

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

PUBLIC DISCLOSURE FOR THE YEAR ENDED 31 MARCH 2025

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REVENUE ACCOUNT FOR THE QUARTER ENDED 31 MARCH 2025

(₹ in Lakh)

Particulars	Schedule	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
			Individual Par Life	Individual Par Pension	Individual Non Par Life	Individual Non Par Annuity	Health	Group Non Par Life	Group Variable Life	Individual Life	Individual Linked Pension	Group Life
Premium earned-net												
(a) Premium												
First year Premiums		24,973	5,994	-	13,579	274	-	11	-	5,068	46	-
Renewal Premiums		62,490	18,732	43	34,882	-	41	228	-	8,484	81	-
Single Premiums		1,314	-	-	1	234	-	(2)	-	674	12	395
Total		88,777	24,726	43	48,463	507	41	238	-	14,225	139	395
(b) Reinsurance ceded		(1,026)	(77)	-	(816)	-	(22)	(67)	-	(45)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Sub Total		87,750	24,649	43	47,647	507	19	171	-	14,180	139	395
Income from Investments												
(a) Interest, Dividend & Rent - Gross		11,219	3,080	174	6,757	165	16	138	1	724	21	141
(b) Profit on sale / redemption of investments		7,421	1,004	35	1,143	22	3	66	-	4,981	42	126
(c) (Loss on sale / redemption of investments)		(11,351)	(1,296)	(54)	(142)	-	-	(0)	-	(9,597)	(97)	(165)
(d) Transfer /Gain/(Loss) on revaluation / change in fair value*		(5,915)	(34)	-	(154)	-	-	-	-	(5,727)	(13)	13
(e) Amortisation of Premium / Discount on investments		1,879	472	12	1,079	9	1	31	0	268	3	4
Sub Total		3,253	3,226	167	8,684	197	20	234	1	(9,351)	(44)	118
Other Income												
(a) Income on Unclaimed amount of Policyholders		0	-	-	0	-	-	-	-	-	-	-
(b) Interest On Loans To Policyholders		177	65	-	111	(0)	(0)	-	-	(0)	-	-
(c) Others		248	80	1	135	1	0	3	0	27	1	0
Contribution from Shareholders' A/c												
(a) Towards Excess Expenses Of Management		8,850	2,460	23	4,659	1,018	-	361	0	113	196	21
(b) Towards remuneration Of MD/CEO/WT/Other KMPs		144	48	0	66	2	0	3	0	25	0	1
(c) Others		-	-	-	-	-	-	-	-	-	-	-
Sub Total		9,419	2,653	25	4,971	1,021	0	366	1	164	197	22
Total (A)		100,422	30,528	234	61,302	1,725	39	770	2	4,994	292	535
Commission												
First year Premiums		9,192	1,618	-	7,002	43	-	2	-	522	4	-
Renewal Premiums		1,469	520	1	858	-	0	0	-	89	1	-
Single Premiums		1	-	-	-	2	-	(10)	-	9	0	-
Total		10,661	2,138	1	7,860	45	0	(8)	-	620	5	-
Operating Expenses related to Insurance Business												
Provision for Doubtful debts		15,983	2,541	2	10,080	158	2	(87)	0	3,190	7	91
Bad debt written off		(98)	(73)	19	(24)	1	(0)	(26)	(0)	5	2	(2)
Provision for Tax		101	20	0	69	1	0	0	0	10	0	0
Provisions (other than taxation)												
(a) For diminution in the value of investments (Net)		1,451	-	-	1,451	-	-	-	-	-	-	-
(b) Others-Provision for standard and Non-Standard Assets		0.27	0	-	0	0	-	0	-	0	0	0
Goods and Services Tax on ULIP Charges		276	-	-	-	-	-	(0)	-	266	3	6
Total (B)		28,373	4,627	22	19,434	205	2	(121)	0	4,091	16	96
Benefits Paid (Net)												
Interim Bonuses Paid		30,639	5,045	824	12,559	268	13	503	-	11,089	145	193
Terminal Bonuses Paid		31	14	17	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies												
(a) Gross**		47,023	13,232	(1,077)	34,536	425	21	(336)	1	292	4	(75)
(b) Amount ceded in Reinsurance		(6,496)	29	-	(6,554)	-	-	30	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		(5,645)	-	-	-	-	-	-	-	(5,989)	(7)	351
(e) Funds for discontinued policies		(2,081)	-	-	-	-	-	-	-	(2,017)	(64)	-
Total (C)		63,667	18,320	(41)	40,541	693	34	197	1	3,376	78	468
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		8,382	7,582	253	1,328	828	3	695	0	(2,473)	197	(29)
Amount transferred from Shareholders' Account (Non-technical Account)		(6,470)	(6,572)	-	(1,328)	(790)	-	-	(0)	2,354	(162)	29
Amount available for appropriation		1,913	1,010	253	-	37	3	695	0	(120)	35	-
Appropriations												
Transfer to Shareholders' Account		1,802	778	59	-	37	63	829	0	-	36	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		112	232	194	-	-	(60)	(134)	-	(120)	(1)	-
TOTAL (D)		1,913	1,010	253	-	37	3	695	0	(120)	35	-

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

The total surplus is disclosed below:

(a) Interim Bonuses Paid	31	14	17	-	-	-	-	-	-	-	-	-
(b) Terminal Bonuses Paid	196	-	196	-	-	-	-	-	-	-	-	-
(c) Allocation of Bonus to Policyholders	7,296	6,981	314	-	-	-	-	-	-	-	-	-
(d) Surplus shown in the Revenue Account	1,913	1,010	253	-	37	3	695	-	-	(120)	35	-
(e) Total Surplus [(a) + (b)+ (c)]:	9,436	8,006	780	-	37	3	695	-	-	(120)	35	-

Significant Non-cash expenses # 34,253 13,261 (1,077) 29,433 425 21 (306) 1 (7,713) (67) 276

NOTES:

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

**Represents Mathematical Reserves after allocation of Bonus

comprises of change in valuation of policy liabilities, provisions for diminution in the value of investments (net), provision for standard and non-standard assets

REVENUE ACCOUNT FOR THE PERIOD ENDED 31 MARCH 2025
POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

(₹ In Lakhs)

Particulars	Schedule	Total	Non-Linked Par			Non-Linked Non Par					Linked Non Par		
			Individual Par Life	Individual Par Pension		Individual Non Par Life	Individual Non Par Annuity	Health	Group Non Par Life	Group Variable Life	Individual Life	Individual Linked Pension	Group Life
Premium earned-net													
(a) Premium													
First year Premiums		57,319	18,775	-		24,969	876	-	19	-	12,438	242	-
Renewal Premiums		148,591	47,107	118		77,335	-	160	245	-	23,474	153	-
Single Premiums		3,389	-	-		34	853	-	739	-	1,140	(24)	647
Total		209,299	65,882	118		102,338	1,729	160	1,004	-	37,052	370	647
(b) Reinsurance ceded		(3,906)	(250)	-		(3,161)	-	(86)	(272)	-	(137)	-	-
(c) Reinsurance accepted		-	-	-		-	-	-	-	-	-	-	-
Sub Total		205,393	65,632	118		99,177	1,729	74	732	-	36,915	370	647
Income from Investments													
(a) Interest, Dividend & Rent - Gross		43,421	11,378	730		26,022	624	60	571	5	3,366	90	576
(b) Profit on sale / redemption of investments		53,330	5,982	343		5,409	40	6	85	-	40,277	409	780
(c) (Loss on sale / redemption of investments)		(19,704)	(3,026)	(191)		(973)	(10)	(4)	(3)	-	(15,079)	(154)	(264)
(d) Transfer /Gain/(Loss) on revaluation / change in fair value*		(14,104)	6	-		105	-	-	-	-	(13,931)	(131)	(153)
(e) Amortisation of Premium / Discount on investments		6,432	1,682	35		3,579	28	4	118	0	961	15	11
Sub Total		69,376	16,022	916		34,141	682	66	771	5	15,594	228	950
Other Income													
(a) Income on Unclaimed amount of Policyholders		1	-	-		1	-	-	-	-	-	-	-
(b) Interest On Loans To Policyholders		626	229	-		397	-	-	-	-	0	-	-
(c) Others		303	92	2		175	2	0	3	0	28	1	0
Contribution from Shareholders' A/c													
(a) Towards Excess Expenses Of Management		8,850	2,460	23		4,659	1,018	-	361	0	113	196	21
(b) Towards remuneration Of MD/CEO/WT/Other KMPs		144	48	0		66	2	0	3	0	25	0	1
(c) Others		-	-	-		-	-	-	-	-	-	-	-
Sub Total		9,925	2,829	25		5,299	1,021	0	366	1	166	197	22
Total (A)		284,693	84,482	1,059		138,617	3,432	140	1,869	5	52,675	795	1,619
Commission													
First year Premiums		19,262	5,995	-		11,989	143	-	2	-	1,107	25	-
Renewal Premiums		3,349	1,250	2		1,852	-	2	0	-	242	2	-
Single Premiums		31	-	-		0	10	-	8	-	14	(1)	-
Total		22,642	7,245	2		13,841	153	2	10	-	1,363	27	-
Operating Expenses related to Insurance Business													
Provision for Doubtful debts		60,013	19,226	19		26,505	1,057	17	992	1	11,839	215	142
Bad debt written off		86	1	17		65	(1)	(0)	(24)	(0)	26	2	(1)
Provision for Tax		101	20	0		69	1	0	0	0	10	0	0
Provisions (other than taxation)													
(a) For diminution in the value of investments (Net)		-	-	-		-	-	-	-	-	-	-	-
(b) Others-Provision for standard and Non-Standard Assets		1,451	-	-		1,451	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		0.27	0	-		0	0	-	0	-	0	0	0
Total (B)		85,248	26,492	39		41,930	1,211	18	979	1	14,155	255	168
Benefits Paid (Net)													
Interim Bonuses Paid		85,097	13,023	2,094		24,687	654	9	1,547	-	41,723	651	709
Terminal Bonuses Paid		39	20	19		-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies													
(a) Gross**		196	-	196		-	-	-	-	-	-	-	-
(b) Amount ceded in Reinsurance		122,044	43,908	(2,063)		80,233	1,529	49	(1,544)	4	(57)	(15)	(1)
(c) Amount accepted in Reinsurance		(6,433)	29	-		(6,520)	-	-	58	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-		-	-	-	-	-	-	-	-
(e) Funds for discontinued policies		6,268	-	-		-	-	-	-	-	5,601	(140)	807
Total (C)		206,461	56,980	246		98,399	2,184	58	62	4	46,509	504	1,515
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		(7,016)	1,010	774		(1,711)	37	63	829	(0)	(7,989)	36	(65)
Amount transferred from Shareholders' Account (Non-technical Account)		9,765	-	-		1,711	-	-	-	0	7,989	-	65
Amount available for appropriation		2,749	1,010	774		-	37	63	829	0	-	36	-
Appropriations													
Transfer to Shareholders' Account		1,802	778	59		-	37	63	829	0	-	36	-
Transfer to Other Reserves		-	-	-		-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		947	232	715		-	-	-	-	-	-	-	-
TOTAL (D)		2,749	1,010	774		-	37	63	829	0	-	36	-

The total surplus is disclosed below:

(a) Interim Bonuses Paid	39	20	19	-	-	-	-	-	-	-	-	-	-
(b) Terminal Bonuses Paid	196	-	196	-	-	-	-	-	-	-	-	-	-
(c) Allocation of Bonus to Policyholders	7,296	6,981	314	-	-	-	-	-	-	-	-	-	-
(d) Surplus shown in the Revenue Account	2,749	1,010	774	-	37	63	829	-	-	-	36	-	-
(e) Total Surplus [(a) + (b)+ (c) +(d)]	10,280	8,011	1,304	-	37	63	829	-	-	-	36	-	-
Significant Non-cash expenses #	122,581	43,937	(2,063)	75,164	1,529	49	(1,485)	4	4,786	(148)	806		

NOTES:

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

**Represents Mathematical Reserves after allocation of Bonus

comprises of change in valuation of policy liabilities, provisions for diminution in the value of investments (net), provision for standard and non-standard assets

