at 31st December for the year 2024	As at 31st December for the year 2023	As at 31st December for the year 2024
Par	Non-Linked -VIP													
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Non-Linked -Others													
	Life	6%	6%	69% - 117.3%	69% - 117.3%	NA	NA	614 - 1230	585 - 1171	1%	1%	5%	5%	0.45% - 4.5%
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.45% - 4.5%
	Pension	6%	6%	117.3%	117.3%	NA	NA	NA	NA	1%	1%	5%	5%	0.8% - 1.6%
	Health	NA	NA	NA	NA	NA	NA	NA	NA	1%	1%	5%	5%	0.8% - 1.6%
	Linked -VIP													
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-Par	Non-Linked -Others													
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Non-Linked -Others													
	Life	4.78% - 7.07%	4.78% - 7.07%	34.5% - 247.3%	32.2% - 247.3%	NA	NA	23 - 1230	22 - 1171	0%-2%	0%-2%	5%	5%	0% - 36%
	General Annuity*	2% - 6.75%	2% - 5.75%	35.3% - 165.8%	81.6%	NA	NA	272 - 743	354 - 708	NA	NA	5%	5%	0% - 36%
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0%
	Health	5% - 6%	5% - 6%	75.7%	75.7%	Set in line with pricing/reinsurance rates	Set in line with pricing/reinsurance rates	437 - 708	416 - 674	2%	2%	5%	5%	2.4% - 12%
	Linked -VIP													NOT APPLICABLE
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-Par	Non-Linked -Others													
	Life	5%-6%	5%-6%	119.6%	119.6%	NA	NA	555 - 1230	528 - 1171	0%-0.5%	0%-0.5%	5%	5%	0%-24%
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0%-24%
	Pension	5%-6%	5%-6%	86.7%	86.7%	NA	NA	421 - 843	402 - 803	1%	1%	5%	5%	4% - 16%
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Linked -VIP													
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Linked -Others													
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

II.

GROUP BUSINESS														
Range (Minimum to Maximum) of parameters used for valuation														
Type	Category of business	Interest Rate		Mortality Rate		Morbidity Rate		Fixed Expenses ²		Variable Expenses ³		Inflation Rate		Future Bonus Rates (Assumption)
		As at 31st December for the year 2024	As at 31st December for the year 2023	As at 31st December for the year 2024	As at 31st December for the year 2023	As at 31st December for the year 2024	As at 31st December for the year 2023	As at 31st December for the year 2024	As at 31st December for the year 2023	As at 31st December for the year 2024	As at 31st December for the year 2023	As at 31st December for the year 2024	As at 31st December for the year 2023	As at 31st December for the year 2024
Par	Non-Linked -VIP													
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Non-Linked -Others													
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Linked -VIP													
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-Par	Non-Linked -Others													
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Non-Linked -VIP													
	Life	5%-6%	5%-6%	117.3%	117.3%	NA	NA	8429	8027	NA	NA	5%	5%	0%-24%
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0%-24%
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Non-Linked -Others													
	Life	5%-6.25%	5%-6%	92.8% - 261.1%	93% - 265%	NA	NA	15-390 per member(other than fund based) 8,092 (Fund Based)	14-372 per member(other than fund based) 8,027 (Fund Based)	0%	0%	5%	5%	0%-24%
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-Par	Linked -VIP													
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Linked -Others													
	Life	5%-6%	5%-6%	117.3%	117.3%	NA	NA	12294	11709	NA	NA	5%	5%	0%-24%
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0%-24%
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Linked -Others													
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

¹ Mortality assumptions are based on the Indian Assured Lives Mortality Table (IALM) (2012-14) Ultimate

² For annuity products, mortality rates are based on IAM 12-15 - Indian Individual Annuity Mortality Table (2012-15); Further in Annuity plans, Mortality improvement of 1% per annum till attained age of 64 and 0.5% per annum thereafter has been assumed from the current rates

³ Fixed or policy expenses

⁴ Renewal premium related expenses

⁵ Restricted to Lapse, Surrender and Reduced Paid up

⁶ Future bonus rates (cash & reversionary bonus rates) are consistent with the valuation interest rate and is expressed as a percentage of sum assured and reversionary bonus wherever applicable)

a. Valuation data:	The policy data is extracted from policy administration systems. Various data checks covering its accuracy, completeness and reasonableness are carried out on the data before using it for policy liability calculations using actuarial software Data Conversion System (DCS) and Prophet. Further, the bases and parameters are supplied to Prophet and DCS through various tables.
b. Valuation basis and /or methodology:	There has been no significant changes made in the valuation basis and /or methodology in comparison to previous quarter.

Refer IRDAI (Actuarial, Finance & Investment functions of Insurers) Regulations 2024 & Master Circular on Actuarial, Finance and Investment Functions of Insurers-2024

**Voting Activity Disclosure under
Form L 43 Stewardship Code**

**For the Quarter
ending: Dec 2024**

Name of the Insurer: Edelweiss Life Insurance Company LTD

Date:

Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
26-11-2024	Procter & Gamble Hygiene and Health Care Limited	AGM	Management	To confirm payment of interim dividend and to declare final dividend for the Financial Year ended June 30, 2024.	FOR	FOR	SUFFICIENT FUND AVAILABLE. NO CONCERN FOUND

FORM L-45 OFFICES AND OTHER INFORMATION

 Name of the Insurer : **EDELWEISS LIFE INSURANCE COMPANY LIMITED**

 Date: **31 DECEMBER 2024**

Sr. No.	Information		Number
1	No. of offices at the beginning of the year		109
2	No. of branches approved during the year		Nil
3	No. of branches opened during the year	Out of approvals of previous year	Nil
		Out of approvals of this year	Nil
4	No. of branches closed during the year		6
5	No of branches at the end of the year		103
6	No. of branches approved but not opened		Nil
7	No. of rural branches		-
8	No. of urban branches		103
9	No. of Directors:-	(a) Independent Director	3
		(b) Executive Director*	0
		(c) Non-executive Director	3
		(d) Women Director	2
		(e) Whole time director	2
10	No. of Employees	(a) On-roll:	3,008
		(b) Off-roll:	17
		(c) Total	3,025
11	No. of Insurance Agents and Intermediaries	(a) Individual Agents,	74040
		(b) Corporate Agents-Banks	4
		(c) Corporate Agents-Others	4
		(d) Insurance Brokers	10
		(e) Web Aggregators	0
		(f) Insurance Marketing Firm	1
		(g) Micro Agents	0
		(h) Point of Sales persons (DIRECT)	13682
		(i) Other as allowed by IRDAI (To be specified)	0

*The Company has 1 Managing Director and 1 Executive Director and both have been considered under Whole time Director

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees*	Insurance Agents and Intermediaries
Number at the beginning of the quarter	2985	89435
Recruitments during the quarter	619	1461
Attrition during the quarter	596	3155
Number at the end of the quarter	3008	87741

* Employees does not include Off-roll employees