REVENUE ACCOUNT FOR THE QUARTER ENDED 31 MARCH 2024

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

Particulars	Schedule	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
			Individual Par Life	Individual Par Pension	Individual Non Par Life	Individual Non Par Annuity	Health	Group Non Par Life	Group Variable Life	Individual Life	Individual Linked Pension	Group Life
Premium earned-net												
(a) Premium												
First year Premiums		22,312	8,018	-	8,874	-	-	12	-	5,161	246	-
Renewal Premiums		56,570	15,545	62	32,793	-	42	273	-	7,826	29	-
Single Premiums		1,859	-	-	76	225	-	531	-	724	74	230
Total		80,740	23,563	62	41,743	225	42	815	-	13,712	349	230
(b) Reinsurance ceded		(971)	(55)	-	(773)	-	(21)	(94)	-	(28)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Sub Total		79,770	23,508	62	40,970	225	22	721	-	13,684	349	230
Income from Investments												
(a) Interest, Dividend & Rent - Net		9,096	2,684	112	4,920	77	12	164	1	1,017	19	90
(b) Profit on sale / redemption of investments		15,457	943	143	1,935	239	-	514	-	11,309	123	250
(c) (Loss on sale / redemption of investments)		(2,252)	(1,267)	(11)	(4)	-	-	-	-	(921)	(12)	(37)
(d) Transfer / Gain/(Loss) on revaluation / change in fair value*		(3,583)	(7)	-	(2)	-	-	-	-	(3,566)	(16)	8
(e) Amortisation of Premium / Discount on investments		1,582	205	92	1,058	72	4	46	2	39	6	59
Sub Total		20,299	2,557	336	7,906	388	16	723	3	7,879	120	370
Other Income												
(a) Income on Unclaimed amount of Policyholders		4	-	-	4	-	-	-	-	-	-	-
(b) Misc Income		191	55	0	136	(0)	(0)	-	-	0	0	-
Contribution from Shareholders' A/c												
(a) Towards Excess Expenses Of Management		18,142	5,156	11	10,350	150	-	853	-	1,344	278	-
(b) Others		(13,235)	(6,073)	-	(8,821)	-	-	(144)	-	1,819	(35)	19
Sub Total		5,102	(862)	11	1,669	150	(0)	710	-	3,162	243	19
Total (A)		105,171	25,203	409	50,546	763	38	2,153	3	24,725	712	619
Commission												
First year Premiums		7,673	2,625	-	4,572	6	0	0	-	443	28	-
Renewal Premiums		1,365	422	1	855	-	0	0	-	86	0	-
Single Premiums		36	-	-	1	3	-	20	-	10	1	-
Total		9,074	3,047	1	5,428	9	0	20	-	540	29	-
Operating Expenses related to Insurance Business		17,077	5,735	2	6,455	49	3	354	0	4,236	197	45
Provision for Doubtful debts		(3)	3	2	(9)	1	(0)	(0)	-	(0)	0	(0)
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)												
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others-Provision for standard and Non-Standard Assets		-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		256	-	-	-	-	-	(0)	(0)	247	3	7
Total (B)		26,404	8,785	5	11,874	59	3	374	(0)	5,023	228	51
Benefits Paid (Net)		23,152	3,119	427	4,279	115	6	372	90	13,764	185	794
Interim Bonuses Paid		17	10	7	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies												
(a) Gross**		54,896	12,353	(258)	36,840	221	1	(146)	(88)	5,939	260	(226)
(b) Amount ceded in Reinsurance		(3,620)	-	-	(3,718)	-	-	97	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	-
Total (C)		74,445	15,483	176	37,402	336	7	324	2	19,703	445	568
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		4,322	935	227	1,270	368	28	1,455	1	(0)	39	(0)
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-
Amount available for appropriation		4,322	934	227	1,270	368	28	1,455	1	-	38	-
Appropriations												
Transfer to Shareholders' Account		3,820	501	45	1,270	405	103	1,455	2	(0)	38	(0)
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (PAR)		615	433	182	-	-	-	-	-	-	-	-
Revenue Surplus transferred to Balance Sheet (NON PAR)		(112)	-	-	-	(36)	(75)	-	(1)	-	-	-
TOTAL (D)		4,322	934	227	1,270	369	28	1,455	1	(0)	38	(0)

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 thousands)]

The total surplus is disclosed below:

(a) Interim Bonuses Paid	17	10	7	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders	4,887	4,499	388	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account	4,322	934	227	1,270	369	28	1,455	1	-	38	-	-
(d) Total Surplus [(a) + (b)+ (c)].	9,227	5,443	622	1,270	369	28	1,455	1	-	38	-	-

NOTES:

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

**Represents Mathematical Reserves after allocation of Bonus

comprises of change in valuation of policy liabilities, provisions for diminution in the value of investments (net), provision for standard and non-standard assets

REVENUE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2024

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

Particulars	Schedule	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
			Individual Par Life	Individual Par Pension	Individual Non Par Life	Individual Non Par Annuity	Health	Group Non Par Life	Group Variable Life	Individual Life	Individual Linked Pension	Group Life
Premium earned-net												
(a) Premium												
First year Premiums		51,100	17,259	-	24,509	-	-	109	-	8,998	226	-
Renewal Premiums		135,371	41,325	63	69,970	-	175	272	-	23,439	127	-
Single Premiums		6,738	-	-	229	677	-	1,615	-	3,541	80	596
Total		193,209	58,584	63	94,707	677	175	1,996	-	35,978	433	596
(b) Reinsurance ceded		(3,806)	(208)	-	(3,001)	-	(82)	(419)	-	(96)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Sub Total		189,403	58,376	63	91,707	677	93	1,577	-	35,882	433	596
Income from Investments												
(a) Interest, Dividend & Rent - Net		35,849	9,193	692	20,070	495	57	716	9	4,033	86	498
(b) Profit on sale / redemption of investments		40,907	3,790	319	3,840	256	0	514	0	31,038	391	758
(c) (Loss on sale / redemption of investments)		(5,772)	(1,805)	(42)	(50)	-	-	(1)	-	(3,726)	(36)	(114)
(d) Transfer /Gain/(Loss) on revaluation / change in fair value*		19,018	(82)	-	(290)	-	-	-	-	18,914	149	326
(e) Amortisation of Premium / Discount on investments		6,485	1,663	125	3,631	90	10	129	2	730	15	90
Sub Total		96,487	12,759	1,094	27,202	841	67	1,359	11	50,990	605	1,558
Other Income												
(a) Income on Unclaimed amount of Policyholders		23	-	-	23	-	-	-	-	-	-	-
(b) Misc Income		476	144	(1)	336	0	0	-	-	(0)	(2)	-
Contribution from Shareholders' A/c												
(a) Towards Excess Expenses Of Management		18,142	5,156	11	10,350	150	-	853	-	1,344	278	-
(b) Others		5,040	-	-	-	-	-	-	-	4,998	-	41
Sub Total		23,680	5,300	10	10,708	150	0	853	-	6,342	276	41
Total (A)		309,570	76,435	1,166	129,616	1,668	160	3,789	11	93,214	1,314	2,196
Commission												
First year Premiums		14,944	5,185	-	8,978	8	1	-	-	745	25	-
Renewal Premiums		3,123	1,082	1	1,780	-	2	0	-	256	1	-
Single Premiums		93	-	-	2	9	-	56	-	25	1	-
Total		18,160	6,268	1	10,761	17	3	57	-	1,025	28	-
Operating Expenses related to Insurance Business												
Provision for Doubtful debts		61,764	19,215	20	30,517	167	20	1,545	1	9,895	295	88
Bad debt written off		137	43	0	65	3	0	(3)	-	29	0	0
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)												
(a) For diminution in the value of investments (Net)		(84)	-	-	(84)	-	-	-	-	-	-	-
(b) Others-Provision for standard and Non-Standard Assets		-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		834	-	-	-	-	-	-	-	800	9	25
Total (B)		80,811	25,526	21	41,259	188	22	1,599	1	11,749	332	114
Benefits Paid (Net)												
Interim Bonuses Paid		70,787	8,182	665	10,410	443	(14)	1,767	90	47,112	606	1,526
Change in valuation of liability in respect of life policies		31	15	16	-	-	-	-	-	-	-	-
(a) Gross**		155,528	41,778	112	79,054	633	48	(1,263)	(82)	34,353	337	556
(b) Amount ceded in Reinsurance		(2,146)	-	-	(2,377)	-	-	231	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-	-	-	-	-	-	-	-	-	-	-
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	-
Total (C)		224,199	49,974	792	87,087	1,076	35	735	8	81,466	943	2,082
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		4,560	935	353	1,270	404	103	1,455	2	(0)	39	(0)
Amount transferred from Shareholders' Account (Non-technical Account)		-	-	-	-	-	-	-	-	-	-	-
Amount available for appropriation		4,560	934	353	1,270	405	103	1,455	2	-	38	-
Appropriations												
Transfer to Shareholders' Account		3,820	501	45	1,270	405	103	1,455	2	(0)	38	(0)
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		741	433	308	-	-	-	-	-	-	-	-
Revenue Surplus transferred to Balance Sheet (NON PAR)		-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)		4,560	934	353	1,270	405	103	1,455	2	(0)	38	(0)

The total surplus is disclosed below:

(a) Interim Bonuses Paid	31	15	16	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders	4,887	4,499	388	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account	4,560	934	353	1,270	405	103	1,455	2	-	38	-	-
(d) Total Surplus [(a) + (b)+ (c)]:	9,478	5,447	757	1,270	405	103	1,455	2	-	38	-	-

NOTES:

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

**Represents Mathematical Reserves after allocation of Bonus

comprises of change in valuation of policy liabilities, provisions for diminution in the value of investments (net), provision for standard and non-standard assets

PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 31 MARCH 2025

SHAREHOLDERS' ACCOUNT (NON-TECHNICAL ACCOUNT)

(₹ in Lakh)

Particulars	SCHEDULE	For the Quarter Ended 31 March 2025	For the Year Ended 31 March 2025	For the Quarter Ended 31 March 2024	For the Year Ended 31 March 2024
Amounts transferred from the Policyholders' Account (Technical Account)		1,802	1,802	3,820	3,820
Income from investments					
(a) Interest, Dividend & Rent (Gross)		909	3,228	823	3,957
(b) Profit on sale / redemption of investments		82	1,101	216	2,954
(c) (Loss on sale / redemption of investments)		(2)	(275)	(25)	(92)
(d) Amortisation of Premium / Discount on Investments		175	640	82	472
Sub Total		1,164	4,694	1,095	7,291
Other income		1	1	-	-
Total (A)		2,967	6,497	4,915	11,111
Expenses other than those directly related to the insurance business	3A	132	203	41	125
Contribution to Policyholders' A/c					
(a) Towards Excess Expenses of Management		8,850	8,850	18,142	18,142
(b) Towards remuneration of MD/CEO/WTD/Other KMPs		(408)	144	455	719
(c) Others		-	-	-	-
Interest on subordinated debt		-	-	-	-
Expenses towards CSR activities		-	-	-	-
Penalties		-	-	20	20
Bad debts written off		-	-	-	-
Amount Transferred to Policyholders' Account		(6,470)	9,765	(13,235)	5,040
Provisions (Other than taxation)					
(a) For diminution in the value of investment (Net)		189	189	-	(503)
(b) Provision for doubtful debts		-	-	-	-
(c) Others-Provision for standard and Non-Standard Assets		-	-	-	-
Total (B)		2,294	19,151	5,424	23,543
Profit / (Loss) before tax		673	(12,654)	(509)	(12,433)
Provision for taxation		-	-	-	-
Profit / (Loss) after tax		673	(12,654)	(509)	(12,433)
APPROPRIATIONS					
(a) Balance at the beginning of the year		(230,386)	(217,113)	(216,605)	(204,908)
(b) Interim dividends paid during the year		-	-	-	-
(c) Final dividend paid		-	-	-	-
(e) Transfer to reserves / other accounts		(18)	36	1	228
Profit / (Loss) carried to the Balance Sheet		(229,731)	(229,731)	(217,113)	(217,113)
Earning per share of face value Rs.10					
Basic		0.06	(1.24)	(0.06)	(1.36)
Diluted		0.06	(1.24)	(0.06)	(1.36)

BALANCE SHEET AS AT 31 MARCH 2025

(₹ in Lakh)

PARTICULARS	SCHEDULE	As at 31 March 2025	As at 31 March 2024
SOURCES OF FUNDS			
Shareholders' funds			
Share capital	L-8, L-9	111,463	91,555
Share application money pending for Allotment	L-10	-	4,955
Reserves and surplus		171,380	171,383
Credit/(debit) fair value change account		1,110	1,360
Sub-total		283,953	269,254
Borrowings			
	L-11	-	-
Policyholders' Funds			
Credit/(Debit) Fair Value Change Account		12,605	15,688
Policy liabilities		689,111	573,501
Funds for Discontinued Policies			
Discontinued on account of non-payment of premium-Linked		15,301	16,050
Others		-	-
Insurance reserves		-	-
Provision for Linked Liabilities		186,869	166,386
Add: Credit/(Debit) Fair Value Change Account		13,412	27,627
Total Provision for Linked Liabilities		200,281	194,013
Sub-total		917,298	799,252
Funds for Future Appropriations			
		3,599	2,652
Linked		-	-
Non-Linked (Non-PAR)		-	-
Non-Linked (PAR)		3,599	2,652
Deferred Tax Liabilities (Net)		-	-
Total		1,204,850	1,071,158
APPLICATION OF FUNDS			
Investments			
Shareholders'	L-12	43,731	35,523
Policyholders'	L-13	677,891	553,388
Assets held to cover linked liabilities	L-14	215,582	210,063
Loans	L-15	7,103	4,994
Fixed assets	L-16	8,997	8,021
Deferred Tax Assets (Net)		-	-
Current assets			
Cash and bank balances	L-17	15,010	24,714
Advances and other assets	L-18	48,873	59,150
Sub-total (A)		63,883	83,864
Current liabilities	L-19	41,867	41,643
Provisions	L-20	202	166
Sub-total (B)		42,069	41,809
Net Current Assets (C) = (A - B)		21,814	42,055
Miscellaneous expenditure (to the extent not written off or adjusted)	L-21	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		229,731	217,113
Deficit in Revenue Account (Policyholders' Account)		-	-
Total		1,204,850	1,071,158

Schedules referred to above form an integral part
of Balance Sheet

Contingent Liabilities

PARTICULARS	March 31, 2025 (Unaudited)	March 31, 2024 (Unaudited)
Partly-paid up Investments (Refer Note 1)	7,000	-
Claims, other than against policies, not acknowledged as debts by the Company	-	-
Underwriting commitments outstanding (in respect of shares and securities)	-	-
Guarantees given by or on behalf of the Company	-	-
Statutory demands / liabilities in dispute, not provided for (in respect of Goods & Services Tax) (Refer Note 2 & 3)	2,925	1,462
Reinsurance obligations to the extent not provided for in accounts	-	-
Others (Claims against policies under litigation)	687	368

1) 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 year end of ₹ 7,000 lacs (previous year NIL) have been disclosed under note 6 of Schedule 16(C) - Commitments made and outstanding for Loans, Investments and Fixed Assets.

2) Contingent Liabilities as on March 31, 2025 include tax demand of ₹ 1,462 lacs towards Order-In-Original dated February 1, 2025 issued by the Additional Commissioner, Palghar Commissionerate, disputing eligibility of input tax credit (ITC) availed against certain expenses. Further, the Order has also imposed 100% penalty to the tune of ₹ 1,462 lacs. The Company believes that ITC availed and utilised is in accordance with the provisions of applicable laws and regulations. Accordingly, the Company has filled an appeal against the said Order before the Commissioner (Appeals).

3) 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.

FORM L-4-PREMIUM SCHEDULE
PREMIUM

(₹ in Lakh)

	PARTICULARS	For the Quarter Ended 31 March 2025	For the Year Ended 31 March 2025	For the Quarter Ended 31 March 2024	For the Year Ended 31 March 2024
1	First year premiums	24,973	57,319	22,312	51,100
2	Renewal Premiums	62,490	148,591	56,570	135,371
3	Single Premiums	1,314	3,389	1,859	6,738
	TOTAL PREMIUM	88,777	209,299	80,740	193,209
	Premium Income from Business written :				
	In India	88,777	209,299	80,740	193,209
	Outside India	-	-	-	-

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

PARTICULARS	For the Quarter Ended 31 March 2025	For the Year Ended 31 March 2025	For the Quarter Ended 31 March 2024	For the Year Ended 31 March 2024
Commission				
Direct – First year premiums	9,134	19,064	7,324	13,637
- Renewal premiums	1,469	3,349	1,365	3,123
- Single premiums	1	31	36	93
Gross Commission	10,603	22,444	8,725	16,853
Add: Commission on Re-insurance Accepted	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-
Net Commission	10,603	22,444	8,725	16,853
Rewards and Remuneration to Agent, brokers and other intermediaries	57	198	349	1,307
TOTAL	10,661	22,642	9,074	18,160
Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):				
Individual agents	2,910	7,125	2,953	8,432
Corporate Agents-Banks/FII/HFC	4,006	7,761	3,256	5,063
Corporate Agents -Others	3,143	6,078	2,213	3,629
Brokers	588	1,630	634	952
Micro Agents	-	-	-	-
Direct Business - Online	-	-	-	-
Direct Business - Others	-	-	-	-
Common Service Centre (CSC)	-	-	-	-
Web Aggregators	-	-	-	-
IMF	-	-	-	-
Point of Sales (Direct)	15	48	18	84
Others (Please Specify)	-	-	-	-
Total	10,661	22,642	9,074	18,160
Commission (Excluding Reinsurance commission)				
Business written				
In India	10,661	22,642	9,074	18,160
Outside India	-	-	-	-

L-6- Operating Expenses Schedule

(₹ in Lakh)

Particulars	For the Quarter Ended 31 March 2025	For the Year Ended 31 March 2025	For the Quarter Ended 31 March 2024	For the Year Ended 31 March 2024
Employees' remuneration & welfare benefits	8,887	34,514	8,576	33,740
Travel, conveyance and vehicle running expenses	405	1,031	400	1,284
Training expenses	231	725	217	2,199
Rent, rates & taxes	411	1,493	362	1,334
Repairs & Maintenance	264	1,110	297	1,133
Printing & stationery	70	185	77	198
Communication expenses	79	282	84	322
Legal & professional charges	533	1,373	414	1,859
Medical Fees	23	90	50	125
Auditors' Fees, expenses, etc.	-	-	-	-
(a) as auditor	21	39	10	39
(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	2	6	2	6
(d) Out of pocket expenses	1	2	1	2
Advertisement & publicity	892	6,438	893	3,150
Interest & Bank Charges	108	300	113	322
Depreciation	559	2,462	755	2,354
Brand/Trade Mark usage fee/charges	180	475	151	425
Business Development, Marketing & Sales Promotion	1,849	3,629	3,131	7,759
Stamp duty on policies	73	155	112	249
Information Technology Cost	970	3,842	922	3,732
GST/Service Tax expenses	87	335	66	(12)
Others:				
(a) Business Support Expenses	290	1,140	291	1,113
(b) (Profit)/Loss on sale of Fixed Assets	-	-	-	-
(c) Brokerage				
(d) Subscriptions & Membership				
(e) General & Other Insurance Expenses	64	387	113	388
Total	15,996	60,013	17,035	61,722
Operating Expenses Related to Insurance Business				
In India	15,996	60,013	17,035	61,722
Outside India	-	-	-	-

EDELWEISS LIFE INSURANCE COMPANY LIMITED

L-6A-Shareholders' Expenses Schedule

(₹ in Lakh)

Particulars	For the Quarter Ended 31 March 2025	For the Year Ended 31 March 2025	For the Quarter Ended 31 March 2024	For the Year Ended 31 March 2024
Employees' remuneration & welfare benefits	-	-	-	-
Rents,rates & taxes	48	58	2	19
Legal and Professional fee	-	-	-	-
Bank Charges	-	-	-	-
Directors Sitting fees	16	68	14	46
Others	68	77	26	61
Total	132	203	41	125
In India	132	203	41	125
Outside India	-	-	-	-

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

(₹ in Lakh)

Particulars	For the Quarter Ended 31 March 2025	For the Year Ended 31 March 2025	For the Quarter Ended 31 March 2024	For the Year Ended 31 March 2024
1. Insurance claims				
(a) Claims by Death *	2,428	8,653	2,638	8,174
(b) Claims by Maturity	3,544	7,647	966	1,767
(c) Annuities/Pension payment	128	417	99	390
(d) Periodical benefit	8,393	13,313	2,212	4,745
(e) Health	8	45	32	16
(e) Surrenders	16,063	56,222	17,026	56,709
Bonus	-	-	-	-
Withdrawals	1,125	2,664	1,366	2,193
Interest on Unclaimed Amount	1	1	(4)	25
Benefits Paid (Gross)				
In India	31,690	88,962	24,334	74,020
Outside India	-	-	-	-
2. (Amount ceded in reinsurance):				
(a) Claims by Death	(927)	(3,852)	(1,159)	(3,235)
(b) Claims by Maturity	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-
(d) Periodical benefit	-	-	-	-
(e) Health	6	(13)	(55)	(30)
(f) Other benefits	-	-	-	-
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	30,769	85,097	23,119	70,754
Benefits Paid (Net)				
In India	30,769	85,097	23,119	70,754
Outside India	-	-	-	-

(a) Claims incurred comprises of claims paid, specific claims settlement costs wherever applicable and change in the outstanding provision for claims.

(b) Fees and expenses connected with claims are included in claims.

(c) Legal and other fees and expenses also form part of the claims cost, wherever applicable.

EDELWEISS LIFE INSURANCE COMPANY LIMITED

Form L-8 - Share Capital Schedule

SHARE CAPITAL

(₹ in Lakh)

Particulars	As at 31 March 2025	As at 31 March 2024
Authorised Capital		
200,00,00,000 Equity Shares of ₹ 10 each (Previous year - 200,00,00,000)	200,000	200,000
Issued Capital		
1,11,46,33,463 Equity Shares of ₹ 10 each (Previous year - 91,55,52,063)	111,463	91,555
Subscribed Capital		
1,11,46,33,463 Equity Shares of ₹ 10 each (Previous year - 91,55,52,063)	111,463	91,555
Called-up Capital		
1,11,46,33,463 Equity Shares of ₹ 10 each (Previous year - 91,55,52,063)	111,463	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	111,463	91,555

Out of the total equity share capital, 88,65,12,952 equity shares (Previous year - 68,74,31,552 equity shares) of ₹ 10/- each are held by the holding company, Edelweiss Financial Services Limited.

Form L-9- Pattern of Shareholding Schedule

PATTERN OF SHAREHOLDING

Shareholder	As at 31 MARCH 2025		As at 31 MARCH 2024	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters :				
• Indian-Edelweiss Financial Services Limited	886,512,952	79.53%	687,431,552	75.08%
Investors :				
• Foreign-Tokio Marine & Nichido Fire Insurance Co. Ltd.	228,120,511	20.47%	228,120,511	24.92%
Others :				
Total	1,114,633,463	100.00%	915,552,063	100.00%

FORM L-9A-SHAREHOLDING PATTERN

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 MARCH 31, 2025

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		1	886,512,952	79.53%	88,651.30	-	199,081,400
(Refer Note 1)							
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:							
		-	-	-	-	-	-
iii. 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	20.47%	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 Resizable							
		-	-	-	-	-	-
Bodies Corporate							
IEPF							
		-	-	-	-	-	-
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	1,114,633,463	100%	111,463.35	-	199,081,400

Note 1 : Includes 5 shares held by nominees of Edelweiss Financial Services Limited.

Foot note :

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

(ii) Indian Promoters - As defined under Regulation 3(1)(b) of the RDIA (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. Rakesh Shah	1	145,601,730	15.39	1,456.02	-	-	-	-
	(iii) Mr. Venkatchalam A Ramaswamy	1	59,576,560	6.30	595.77	-	-	-	-
	(iii) Mrs. Vidya Rakesh Shah	1	35,266,200	3.73	352.66	-	-	-	-
	(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 Urush Modi	1	950,000	0.10	9.50	-	-	-	-
	(iii) Sneha Sriard 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	-	-	-	-
	(vi) Saira Investment Advisors LLP	1	3,200,000	0.34	32.00	-	-	-	-
	(vi) Mabelia Trustee Services Private Limited (on behalf of M/s. Shah Family Discretionary Trust)	1	38,750,000	4.10	387.50	-	-	-	-
vii) 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	2,312,600	0.24	23.13	-	-	-	-
	ii) Foreign Portfolio Investors	152	267,013,787	28.23	2,670.14	-	-	-	-
	iii) Financial Institutions/Banks	2	356,949	0.04	3.57	-	-	-	-
	iv) Insurance Companies	1	24,282,094	2.57	242.82	-	-	-	-
	v) NBFCs registered with RBI	3	109,100	0.01	1.09	-	-	-	-
	vi) Fit belonging to Foreign Promoter#	0	0	0	0	-	-	-	-
	vii) Fit belonging to Foreign Promoter of Indian Promoter#	0	0	0	0	-	-	-	-
	viii) Provident Fund/Pension Fund	0	0	0	0	-	-	-	-
	ix) Alternative Investment Fund	11	2,678,428	0.28	26.78	-	-	-	-
	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	250,878	113,488,718	12.00	1,134.89	-	-	-	-
	ii) Individual share capital excess of Rs. 2 lacs	94	94,425,893	9.98	944.26	-	-	-	-
iv) Others:									
	Trusts	10	3,052	0.00	0.03	-	-	-	-
	Non Resident Indians (NRIs)	2,954	32,079,839	3.39	320.80	-	-	-	-
	Clearing Members	11	16,766	0.00	0.17	-	-	-	-
	Non Resident Indian Non repatriable	0	0	0.00	0.00	-	-	-	-
	Bodies Corporate	934	50,864,251	5.38	508.64	-	-	-	-
	IEPF	1	151,504	0.02	1.52	-	-	-	-
vi) Any others (Please specify)									
	Foreign Nationals	2	6,001	0.00	0.06	-	-	-	-
	Hindu Undivided Family	6,613	6,415,998	0.68	64.16	-	-	-	-
	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	137	3,591,115	0.38	35.91	-	-	-	-
B.2 Non Public Shareholders									
	2.1 Custodian DR Holder	0	0	0	0	-	-	-	-
	2.2 Employee Benefit Trust	2	24,430,780	2.58	244.31	-	-	-	-
	2.3 Any others (Please specify)	0	0	0	0	-	-	-	-
Total		361,887	945,831,726	100	9,458.32				

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 FIs, indicating those FIs which belong to the Group of the Joint Venture partner/foreign investor of the Indian insurance company.

\$ 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 19(2) of the Registration 2024.
- 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 March 2025	As at 31 March 2024
Capital reserve	-	-
Capital redemption reserve	-	-
Share Premium	171,192	171,192
Revaluation Reserve		
Opening Balance	192	195
Less: Amortised during the year	4	4
Closing Balance	188	192
General reserves		
Less : Amount utilized for Buy-back of shares	-	-
Less : Amount utilized for issue of Bonus shares	-	-
Catastrophe reserve	-	-
Other reserves	-	-
Balance of profit in Profit and Loss Account	-	-
Total	171,380	171,383

Form L-11 -Borrowings Schedule

BORROWINGS

(₹ in Lakh)

Particulars	As at 31 March 2025	As at 31 March 2024
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 March 2025	As at 31 March 2024
LONG TERM INVESTMENTS		
Government securities and Government guaranteed bonds including Treasury Bills	-	-
Other Approved Securities	-	-
Other Investments	-	-
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	2,598	99
(e) Other Securities- Bank Deposits	-	-
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate ~	-	713
Investments in Infrastructure and Housing Sector	4,015	3,918
Less: Provision for Diminution in value of Investments	(189)	-
Other than Approved Investments *	30,137	24,002
Sub-Total (A)	36,561	28,732
SHORT TERM INVESTMENTS		
Government securities and Government guaranteed bonds including Treasury Bills	-	-
Other Approved Securities	-	-
Other Investments	-	-
(a) Shares	-	-
(aa) Equity	1,137	883
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	-	-
(e) Other Securities- Bank Deposits/TREPS	2,057	254
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investments in Infrastructure and Housing Sector	-	-
Other than Approved Investments	3,977	5,654
Sub-Total (B)	7,171	6,790
Total (A+B)	43,731	35,523
In India	43,731	35,523
Outside India	-	-
Total	43,731	35,523

NOTES:

Particulars	As at 31 March 2025 (₹ in Lacs)	As at 31 March 2024 (₹ in Lacs)
Investments in subsidiary company at cost	-	-
Investments (Non Convertible Debentures) in holding company at cost	18,357	14,229
Investments in joint ventures at cost	-	-
Investments (Non Convertible Debentures) in Associates at cost	3,112	8,176
Investment made out of catastrophe reserve	-	-
Government Securities deposited with the Clearing Corporation of India Ltd (CCIL) for Tri-Party repo/Securities segment	-	-
Equity shares includes shares transferred under securities lending and borrowing scheme (SLB) where the Company retains all the associated risk and rewards on these securities	-	-
Fixed Deposits towards margin requirement for equity trade settlement	-	-

~ Includes investment in REIT

* Includes unlisted Equity shares of ₹ 3,874 Lacs (Previous year ₹ 3,214 Lacs)

EDELWEISS LIFE INSURANCE COMPANY LIMITED

Form L-13-Investments- Policyholder Schedule

INVESTMENTS - POLICYHOLDERS

(₹ in Lakh)

Particulars	As at 31 March 2025	As at 31 March 2024
LONG TERM INVESTMENTS		
Government securities and Government guaranteed bonds including Treasury Bills	384,254	315,361
Other Approved Securities	21,876	22,883
Other Investments	-	-
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	22,032	9,438
(e) Other Securities - Bank Deposits	-	-
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate ~	5,090	7,662
Investments in Infrastructure and Housing Sector	110,862	90,936
Less: Provision for Diminution in value of Investments	(1,451)	-
Other than Approved Investments *	40,341	15,561
Sub-Total (A)	583,004	461,841
SHORT TERM INVESTMENTS		
Government securities and Government guaranteed bonds including Treasury Bills	93	14
Other Approved Securities	-	-
Other Investments	-	-
(a) Shares	-	-
(aa) Equity	36,450	27,322
(bb) Preference	-	-
(b) Mutual Funds	15,369	8,338
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	20,446	251
(e) Other Securities- Bank Deposit/TREPS	12,247	40,854
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investments in Infrastructure and Housing Sector	3,210	1,612
Other than Approved Investments*	7,072	13,156
Sub-Total (B)	94,887	91,547
Total (A+B)	677,891	553,388
In India	677,891	553,388
Outside India	-	-
Total	677,891	553,388

Particulars	As at 31 March 2025 (₹ in Lacs)	As at 31 March 2024 (₹ in Lacs)
Investments in subsidiary company at cost	-	-
Investments (Non Convertible Debentures) in holding company at cost	11,920	7,600
Investments in joint ventures at cost	-	-
Investments (Non Convertible Debentures) in Associates at cost	3,709	3,355
Investment made out of catastrophe reserve	-	-
Government Securities deposited with the Clearing Corporation of India Ltd (CCIL) for Tri-Party repo/Securities segment	2,203	394
Equity shares includes shares transferred under securities lending and borrowing scheme (SLB) where the Company retains all the associated risk and rewards on these securities	-	-
Fixed Deposits towards margin requirement for equity trade settlement	-	-

~ Includes investment in REIT

* Includes unlisted Equity shares of ₹ 2,321 Lacs (Previous year ₹ 2,321 Lacs)

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

ASSETS HELD TO COVER LINKED LIABILITIES

(` in Lakh)

Particulars	As at 31 March 2025	As at 31 March 2024
LONG TERM INVESTMENTS		
Government securities and Government guaranteed bonds including		
Treasury Bills	13,927	9,316
Other Approved Securities	1,277	6,140
Other Investments	-	-
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	3,005	4,474
(e) Other Securities-Bank Deposits	-	-
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investments in Infrastructure and Housing Sector	8,560	7,607
Other than Approved Investments	-	-
Sub-Total (A)	26,769	27,536
SHORT TERM INVESTMENTS		
Government securities and Government guaranteed bonds including		
Treasury Bills	4,362	7,767
Other Approved Securities	2,173	2,975
Other Investments	-	-
(a) Shares	-	-
(aa) Equity	126,094	129,632
(bb) Preference	-	-
(b) Mutual Funds	3,273	2,372
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	6,972	1,040
(e) Other Securities - Bank Deposits/TREPS	8,190	4,492
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investments in Infrastructure and Housing Sector	9,393	9,221
Other than Approved Investments	25,920	22,013
Sub-Total (B)	186,377	179,513
CURRENT ASSETS		
Cash and Bank Balances	3	408
Advance and Other Assets	7,570	4,362
Sub-Total (C)	7,573	4,770
Current Liabilities		
Provisions	5,137	1,755
Sub-Total (D)	5,137	1,755
Net Current Asset (E) = (C-D)	2,436	3,015
Total (A+B+E)	215,582	210,063
In India	215,582	210,063
Outside India	-	-
Total	215,582	210,063

Notes:-

Particulars	As at 31 March 2025 (` in Lacs)	As at 31 March 2024 (` in Lacs)
Investments in subsidiary company at cost	-	-
Investments in holding company at cost	-	-
Investments in joint ventures at cost	-	-
Investments in Associates at cost	-	-
Investment made out of catastrophe reserve	-	-
Government Securities deposited with the Clearing Corporation of India Ltd (CCIL) for Tri-Party repo/Securities segment	-	-
Equity shares includes shares transferred under securities lending and borrowing scheme (SLB) where the Company retains all the associated risk and rewards on these securities	-	-
Fixed Deposits towards margin requirement for equity trade settlement	-	-

* Note:- Refer note 16 B(vi) for accounting policy on investments

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 March 2025	As at 31 March 2024	As at 31 March 2025	As at 31 March 2024	As at 31 March 2025	As at 31 March 2024	As at 31 March 2025	As at 31 March 2024
Long Term Investments:								
Book Value	35,033	27,137	582,210	460,864	26,207	27,265	643,450	515,266
Market Value	38,005	29,792	610,431	466,360	26,769	27,536	675,205	523,688
Short Term Investments:								
Book Value	5,825	5,450	48,917	55,527	37,157	28,817	91,900	89,794
Market Value	5,857	5,436	49,660	57,513	37,413	29,589	92,931	92,538

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 March 2025	As at 31 March 2024
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	7,038	4,924
(d) Others	-	-
Unsecured		
(a) Employee Loan	67	72
Less: Provision For Outstanding Loans	(2)	(1)
Total	7,103	4,994
BORROWER - WISE CLASSIFICATION		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	7,038	4,924
(f) Employee Loan	67	72
Less: Provision For Outstanding Loans	(2)	(1)
Total	7,103	4,994
PERFORMANCE - WISE CLASSIFICATION		
(a) Loans classified as standard:		
(aa) In India	7,103	4,994
(bb) Outside India	-	-
(b) Non - standard loans less provisions:		
(aa) In India	-	-
(bb) Outside India	-	-
Total	7,103	4,994
MATURITY - WISE CLASSIFICATION		
(a) Short Term	311	252
(b) Long Term	6,792	4,742
Total	7,103	4,994

Note:- Refer note 16 B (viii and ix) for accounting policy on Loans

1) Principal receivable within 12 months from the Balance Sheet date is ₹ 260 lacs (Previous year ₹142

2) Short-term loans include those which are repayable within 12 months from the date of Balance Sheet.

Long term loans are the loans other than short-term loans.

3) Loans considered doubtful and the amount of provision created against such loans is ₹ 2 lacs (Previous year ₹ 1 lacs)

Provision against Non-Performing Loans As at 31 March 2025

(₹ in Lacs)

S.No	Non-Performing Loans	Loan Amount	Provision
1	Sub-Standard	-	-
2	Doubtful	2	2
3	Loss	-	-

Provision against Non-Performing Loans As at 31 March 2024

(₹ in Lacs)

S.No	Non-Performing Loans	Loan Amount	Provision
1	Sub-Standard	-	-
2	Doubtful	1	1
3	Loss	-	-

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 March 2025	As at 01 April 2024	For the Year	On Sale/Adjustment	As at 31 March 2025	As at 31 March 2025	As at 31 March 2024
Intangible assets:										
Goodwill	-	-	-	-	-	-	-	-	-	-
Computer Software	9,529	3,010	59	12,480	6,728	1,769	56	8,441	4,039	2,801
Tangible assets:										
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	1,700	39	60	1,679	1,122	155	46	1,231	448	578
Furniture & Fittings	890	179	30	1,039	728	64	28	764	275	163
Information Technology Equipments (including servers)	2,845	324	557	2,612	2,104	402	558	1,948	664	741
Vehicles	-	-	(0)	0	-	-	(0)	0	(0)	(0)
Office Equipment	567	10	44	533	483	27	43	467	66	83
Buildings	2,818	-	(0)	2,818	408	45	(0)	453	2,365	2,410
Total	18,348	3,563	750	21,161	11,573	2,462	731	13,304	7,858	6,775
Capital Work-In-Progress	1,246	3,457	3,563	1,140	-	-	-	-	1,140	1,246
Grand Total	19,594	7,020	4,312	22,301	11,573	2,462	731	13,304	8,997	8,021
Previous Year	23,767	7,051	11,224	19,594	17,245	2,354	8,025	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 March 2025	As at 31 March 2024
Cash [including cheques, drafts and stamps]	4,438	4,146
Bank balances	-	-
(a) Deposit accounts	-	-
(aa) Short-term (due within 12 months of the date of Balance Sheet)	7	8
(bb) Others	1	8
(b) Current accounts	10,563	20,552
(c) Others	-	-
Money at call and short notice	-	-
(a) With banks	-	-
(b) With other institutions	-	-
Others	-	-
Total	15,010	24,714
Balances with non-scheduled banks included in 2 above	-	-
Cash and bank balances		
In India	15,010	24,714
Outside India	-	-
Total	15,010	24,714
Cheques on hand	3,947	3,539

Form L-18-Advances and Other Assets Schedule

ADVANCES AND OTHER ASSETS

(₹ in Lakh)

Particulars	As at 31 March 2025	As at 31 March 2024
ADVANCES		
Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	1,384	1,318
Advances to Directors/Officers	-	-
Advance tax paid and taxes deducted at source(Net of provision for taxation)	1,111	1,653
Goods and Service Tax Credit	4,850	3,664
Others		
a) Advance to Suppliers	285	327
b) Staff Loans and Advances	181	125
Total (A)	7,811	7,086
OTHER ASSETS		
Income accrued on Investments	13,322	26,443
Outstanding premiums	16,013	14,103
Agents' Balances		
Gross	487	504
Less : Provision for doubtful agents' balance	(334)	(307)
Net	153	197
Foreign Agencies Balances	-	-
Due from other entities carrying on insurance business (including reinsurers)	218	499
Due from subsidiaries/holding company	-	-
Investments held for Unclaimed Amount of Policyholders	2	46
Interest on investments held for Unclaimed Amount of Policyholders	0	10
Others		
Rent & Others Security Deposit	779	760
Management Fees Receivable	265	262
Derivative Asset	8,537	7,842
Receivable For Sale Of Investment	990	1,119
Other Receivables *	783	783
Total (B)	41,062	52,064
Total (A + B)	48,873	59,150

* Other receivables includes GST deposit paid under protest of is ₹ 300 lacs (Previous year ₹ 300 lacs)

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

Particulars	As at 31 March 2025	As at 31 March 2024
Agents' Balances	6,760	4,877
Balances due to other insurance companies (including reinsurers)	142	112
Deposits held on reinsurance ceded	-	-
Premiums recieved in advance	331	279
Unallocated premium	1,608	2,862
Sundry creditors	607	2,369
Due to subsidiaries/holding company	258	156
Claims Outstanding	5,135	3,667
Annuities Due	71	71
Due to Officers/Directors	-	-
Unclaimed amount of policyholders	2	46
Income accrued on Unclaimed amounts	0	10
Interest payable on debentures/bonds	-	-
Goods and Service tax Liabilities	206	150
Others	-	-
a) Tax Deducted to be remitted	848	795
b) Expense Payable	7,893	8,755
c) Security Deposit Received	208	208
d) Others - Payable	16,678	15,961
e) Capital Advance	-	-
f) Payable for investment purchased	-	-
g) Due to Policyholders	1,120	1,325
h) Derivative Liability	-	-
Total	41,867	41,643

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

Particulars	As at 31 March 2025	As at 31 March 2024
For taxation (less payments and taxes deducted at source)	-	-
For Employee Benefits	202	166
For Others	0	-
Total	202	166

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

Particulars	As at 31 March 2025	As at 31 March 2024
Discount allowed on issue of shares / debentures	-	-
Others	-	-
Total	-	-

FORM L-22 Analytical Ratios*

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

Date: 31 March 2025

Analytical Ratios for Life Companies

Sl.No.	Particulars	For the Quarter Ended 31 March 2025	For the Year Ended 31 March 2025	For the Quarter Ended 31 March 2024	For the Year Ended 31 March 2024
1	New Business Premium Growth Rate				
	(i) Linked Business:				
	a) Life	0.3%	8.3%	171.5%	127.7%
	b) Pension	-81.7%	-28.8%	181.9%	24.3%
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	-25.2%	8.8%	38.5%	32.4%
	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	43.2%	-2.6%	-41.6%	-22.2%
	b) Annuity	125.8%	155.3%	0.7%	-39.6%
	c) Pension	NA	NA	NA	NA
	c) Health	0.0%	0.0%	0.0%	-100.0%
	e) Variable Insurance	NA	NA	NA	NA
2	Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)	3.6%	3.4%	4.7%	8.2%
3	Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)	22.4%	23.3%	26.5%	23.1%
4	Net Retention Ratio	98.8%	98.1%	98.8%	98.0%
5	Conservation Ratio				
	(i) Linked Business:				
	a) Life	65.3%	72.4%	73.5%	75.5%
	b) Pension	29.4%	43.2%	19.6%	34.9%
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA

Sl.No.	Particulars	For the Quarter Ended 31 March 2025	For the Year Ended 31 March 2025	For the Quarter Ended 31 March 2024	For the Year Ended 31 March 2024
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	79.5%	80.4%	82.9%	82.5%
	b) Annuity	NA	NA	NA	NA
	c) Pension	68.6%	187.0%	39.0%	16.8%
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	NA	NA
	Non Participating:				
	a) Life	83.7%	81.8%	88.8%	85.1%
	b) Annuity	0%	0%	NA	NA
	c) Pension	NA	NA	NA	NA
	d) Health	97.7%	91.6%	86.6%	91.0%
	e) Variable Insurance	NA	NA	NA	NA
6	Expense of Management to Gross Direct Premium Ratio	30.0%	39.6%	32.4%	41.4%
7	Commission Ratio (Gross commission and Rewards paid to Gross Premium)	12.0%	10.8%	11.2%	9.4%
8	Business Development and Sales Promotion Expenses to New Business Premium	7.0%	6.0%	13.0%	13.4%
9	Brand/Trade Mark usage fee/charges to New Business Premium	0.7%	0.8%	0.5%	0.5%
10	Ratio of Policyholders' Fund to Shareholders' funds	1698.4%	1698.4%	1543.6%	1543.6%
11	Change in net worth (Amount in Rs. Lakhs)	2,082	2,082	(12,532)	(12,532)
12	Growth in Networth	4.0%	4.0%	-21.1%	-21.1%
13	Ratio of Surplus to Policyholders' Fund	-0.8%	-0.8%	0.6%	0.6%
14	Profit after tax / Total Income	0.7%	-4.5%	- **	- **
15	(Total Real Estate + Loans)/(Cash & Invested Assets)	1.5%	1.5%	1.9%	1.9%
16	Total Investments/(Capital + Reserves and Surplus)	1764.5%	1764.5%	1743.5%	1743.5%
17	Total Affiliated Investments/(Capital+ Reserves and Surplus)	69.8%	69.8%	75.5%	75.5%
18	Investment Yield (Gross & Net)				
	A. With Realized Gains				
	Shareholders' Funds	9.2%	11.2%	11.4%	18.7%
	Policyholders' Funds :				
	Non Linked				
	Par	6.0%	8.3%	6.3%	8.5%
	Non Par	7.4%	8.9%	10.4%	9.3%
	Linked				
	Par	NA	NA	NA	NA
	Non Par	-7.1%	17.3%	27.4%	20.9%

Sl.No.	Particulars	For the Quarter Ended 31 March 2025	For the Year Ended 31 March 2025	For the Quarter Ended 31 March 2024	For the Year Ended 31 March 2024
	B. Without Realised gain				
	Shareholders' Funds	9.0%	10.9%	6.2%	18.5%
	Policyholders' Funds :				
	Non Linked				
	Par	7.1%	9.8%	16.3%	13.3%
	Non Par	12.8%	12.3%	18.9%	11.2%
	Linked				
	Par	NA	NA	NA	NA
	Non Par	-16.9%	8.1%	16.3%	31.3%
19	Persistence Ratio - Premium Basis (Regular Premium/Limited Premium Payment under Individual category)				
	For 13th month	67.3%	70.8%	76.7%	77.6%
	For 25th month	57.0%	60.3%	60.0%	61.4%
	For 37th month	52.0%	53.5%	46.5%	48.5%
	For 49th month	42.7%	44.2%	47.7%	51.6%
	For 61st month	40.2%	43.3%	40.2%	42.3%
	Persistence Ratio - Premium Basis (Single Premium/Fully paid-up under Individual category)				
	For 13th month	99.7%	99.6%	100.0%	100.0%
	For 25th month	97.0%	99.4%	99.2%	99.2%
	For 37th month	95.7%	96.3%	96.9%	98.5%
	For 49th month	94.3%	95.6%	99.4%	99.7%
	For 61st month	90.1%	86.7%	87.0%	88.7%
	Persistence Ratio - Number of Policy Basis (Regular Premium/Limited Premium Payment under Individual category)				
	For 13th month	56.3%	60.9%	64.3%	67.1%
	For 25th month	52.5%	55.2%	53.8%	55.4%
	For 37th month	47.2%	48.2%	45.0%	45.5%
	For 49th month	40.8%	40.9%	44.5%	48.3%
	For 61st month	39.6%	43.3%	42.5%	42.7%
	Persistence Ratio - Number of Policy Basis (Single Premium/Fully paid-up under Individual category)				
	For 13th month	99.9%	99.7%	100.0%	100.0%
	For 25th month	100.0%	99.9%	100.0%	99.9%
	For 37th month	99.9%	99.7%	100.0%	100.0%
	For 49th month	99.9%	99.9%	99.9%	99.9%
	For 61st month	91.9%	88.1%	87.7%	89.7%
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%

Sl.No.	Particulars	For the Quarter Ended 31 March 2025	For the Year Ended 31 March 2025	For the Quarter Ended 31 March 2024	For the Year Ended 31 March 2024
21	Solvency Ratio	181%	181%	179%	179%
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)	151,747	118,653	110,132	92,333
Equity Holding Pattern for Life Insurers and information on earnings:					
1	No. of shares	1,114,633,463	1,114,633,463	915,552,063	915,552,063
2	Percentage of shareholding				
	Indian	0.80	0.80	0.75	0.75
	Foreign	0.20	0.20	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)	0.06	(1.24)	(0.06)	(1.36)
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.06	(1.24)	(0.06)	(1.36)
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.06	(1.24)	(0.06)	(1.36)
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.06	(1.24)	(0.06)	(1.36)
8	Book value per share (Rs)	5.29	5.29	5.69	5.69
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 Mar 2025, 13th month persistency includes policies issued in Apr 2023 to Mar 2024 , 25th month includes policies issued in Apr 2022 to Mar 2023 and so on 2. For 31st Mar 2024, 13th month persistency includes policies issued in Apr 2022 to Mar 2023 , 25th month includes policies issued in Apr 2021 to Mar 2022 and so on For the Quarter ended 1. For 31st Mar 2025, 13th month persistency includes policies issued in Jan 2024 to Mar 2024 , 25th month includes policies issued in Jan 2023 to Mar 2023 and so on 2. For 31st Mar 2024, 13th month persistency includes policies issued in Jan 2023 to Mar 2023 , 25th month includes policies issued in Jan 2022 to Mar 2022 and so on					

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 FOR THE YEAR ENDED 31 MARCH 2025

Particulars		For the Year Ended 31 March 2025 (₹ in lakhs)	For the Year Ended 31 March 2024 (₹ in lakhs)
A	Cash Flows from operating activities:		
1	Premium received from policyholders, including advance receipts	206,186	188,308
2	Other receipts (Other Income)	(209)	47
3	Payments to the re-insurers, net of commissions and claims	271	(979)
4	Payment to co-insurers, net of claims recovery	-	-
5	Payments of claims	(87,979)	(75,302)
6	Payments of commission and brokerage	(20,508)	(16,838)
7	Payments of other operating expenses	(56,265)	(57,956)
8	Preliminary and pre-operative expenses	-	-
9	Deposits, advances and staff loans	(26)	(311)
10	Income taxes paid (Net)	(5,093)	(6,834)
11	Goods and services Tax paid	(1,464)	(1,862)
12	Other payments	-	-
13	Cash flows before extraordinary items	34,913	27,206
14	Cash flow from extraordinary operations	-	-
	Net cash flow from operating activities	34,913	27,206
B	Cash flows from investing activities:		
1	Purchase of fixed assets	(4,089)	(3,386)
2	Proceeds from sale of fixed assets	14	59
3	Purchases of investments	(879,877)	(697,810)
4	Loans disbursed	(1,550)	(1,049)
5	Sales of investments	797,372	609,751
7	Rents/Interests/ Dividends received	66,807	49,637
8	Investments in money market instruments and in liquid mutual funds (Net)	(25,281)	41,521
9	Expenses related to investments	-	-
	Net cash flow from investing activities	(46,604)	(1,277)
C	Cash flows from financing activities:		
1	Proceeds from issuance of share capital	15,141	4,955
2	Proceeds from borrowing	-	-
3	Repayments of borrowing	-	-
4	Interest/dividends paid	-	-
	Net cash flow from financing activities	15,141	4,955
	Effect of foreign exchange rates on cash and cash equivalents, net	-	-
	Net increase in cash and cash equivalents	3,450	30,884
	Cash and cash equivalents at the beginning of the year	43,563	12,679
	Cash and cash equivalents at the end of the year	47,013	43,563

Form L-24

VALUATION OF NET LIABILITIES

Name of the Insurer : EDELWEISS LIFE INSURANCE COMPANY LTD.

Date: 31 March 2025

Net Liabilities (Rs.lakhs) (Frequency -Quarterly)			
Type	Category of business	Mathematical Reserves as at 31st March for the year 2025	Mathematical Reserves as at 31st March for the year 2024
Par	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	224,269	180,332
	General Annuity	-	-
	Pension	8,886	10,949
	Health	-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
Total Par		233,155	191,281
Non-Par	Non-Linked -VIP		
	Life	64	60
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	444,114	371,887
	General Annuity	9,103	7,574
	Pension	-	-
	Health	812	763
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	214,432	208,840
	General Annuity	-	-
	Pension	3,012	3,160
	Health	-	-
Total Non Par		671,538	592,283
Total Business	Non-Linked -VIP		
	Life	64	60
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	668,383	552,218
	General Annuity	9,103	7,574
	Pension	8,886	10,949
	Health	812	763
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	214,432	208,840
	General Annuity	-	-
	Pension	3,012	3,160
	Health	-	-
Total		904,693	783,564

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

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	226	142	2,466	594	643	8,962	820	785.39	11,428.48	1,291	2,076.69	
2	Arunachal Pradesh	-	-	-	3	10	104	3	9.65	103.55	34	44.03	
3	Assam	8	13	116	26	22	231	34	34.89	346.81	279	313.56	
4	Bihar	74	50	1,185	125	117	1,855	199	167.09	3,040.04	516	682.63	
5	Chhattisgarh	156	73	812	184	111	1,851	340	183.54	2,663.20	532	715.67	
6	Goa	9	15	148	45	92	762	54	106.41	909.35	283	389.75	
7	Gujarat	62	54	951	923	1,613	21,409	985	1,667.82	22,359.86	5,932	7,599.69	
8	Haryana	74	124	1,339	481	812	11,690	555	936.13	13,028.62	2,242	3,178.03	
9	Himachal Pradesh	47	35	429	38	35	520	85	70.32	948.75	315	385.79	
10	Jharkhand	53	29	644	111	86	1,301	164	115.27	1,944.63	472	587.46	
11	Karnataka	131	111	1,787	846	1,493	20,066	977	1,604.58	21,852.61	4,993	6,597.81	
12	Kerala	845	1,309	15,984	2,223	4,494	56,098	3,068	5,802.68	72,082.38	9,824	15,626.34	
13	Madhya Pradesh	43	28	731	250	430	5,014	293	457.72	5,744.99	937	1,395.04	
14	Maharashtra	376	235	3,749	2,650	4,828	55,825	3,026	5,062.56	59,574.20	13,671	18,733.46	
15	Manipur	-	-	-	-	0	-	-	0.16	-	4	3.71	
16	Meghalaya	-	-	-	4	3	41	4	2.87	40.65	37	40.21	
17	Mizoram	-	-	-	1	1	25	1	0.79	25.34	-	0.79	
18	Nagaland	1	1	10	-	-	-	1	0.75	10.04	1	1.89	
19	Odisha	143	86	955	296	355	4,238	439	440.69	5,192.85	1,203	1,643.31	
20	Punjab	1,608	63	903	400	462	6,733	2,008	524.73	7,636.17	1,806	2,330.38	
21	Rajasthan	63	44	632	152	277	2,857	215	320.90	3,489.28	972	1,292.74	
22	Sikkim	-	0	-	5	10	87	5	10.42	86.76	14	24.47	
23	Tamil Nadu	477	301	3,491	1,554	1,514	18,528	2,031	1,815.32	22,018.83	3,937	5,752.66	
24	Telangana	65	44	750	723	1,107	15,300	788	1,150.77	16,049.99	2,145	3,295.91	
25	Tripura	1	3	34	5	-5	-8	6	-1.56	25.88	0	-1.08	
26	Uttarakhand	59	39	510	110	135	1,557	169	174.58	2,067.20	293	467.85	
27	Uttar Pradesh	179	150	1,998	946	1,443	19,310	1,125	1,592.84	21,307.98	3,365	4,958.00	
28	West Bengal	150	102	1,130	558	757	7,777	708	859.68	8,906.63	2,900	3,759.69	
TOTAL		4850	3,050.74	40,753.44	13,253	20,846.24	262,131.66	18,103	23,896.98	302,885.10	57,999.56	81,896.54	
UNION TERRITORIES													
1	Andaman and Nicobar Islands	-	-	-	10	8	91	10	8.45	91.45	6	14.41	
2	Chandigarh	-	-	-	46	47	715	46	47.36	715.37	209	256.18	
3	Dadra and Nagar Haveli and Daman & Diu	4	16	155	25	134	1,331	29	149.87	1,485.72	116	265.59	
4	Govt. of NCT of Delhi	2	4	45	947	1,708	20,427	949	1,711.06	20,471.73	3,670	5,381.34	
5	Jammu & Kashmir	19	20	376	46	31	368	65	50.72	744.57	184	234.27	
6	Ladakh	-	-	-	-2	-1	-10	-2	-1.46	-10.20	-	-1.46	
7	Lakshadweep	-	-	-	-	-	-	-	-	-	6	6.46	
8	Puducherry	1	0	1	25	19	268	26	19.20	269.08	72	90.80	
TOTAL		26	39.37	576.45	1,097	1,945.84	23,191.26	1,123	1,985.21	23,767.72	4,262.40	6,247.61	
GRAND TOTAL													
		4876	3,090.11	41,329.89	14,350	22,792.08	285,322.93	19,226	25,882.19	326,652.82	62,261.96	88,144.15	
IN INDIA								19,226	25,882.19	326,652.82	62,261.96	88,144.15	
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	639	352	7,642	1,439	1,227	21,614	2,078	1,578.43	29,256.08	3,356.32	4,882.12
2	Arunachal Pradesh	1	1	8	6	12	153	7	12.72	161.46	64.28	81.69
3	Assam	30	36	342	82	101	991	112	136.50	1,333.64	703.61	837.52
4	Bihar	334	217	3,537	335	291	4,803	669	507.59	8,339.98	1,445.07	1,936.43
5	Chhattigarh	358	169	2,258	435	441	5,741	793	610.32	7,999.12	1,507.24	2,108.10
6	Goa	17	31	327	91	146	1,789	108	177.26	2,116.30	756.67	907.23
7	Gujarat	290	263	3,757	2,650	3,773	50,519	2,940	4,035.41	54,276.06	13,745.12	17,547.46
8	Haryana	293	313	4,642	1,222	1,716	24,781	1,515	2,028.78	29,422.84	5,290.19	7,259.78
9	Himachal Pradesh	241	159	1,795	103	99	1,107	344	258.82	2,901.89	750.10	993.50
10	Jharkhand	172	101	1,448	322	240	3,345	494	341.56	4,793.08	1,330.23	1,664.32
11	Karnataka	361	250	3,709	2,140	3,196	41,614	2,501	3,446.35	45,323.62	10,576.58	13,807.75
12	Kerala	2,628	3,579	36,754	5,686	9,728	105,663	8,314	13,306.94	142,417.38	25,260.35	38,138.45
13	Madhya Pradesh	163	102	1,676	664	784	10,355	827	885.56	12,031.29	2,533.55	3,426.31
14	Maharashtra	1,632	1,149	17,587	7,326	10,416	133,958	8,958	11,564.69	151,545.02	32,340.64	43,849.32
15	Manipur	1	1	7	4	5	47	5	6.05	53.27	6.02	12.06
16	Meghalaya	4	5	47	7	5	57	11	10.45	103.49	47.30	31.21
17	Mizoram	-	-	-	2	1	32	2	1.06	31.68	-	-
18	Nagaland	1	1	10	4	4	39	5	4.57	49.46	2.50	6.57
19	Odisha	538	277	3,158	733	694	10,077	1,271	971.29	13,234.98	3,169.49	4,074.08
20	Punjab	1,804	187	3,007	1,168	1,181	17,166	2,972	1,367.96	20,172.71	4,205.77	5,525.56
21	Rajasthan	210	157	1,868	445	525	6,848	655	681.90	8,715.38	2,390.67	3,029.60
22	Sikkim	8	8	83	14	22	185	22	29.61	268.54	39.08	69.50
23	Tamil Nadu	1,020	622	7,997	3,580	3,469	43,608	4,600	4,091.09	51,605.37	8,828.78	12,858.05
24	Telangana	258	137	3,539	1,775	2,311	35,120	2,033	2,448.13	38,658.86	5,248.75	7,602.14
25	Tripura	5	4	78	8	8	165	13	12.40	243.13	6.07	18.46
26	Uttarakhand	181	111	1,312	346	288	3,284	527	399.07	4,596.08	670.75	1,067.92
27	Uttar Pradesh	717	502	8,093	2,345	2,943	39,070	3,062	3,444.90	47,162.78	8,336.59	11,720.07
28	West Bengal	476	252	3,266	1,555	2,243	22,182	2,031	2,495.02	25,448.29	5,580.21	7,912.12
TOTAL		12382	8,984.89	117,945.31	34,487	45,869.51	584,316.46	46,869	54,854.39	702,261.77	138,191.92	191,368.37
UNION TERRITORIES												
1	Andaman and Nicobar Islands	3	3	32	19	19	200	22	21.23	232.63	8.65	29.80
2	Chandigarh	-	-	-	137	169	1,624	137	169.19	1,624.33	545.66	709.92
3	Dadra and Nagar Haveli and Daman & Diu	11	28	271	57	190	1,854	68	218.48	2,125.11	259.63	440.79
4	Govt. of NCT of Delhi	2	3	45	2,625	3,820	45,548	2,627	3,822.59	45,592.25	8,726.35	12,415.24
5	Jammu & Kashmir	82	72	917	92	70	913	174	142.00	1,830.65	480.56	615.07
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-
7	Lakshadweep	-	-	-	1	1	5	1	0.51	4.50	8.25	9.26
8	Puducherry	4	1	79	71	72	722	75	73.59	800.39	124.91	199.11
TOTAL		102	107.21	1,344.40	3,002	4,340.37	50,865.46	3,104	4,447.58	52,209.86	10,154.01	14,419.19
GRAND TOTAL		12484	9,092.10	119,289.72	37,489	50,209.88	635,181.92	49,973	59,301.98	754,471.63	148,345.93	205,787.56
IN INDIA								49,973	59,301.98	754,471.63	148,345.93	205,787.56
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	-	-	-	-	-	-	0	-	-	-	0.00	-	-	0.00	
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Karnataka	-	-	-	-	-	48	8	-970	-	48	8.47	-969.56	-0	8.42	
12	Kerala	-	914	4	442	-	434	2	214	-	1,348	5.92	656.14	-	5.92	
13	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14	Maharashtra	-	-	-	-	-	-11	390	577	-	-11	389.92	577.50	228	618.30	
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
19	Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
20	Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
21	Rajasthan	-	-	-	-	-	7	0	49	-	7	0.01	49.14	-	0.01	
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
23	Tamil Nadu	-	-	-	-	-	-1	-0	5	-	-1	-0.17	4.77	-	-0.17	
24	Telangana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
27	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL		-	914	4.00	442.49	-	477	400.162045	-125	-	1,391	404.16	317.99	228.34	632.50	
UNION TERRITORIES																
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Govt. of NCT of Delhi	-	-	-	-	-	31	0	310	-	31	0.04	310.00	-0	0.03	
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL		-	-	-	-	-	31	0.04	310.00	-	31	0.04	310.00	-0.00	0.03	
GRAND TOTAL		-	914	4.00	442.49	-	508	400.20	185.50	-	1,422	404.20	627.99	228.33	632.53	
IN INDIA											-	1422	404.20	627.99	228.33	632.53
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	-	14,556	99	6,257	-	22,541	140.98	10,952.63	8.73	149.71		
12	Kerala	-	27,403	116	13,188	-	8,043	31	6,541	-	35,446	146.48	19,729.28	-	146.48		
13	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14	Maharashtra	-	-	-	-	-	2,327	1,063	71,550	-	2,327	1,062.70	71,549.87	231.45	1,294.15		
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
19	Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
20	Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
21	Rajasthan	-	-	-	-	-	45	0	316	-	45	0.25	315.90	1.84	2.09		
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
23	Tamil Nadu	-	-	-	-	-	-1	-0	5	-	-1	-0.17	4.77	-	-0.17		
24	Telangana	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
27	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL		-	35,388	157.53	17,884.29	-	24,970	1,218.73	84,668.15	-	60,358	1,376.26	102,552.44	242.02	1,618.28		
UNION TERRITORIES																	
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
4	Govt. of NCT of Delhi	-	-	-	-	-	72	29	720	-	72	29.35	720.00	2.93	32.27		
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL		-	-	-	-	-	72	29.35	720.00	-	72	29.35	720.00	2.93	32.27		
GRAND TOTAL		-	35,388	157.53	17,884.29	-	25,042	1,248.08	85,388.15	-	60,430	1,405.61	103,272.44	244.95	1,650.56		
IN INDIA												-	60,430	1,405.61	103,272.44	244.95	1,650.56
OUTSIDE INDIA												-	-	-	-	-	-

FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)-3A
COMPANY NAME & CODE : EDELWEISS LIFE INSURANCE CO. LTD (147)
STATEMENT AS ON : 31 March 2025
STATEMENT OF INVESTMENT ASSETS(LIFE INSURERS)
(Business within India)

PART - A

(` In Lacs)

Total Application as per Balance Sheet (A)		
PARTICULARS	SCH	Amount
Investments (Shareholders)	8	43,731
Investments (Policyholders)	8A	677,891
Investments (Linked Liabilities)	8B	215,582
Loans	9	7,103
Fixed Assets	10	8,997
Current Assets		
a. Cash & Bank Balance	11	15,010
b. Advances & Other Assets	12	48,873
Current Liabilities		
a. Current Liabilities	13	41,867
b. Provisions	14	202
c. Misc. Exp not Written Off	15	-
d. Debit Balance of P&L A/c		229,731
Application of Funds as per Balance Sheet (A)	TOTAL (A)	745,389
Less: Other Assets	SCH	Amount
Loans (if any)	9	7,103
Fixed Assets (if any)	10	8,997
Cash & Bank Balance (if any)	11	15,010
Advances & Other Assets (if any)	12	48,873
Current Liabilities	13	41,867
Provisions	14	202
Misc. Exp not Written Off	15	-
Investments held outside India		-
Debit Balance of P&L A/c		229,731
**Provision for Diminution in Value of Investment		-
	TOTAL (B)	-191,815
Funds Available for Investments	(A-B)	937,204

Reconciliation of Investment Assets	
Total Investment Assets (as per Balance Sheet)	937,204
Balance Sheet Value of:	
A. Life Fund (including Fund Beyond Solvency Margin)	692,783
B. Pension & Gen Annuity Fund	28,839
C. Unit Linked Funds	215,582
	937,204

NON-LINKED BUSINESS

INVESTMENT ASSETS		SH		PH		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	NON PAR	F=(b+c+d+e)				
		(a)	(b)	(c)	(d)	(e)					
1. Govt. Securities	Not Less than 25%	-	-	-	102,499	263,094	365,592	52.72%	-	365,592	370,419
2. Govt. Securities or Other Approved Securities (Incl.	Not Less than 50%	-	-	-	116,232	270,634	386,866	55.78%	-	386,866	393,117
3. Investment Subject to Exposure Norms											
a. Housing & Infrastructure											
1. Approved Investment	Not Less than 15%	-	3,826	-	36,071	71,469	111,366	16.06%	395	111,761	129,640
2. Other Investment		-	189	-	516	1,451	2,157	0.31%	(1,708)	449	449
b. (i) Approved Investments		2	5,908	3,027	49,905	53,242	112,084	16.16%	97	112,181	112,952
(ii) Other Investments* not to exceed 15%	Not exceeding 35%	57	32,829	-	16,861	31,339	81,086	11.68%	441	81,526	84,191
TOTAL : LIFE FUND	100%	59	42,752	3,027	219,585	428,135	693,559	100.00%	(776)	692,783	720,349

B. PENSION / GROUP GRATUITY FUND		PH		TOTAL BOOK VALUE		Actual %	FVC AMOUNT	TOTAL FUND (Balance Sheet Value)	MARKET VALUE
	PERCENTAGE AS PER REG.	PAR	NON PAR						
1 Government Securities	Not Less than 20%	7,332	11,423	18,755	65.22%	-	18,755	19,425	
2 Government Securities or other approved securities (including (i) above)	Not Less than 40%	7,732	11,625	19,357	67.32%	-	19,357	20,070	
3 Balance in approved investment	Not Exceeding 60%	3,952	5,445	9,397	32.68%	85	9,482	10,111	
TOTAL : PENSION / GROUP GRATUITY FUND	100%	11,684	17,070	28,754	100%	85	28,839	30,181	

LINKED BUSINESS

C. LINKED LIFE INSURANCE FUND		PH		TOTAL FUND (Balance Sheet Value)		Actual %
	PERCENTAGE AS PER REG.	PAR	NON PAR			
1. Approved Investments	Not Less than 75%	-	186,631.89	186,632	86.57%	
2. Other than Approved Investment	Not More than 25%	-	28,949.94	28,950	13.43%	
TOTAL : LINKED LIFE INSURANCE FUND	100%	-	215,582	215,582	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, 1938

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	UNIT-UNITED BUSINESS INC.																							
	REVENUE		EXPENSES		GROSS PROFIT		OPERATING EXPENSES		OPERATING INCOME		NON-OPERATING INCOME		TOTAL INCOME		TAXES		NET INCOME		EQUITY		LIABILITIES		TOTAL ASSETS	
	Q4	YTD	Q4	YTD	Q4	YTD	Q4	YTD	Q4	YTD	Q4	YTD	Q4	YTD	Q4	YTD	Q4	YTD	Q4	YTD	Q4	YTD	Q4	YTD
Revenue	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000
Cost of Sales	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000
Gross Profit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Operating Expenses	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000
Operating Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-Operating Income	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000
Total Income	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000
Taxes	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000
Net Income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000
Liabilities	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000
Total Assets	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000	1000000000

Notes:
1. The information is not audited and should not be used for any purpose other than for informational purposes only.
2. The information is not audited and should not be used for any purpose other than for informational purposes only.
3. The information is not audited and should not be used for any purpose other than for informational purposes only.

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	10,808.55	28.4519	28.4519	27.8347	27.4472	26.7673	26.3519	7.97%	6.51%	28.4519
2	Discontinuance Fund	ULIF00701/01/12DISCONT147	01-Jan-12	Non Par	15,019.67	22.6164	22.6164	22.2790	21.9743	21.5765	21.2049	6.66%	6.46%	22.6164
3	Group Balancer Fund	ULGF00205/09/11GFBALANCER147	25-Jan-13	Non Par	2,879.83	28.6529	28.6529	28.3031	28.5301	27.5033	26.6371	7.57%	7.49%	28.6529
4	Group Bond Fund	ULGF00305/09/11GFBOND147	25-Jan-13	Non Par	2,464.03	25.7233	25.7233	25.0064	24.7514	24.0551	23.6874	8.59%	6.84%	25.7233
5	Group Growth Fund	ULGF00105/09/11GFGROWTH147	25-Jan-13	Non Par	5,984.43	33.6986	33.6986	33.9281	34.7077	33.1560	31.6147	6.59%	8.67%	34.9139
6	Managed Fund	ULIF00618/08/11MANAGED147	03-Aug-11	Non Par	3,189.12	37.3331	37.3331	37.1080	37.7379	36.0472	34.6119	7.86%	8.87%	37.9198
7	Pension Secure Fund	ULIF00931/03/15ETLIPNSSCR147	04-Feb-16	Non Par	807.88	19.4856	19.4856	18.9393	18.7430	18.1856	17.9037	8.84%	6.86%	19.4856
8	Equity Midcap Fund	ULIF01107/10/16ETLIMIDCAP147	19-Jan-17	Non Par	52,515.90	32.8501	32.8501	36.7534	37.6761	35.0825	30.1655	8.90%	17.75%	37.9469
9	Equity Large Cap Fund	ULIF00118/08/11EQLARGECAP147	28-Jul-11	Non Par	46,132.71	53.2698	53.2698	54.3274	59.2816	55.1604	51.1092	4.23%	10.19%	60.2047
10	PE Based Fund	ULIF00526/08/11PEBASED147	22-Jul-11	Non Par	1,250.95	40.5766	40.5766	41.3900	42.9064	40.7399	38.3274	5.87%	9.22%	43.2402
11	Pension Growth Fund	ULIF00831/03/15ETLIPNSGRT147	04-Feb-16	Non Par	1,851.59	27.6133	27.6133	28.9331	31.1409	29.1297	26.5516	4.00%	11.36%	31.5576
12	Equity Top 250	ULIF0027/07/11EQTOP250147	20-Jul-11	Non Par	52,914.26	55.0810	55.0810	59.1202	62.9931	58.8787	52.7147	4.49%	11.95%	63.8067
13	Money Market Fund	ULIF00425/08/11MONEYMARKET147	25-Aug-11	Non Par	274.14	26.1620	26.1620	25.7204	25.3328	24.8883	24.5000	6.78%	6.42%	26.1620
14	Discontinued Policy Pension Fund	ULIF01031/03/15ETLIPNSDSC147	04-Feb-16	Non Par	281.05	16.4646	16.4646	16.1786	15.9286	15.6478	15.3713	7.11%	6.42%	16.4646
15	Group Money Market Fund	ULGF00405/09/11GFMONEYMARKET147	25-Jan-13	Non Par	-	10.0000	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	14,397.13	20.8808	20.8808	20.9816	22.9277	21.3765	19.8125	5.39%	10.91%	23.2618
17	Gilt Fund	ULIF01326/11/18ETLGILTFND147	13-Jun-19	Non Par	2,118.90	15.9433	15.9433	15.4830	15.2836	14.7420	14.4893	10.03%	7.29%	15.9433
18	LONG TERM BOND FUND	ULIF01426/06/20ETLLNGTERM147	29-Feb-24	Non Par	423.14	10.9233	10.9233	10.6455	10.5081	10.2161	10.0495	8.69%	NA	10.9233
19	Equity Small Cap fund	ULIF01523/12/24SMALLCAP147	24-Jan-25	Non Par	2,268.54	9.8615	9.8615	NA	NA	NA	NA	NA	NA	10.4410
Total					215,581.83									

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.

Detail regarding Debt securities

(` in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/03/2025	As % of total for this class	As at 31/03/2024	As % of total for this class	As at 31/03/2025	As % of total for this class	As at 31/03/2024	As % of total for this class
Break down by credit rating								
AAA rated	607,618	87.63%	414,758	79.00%	581,473	87.81%	411,096	79.77%
AA or better	27,306	3.94%	9,985	1.90%	26,064	3.94%	9,454	1.83%
Rated below AA but above A	38,921	5.61%	32,306	6.15%	37,003	5.59%	31,362	6.09%
A rated	282	0.04%	2,015	0.38%	301	0.05%	1,997	0.39%
Rated below B	3,512	0.51%	-	0.00%	3,500	0.53%	-	0.00%
Others								
MF/FD/OTHERS	15,757	2.27%	65,947	12.56%	13,817	2.09%	61,451	11.92%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
Total	693,396	100.00%	525,011	100.00%	662,158	100.00%	515,361	100.00%
Breakdown by residual maturity								
Up to 1 year	51,155	7.38%	59,467	11.33%	51,110	7.72%	57,505	11.16%
more than 1 year and up to 3years	38,454	5.55%	15,487	2.95%	37,269	5.63%	15,005	2.91%
More than 3 years and up to 7years	59,318	8.55%	43,212	8.23%	56,526	8.54%	42,365	8.22%
More than 7 years and up to 10 years	21,341	3.08%	13,339	2.54%	21,030	3.18%	13,146	2.55%
More than 10 years and up to 15 years	19,571	2.82%	18,910	3.60%	19,680	2.97%	19,246	3.73%
More than 15 years and up to 20 years	30,794	4.44%	15,691	2.99%	28,815	4.35%	17,121	3.32%
Above 20 years	472,764	68.18%	358,904	68.36%	447,727	67.62%	350,973	68.10%
Total	693,396	100.00%	525,011	100.00%	662,158	100.00%	515,361	100.00%
Breakdown by type of the issuer								
Central Government	389,844	56.22%	294,243	56.05%	384,347	58.04%	294,734	57.19%
State Government	23,343	3.37%	22,697	4.32%	21,876	3.30%	22,281	4.32%
Corporate Securities	234,620	33.84%	143,116	27.26%	212,676	32.12%	136,517	26.49%
MF/REV REPO/TREP/FD/OTHERS	45,589	6.57%	64,956	12.37%	43,259	6.53%	61,829	12.00%
Others	-	-	-	-	-	-	-	-
Total	693,396	100.00%	525,011	100.00%	662,158	100.00%	515,361	100.00%

Note :

1. 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.
2. Market value of the securities is in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.
3. Figures comprises of aggregate of Life Fund and Fund Beyond Solvency Margin

Detail regarding Debt securities

(` in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/03/2025	As % of total for this class	As at 31/03/2024	As % of total for this class	As at 31/03/2025	As % of total for this class	As at 31/03/2024	As % of total for this class
Break down by credit rating								
AAA rated	46,738	95.31%	42,159	77.91%	46,316	95.54%	41,938	79.03%
AA or better	2,301	4.69%	1,795	3.32%	2,162	4.46%	1,747	3.29%
Rated below AA but above A	-	0.00%	-	0.00%	-	0.00%	-	0.00%
A rated	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Rated below B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%
MF/FD/OTHERS	-	0.00%	10,157	18.77%	-	0.00%	9,383	17.68%
A1+/P1+/PR1+/F1+	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	49,039	100.00%	54,110	100.00%	48,478	100.00%	53,067	100.00%
Breakdown by residual maturity								
Up to 1 year	22,376	45.63%	26,574	49.11%	22,370	46.15%	25,803	48.62%
more than 1 year and up to 3years	3,882	7.92%	4,663	8.62%	3,831	7.90%	4,668	8.80%
More than 3 years and up to 7years	7,075	14.43%	7,998	14.78%	6,883	14.20%	7,933	14.95%
More than 7 years and up to 10 years	14,128	28.81%	9,770	18.06%	13,869	28.61%	9,633	18.15%
More than 10 years and up to 15 years	1,052	2.15%	5,105	9.43%	1,006	2.07%	5,031	9.48%
More than 15 years and up to 20 years	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Above 20 years	526	1.07%	-	0.00%	519	1.07%	-	0.00%
Total	49,039	100.00%	54,110	100.00%	48,478	100.00%	53,067	100.00%
Breakdown by type of the issuer								
Central Government	18,289	37.29%	17,083	31.57%	18,089	37.31%	17,019	32.07%
State Government	3,450	7.04%	9,115	16.84%	3,426	7.07%	9,065	17.08%
Corporate Securities	19,108	38.97%	13,263	24.51%	18,771	38.72%	13,109	24.70%
MF/REV REPO/TREP/FD/OTHERS	8,192	16.71%	14,649	27.07%	8,192	16.90%	13,874	26.14%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	49,039	100.00%	54,110	100.00%	48,478	100.00%	53,067	100.00%

Note:

1. 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.
2. 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 Mar 2025	For the Period Ending 31 Mar 2025	For the Quarter Ending 31 Mar 2024	For the Period Ending 31 Mar 2024
1	Edelweiss Financial Service Limited	Holding Company	Reimbursement of Cost of premium towards Group Term Life		-	-	-
			Premium collected for group insurance policy	3.57	3.70	4	5.92
			ESOP/ SAR Charges	15.14	-61.42	-13	-58.15
			Branding Fees	-179.97	-475.00	-151	-425.00
			Professional expenses		-	224	224.12
			Capital Infusion	4,950.54	19,908.14	-	-
			Interest on Non Convertible Debenture	717.35	2,530.55	329	1,275.56
			Share Application Money		-	4,955	4,955.28
			ESOP/ SAR Lapsation (Retained Earnings)	-15.46	36.46	-	-
			Redemption of Securities	-	3,764.45	194	300.54
			Purchase of Securities		-	1,448	-
2	ECL Finance Limited	Fellow Subsidiary	Interest on Non-Convertible Debenture	-	98.90	188	816.00
			Purchase of Securities	-	-	1,284	-
			Sale of Securities	-	-	-	3,733.10
			Premium collected for group insurance policy	-0.02	43.31	27	50.56
			Redemption of Securities	-	1,468.00	1,058	1,408.09
			Security Deposit Received	-	-	143	142.80
			Marketing Charges	-78.00	-88.00	-	-
			Rent Income	71.40	285.60	24	23.80
			Purchase of Investment Property	-	-	-5,089	-5,089.44
			Claims paid to Group Policyholders	-3.24	-32.29	-16	-21.18
			Reimbursement of Common Facility Charge	5.44	32.22	-	-
3	Edelweiss Retail Finance Limited	Fellow Subsidiary	Interest on Non-Convertible Debenture	105.77	422.11	95	378.63
			Insurance Premium Collected	-0.08	-2.30	11	17.09
			Redemption of Securities	-	-	-	-
			Claims paid to Group Policyholders	-	-	-	-3.95
4	ECap Securities & Investments Limited (formerly known as ECap Equities Limited)	Fellow Subsidiary	Insurance Premium Collected	0.10	0.10	0	0.06
			Sublease Rent Income	0.28	0.74	-	-
5	Nido Home Finance Limited (formerly known as Edelweiss Housing Finance Limited)	Fellow Subsidiary	Premium collected for group insurance	-8.30	425.02	59	278.83
			Claims paid to Group Policyholders	-163.19	-436.71	-219	-528.02
			Interest on Non-Convertible Debenture	-	61.98	66	144.49
			Rent Income	30.60	122.40	10	10.20
			Security Deposit received	-	-	61	61.20
			Marketing Charges	-	-182.00	-300	-299.79
			Reimbursement of Common Facility Charge	2.33	13.81	-	-
			Purchase of Securities	-	-	1,201	-900.00
6	Zuno General Insurance Limited (formerly known as Edelweiss General Insurance Company Limited)	Fellow Subsidiary	Cost of premium towards Mediclaim Insurance/Group Insurance	-209.06	-770.56	-200	-869
			Insurance Premium Collected	19.26	20.18	18	19
7	Edelweiss Rural & Corporate Services Limited	Fellow Subsidiary	Interest on Non-Convertible Debenture	45.62	184.49	46	186
			Office Rent, Business Centre Charge	-11.85	-46.38	-15	-63
			Information Technology Cost	-156.63	-631.03	-159	-630
			Professional expenses	-1.81	-7.23	-17	-68

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 Mar 2025	For the Period Ending 31 Mar 2025	For the Quarter Ending 31 Mar 2024	For the Period Ending 31 Mar 2024
			Insurance Premium Collected	8.75	9.25	8	9
			Training Expenses	-	-	-	-
			Sublease Rent Income	0.28	0.74	-	-
8	ECap Equities Limited (formerly known as Edel Land Limited)	Fellow Subsidiary	Training Centre Cost	-1.93	-6.28	-2	-8
			Office Rent, Business Centre Charge	-63.72	-249.83	-70	-115
			Insurance Premium Collected	5.27	6.15	4	4
			Security Deposit paid	-	-	-90	-90
			Staff Welfare	-	-	-	-
			Purchase of Securities	-	-	-	-
9	Key Managerial Personnel	Key Managerial Personnel	Managerial Remuneration	423.99	-928.04	-455.47	-1,518.69
			Policy Benefits paid	-	-	-	-
			Insurance Premium Collected	9.40	45.30	9.40	20.30
10	Edelweiss Asset Reconstruction Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	142.10	595.95	112	517
			Insurance Premium Collected	11.28	11.07	13	14
			Redemption of Securities	146.12	594.17	140	844
11	Edelcap Securities Ltd	Fellow Subsidiary	Insurance Premium Collected	10.80	12.35	8.89	8.75
12	Edel Finance Company Limited	Fellow Subsidiary	Insurance Premium Collected	0.53	0.53	0.50	0.79
13	Edel Investments Limited	Fellow Subsidiary	Insurance Premium Collected	5.28	5.14	5.23	5.36
14	EdelGive Foundation	Fellow Subsidiary	Insurance Premium Collected	1.46	1.84	0.40	0.40
15	Edelweiss Alternative Asset Advisors Limited	Fellow Subsidiary	Insurance Premium Collected	27.40	30.38	24.14	27.67
16	Edelweiss Asset Management Limited	Fellow Subsidiary	Insurance Premium Collected	15.29	16.36	13.52	14.60
17	Nuvama Custodial Services Limited (formerly known as Edelweiss Capital)	Fellow Subsidiary	Insurance Premium Collected	-	-	0.14	0.33
18	Comtrade Commodities Services Limited (formerly known as Edelweiss Capital)	Fellow Subsidiary	Insurance Premium Collected	0.07	0.07	0.06	0.06
19	Edelweiss Global Wealth Management Limited	Fellow Subsidiary	Insurance Premium Collected	0.59	0.87	0.12	0.12
20	Edelweiss Investment Adviser Limited	Fellow Subsidiary	Insurance Premium Collected	0.29	0.29	0.19	0.21
21	Edelweiss Real Assets Managers Limited	Fellow Subsidiary	Insurance Premium Collected	0.72	0.72	0.70	0.76
22	Edelweiss Securities and Investments Private Limited	Fellow Subsidiary	Insurance Premium Collected	0.40	0.40	0.38	0.38
23	Edelweiss Trusteeship Company Limited	Fellow Subsidiary	Insurance Premium Collected	0.02	0.02	0.02	0.02
24	Sekura India Management Limited	Fellow Subsidiary	Insurance Premium Collected	7.90	9.46	6.25	6.24
25	Allium Corporate Services Private Limited			0.36	0.36	-	-
26	Edelweiss Asset Management Limited	Fellow Subsidiary	Claims paid to Group Policyholders	-	-	2.23	-
27	Edelweiss Investment Adviser Limited	Fellow Subsidiary	Sublease Rent Income	0.28	0.74	-	-
28	Comtrade Commodities Services Limited (formerly known as Edelweiss Capital)	Fellow Subsidiary	Sublease Rent Income	0.19	0.57	-	-

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	0.73	Accrued Interest on Non-Convertible Debentures	Receivable	Unsecured	NA	NA	NA
3	Edelweiss Rural & Corporate Services Limited	Fellow Subsidiaries	50.68	Accrued Interest on Non-Convertible Debentures	Receivable	Unsecured	NA	NA	NA
4	Edelweiss Retail Finance Limited	Fellow Subsidiaries	2,694.46	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	753.67	Accrued Interest on Non-Convertible Debentures	Receivable	Unsecured	NA	NA	NA
7	Ecap Equities Limited (formerly known as Edel Land Limited)	Fellow Subsidiaries	90.30	Security Deposit Receivable	Receivable	Unsecured	NA	NA	NA
8	Zuno General Insurance (earlier known as Edelweiss General Insurance Company Limited)	Fellow Subsidiaries	32.08	Balance Receivable - Group Medical Insurance	Receivable	Unsecured	NA	NA	NA
9	ECL Finance Limited	Fellow Subsidiaries	0.75	Balance Receivable	Receivable	Unsecured	NA	NA	NA
10	Edelweiss Financial Service Limited	Holding Company	-257.56	Branding/Balance Payable	Payable	Unsecured	NA	NA	NA
11	Edelweiss Rural & Corporate Services Limited	Fellow Subsidiaries	-57.82	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	0	Security Deposit Payable	Payable	Unsecured	NA	NA	NA
14	Ecap Equities Limited (formerly known as Edel Land Limited)	Fellow Subsidiaries	0.00	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	0.00	Balance Receivable - Sublease rent	Receivable	Unsecured	NA	NA	NA
18	Ecap Securities & Investments Limited (formerly known as Ecap Equities Limited)	Fellow Subsidiaries	0.00	Balance Receivable - Sublease rent	Receivable	Unsecured	NA	NA	NA
19	Edelweiss Rural & Corporate Services limited	Fellow Subsidiaries	0.00	Balance Receivable - Sublease rent	Receivable	Unsecured	NA	NA	NA
20	Ecap Equities Limited (formerly known as Edel Land Limited)	Fellow Subsidiaries	1.50	Balance Receivable	Receivable				
21	Nido Home Finance Limited (formerly known as Edelweiss Housing Finance Limited)	Fellow Subsidiaries	0.00	Balance Receivable - Maintenance charges	Receivable	Unsecured	NA	NA	NA
22	Comtrade Commodities Services Limited	Fellow Subsidiaries	0.00	Balance Receivable - Sublease rent	Receivable	Unsecured	NA	NA	NA
23	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	30,277	Investments in Non-Convertible Debentures as on Date	Receivable	Unsecured	NA	NA	NA
2	Edelweiss Rural & Corporate Services Limited	Fellow Subsidiaries	2,000	Investments in Non-Convertible Debentures as on Date	Receivable	Unsecured	NA	NA	NA
3	ECL Finance Limited	Fellow Subsidiaries	-	Investments in Non-Convertible Debentures as on Date	Receivable	Unsecured	NA	NA	NA
4	Edelweiss Asset Reconstruction Limited	Fellow Subsidiaries	3,418	Investments in Non-Convertible Debentures as on Date	Receivable	Unsecured	NA	NA	NA
5	Edelweiss Retail Finance Limited	Fellow Subsidiaries	1,402	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	-	Investments in Non-Convertible Debentures as on Date	Receivable	Unsecured	NA	NA	NA
Unallocated Premium Deposits Received									
1	Edelweiss Financial Service Limited	Holding Company	-2.36	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
2	ECL Finance Ltd	Fellow Subsidiaries	0.00	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
3	Edelweiss Retail Finance Limited	Fellow Subsidiaries	0.00	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
4	Nido Home Finance Limited (formerly known as Edelweiss Housing Finance Limited)	Fellow Subsidiaries	0.00	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
5	Ecap Securities & Investments Limited (formerly known as Ecap Equities Limited)	Fellow Subsidiaries	-0.09	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
6	Edel Finance Company Limited	Fellow Subsidiaries	-0.50	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
7	Edel Investments Limited	Fellow Subsidiaries	-2.25	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
8	Ecap Equities Limited (formerly known as Edel Land Limited)	Fellow Subsidiaries	-3.21	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
9	Edelcap Securities Limited	Fellow Subsidiaries	-0.61	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
10	EdelGive Foundation	Fellow Subsidiaries	-0.37	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
11	Edelweiss Alternative Asset Advisors Limited	Fellow Subsidiaries	-1.38	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
12	Edelweiss Asset Management Limited	Fellow Subsidiaries	-3.00	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
13	Edelweiss Asset Reconstruction Company Limited	Fellow Subsidiaries	-5.93	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
14	Nuvama Custodial Services Limited (formerly known as Edelweiss Capital Services Limited)	Fellow Subsidiaries	0.00	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
15	Comtrade Commodities Services Limited (formerly known as Edelweiss Comtrade Limited)	Fellow Subsidiaries	-0.05	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
16	Zuno General Insurance Limited (formerly known as Edelweiss General Insurance Company Limited)	Fellow Subsidiaries	-3.35	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
17	Edelweiss Global Wealth Management Limited	Fellow Subsidiaries	-0.27	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
18	Edelweiss Investment Adviser Limited	Fellow Subsidiaries	-0.01	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
19	Edelweiss Real Assets Managers Limited	Fellow Subsidiaries	-0.22	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
20	Edelweiss Rural & Corporate Services Limited	Fellow Subsidiaries	-1.76						
21	Edelweiss Trusteeship Company Limited	Fellow Subsidiaries	0.00						
22	Sekura India Management Limited	Fellow Subsidiaries	-1.78						
23	Edelweiss Securities and Investments Private Limited	Fellow Subsidiaries	-0.03	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
24	Allium Corporate Services Private Limited	Fellow Subsidiaries	0.00	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 : March 31, 2025

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. Rashesh 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	<i>Resigned as Non-executive Director w.e.f. January 29, 2025</i>
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	<i>Ceased to be an Appointed Actuary w.e.f. January 21, 2025</i>
5	Mr. Ritesh Choudhary	Appointed Actuary	Appointed Actuary	<i>Appointed as Appointed Actuary w.e.f. January 22, 2025</i>
6	Mr. Ankur Chadha	Chief Legal & Compliance Officer, Company Secretary	Chief Legal & Compliance Officer, Company Secretary	-
7	Mr. Ritesh Taksali	Chief Investment Officer	Chief Investment Officer	-
8	Mr. Saddam Hossain	Chief Risk Officer	Chief Risk Officer	-
9	Mr. Sharad Maheshwari	Interim Chief Financial Officer	Interim Chief Financial Officer	<i>Ceased to be Interim Chief Financial Officer w.e.f. January 23, 2025</i>
10	Mr. Nirmal Nogaja	Chief Financial Officer	Chief Financial Officer	<i>Appointed as Chief Financial Officer w.e.f. January 24, 2025</i>
11	Mr. Anup Seth	Chief Distribution Officer	Chief Distribution Officer	-
12	Mr. Kayzad Hirananeek	Chief Operating Officer	Chief Operating Officer	-
13	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

31 March 2025

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	909,646
	Deduct:		
02	Mathematical Reserves	2	904,693
03	Other Liabilities	3	-
04	Excess in Policyholders' funds (01-02-03)		4,952
05	Available Assets in Shareholders Fund:	4	47,853
	Deduct:		
06	Other Liabilities of shareholders' fund	3	-
07	Excess in Shareholders' funds (05-06)		47,853
08	Total ASM (04)+(07)		52,805
09	Total RSM		29,177
10	Solvency Ratio (ASM/RSM)		1.81

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

FORM 7

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

Name of Fund: LIFE FUND

STATEMENT AS ON : 31 March 2025

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)	135,585	87,463	-	-	72,336	79,855	485,637	384,571	693,559	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)	135,585	87,463	-	-	72,336	79,855	483,997	384,571	691,919	551,888
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Not 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

FORM 7

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

Name of Fund: LIFE FUND

STATEMENT AS ON : 31-Mar-2025

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)	4,231	1,981	-	-	2,164	2,989	22,359	24,984	28,754	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)	4,231	1,981	-	-	2,164	2,989	22,359	24,984	28,754	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

FORM 7

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

Name of Fund: LINKED FUND

STATEMENT AS ON : 31-Mar-2025

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)	13,639	13,263	-	-	5,470	-	196,473	196,800	215,582	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)	13,639	13,263	-	-	5,470	-	196,473	196,800	215,582	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

FORM L-34-YIELD ON INVESTMENTS

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

Periodicity of Submission: Quarterly

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

Statement As on: 31 March 2025

Name of the Fund : Life 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	CGSB	351999	7554	2.15%	2.15%	323892	25996	8.03%	8.03%	267321	20357	7.62%	7.62%
A2	Deposits under section 7 of Insurance Act 1938	CDSS	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	21275	402	1.89%	1.89%	21993	1702	7.74%	7.74%	12203	915	7.50%	7.50%
B3	Central Government Guaranteed Loans / Bonds	CGSL	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	5023	125	2.49%	2.49%	5056	614	12.15%	12.15%	3609	280	7.75%	7.75%
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	HMBS	54693	1169	2.14%	2.14%	49314	4262	8.64%	8.64%	34978	2942	8.41%	8.41%
C4	Commercial Papers - NHB / Institution accredited by NHB	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	HAEQ	0	0	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	557	-22	-3.99%	-3.99%	493	80	16.29%	16.29%	274	155	56.70%	56.70%
D2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	488	-14	-2.80%	-2.80%	568	314	55.21%	55.21%	382	106	27.71%	27.71%
TAXABLE BONDS OF														
D3	Infrastructure - PSU - Debentures / Bonds	IPTD	22527	443	1.97%	1.97%	24088	1814	7.53%	7.53%	24622	1897	7.70%	7.70%
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	IODS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	3147	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	ICCP	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 InvITs - Approved Investment	IDIT	6189	136	2.20%	2.20%	4792	405	8.46%	8.46%	4331	338	7.81%	7.81%
D13	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	12038	238	1.98%	1.98%	11534	924	8.01%	8.01%	4974	131	2.63%	2.63%
D14	INFRASTRUCTURE OTHER- EQUITY	IOEQ	425	-3	-0.61%	-0.61%	301	195	64.73%	64.73%	40	71	175.80%	175.80%
D15	Reclassified Approved Investments - Equity	IORE	0	0	0.00%	0.00%	447	29	6.58%	6.58%	462	0	0.00%	0.00%
D16	Units of InvIT	EIIT	6692	270	4.04%	4.04%	6131	538	8.78%	8.78%	4936	1398	28.31%	28.31%
D17	OTHER Investment Infrastructure - Securitized Debt	IOSA	1641	-1615	-98.41%	-98.41%	4627	967	20.89%	20.89%	8910	1885	21.16%	21.16%
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	472	-25	-5.33%	-5.33%	849	248	29.24%	29.24%	493	245	49.81%	49.81%
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	32367	-19	-0.06%	-0.06%	29268	2782	9.51%	9.51%	14409	1724	11.96%	11.96%
E3	Corporate Securities - Debentures	ECOS	23621	509	2.15%	2.15%	16435	1488	9.05%	9.05%	13614	1249	9.17%	9.17%
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%	8166	17	0.21%	0.21%
E7	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL , RBI	ECDB	16215	281	1.73%	1.73%	26590	3642	13.70%	13.70%	29423	3669	12.47%	12.47%

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
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	EGMF	8810	35	0.40%	0.40%	9626	228	2.37%	2.37%	9873	92	0.93%	0.93%
E12	Mutual Funds - Under Promoter Group	EMPG	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	4	0.00%	0.00%
E13	Net Current Assets (Only in respect of ULIP Fund Business)	ENCA	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E14	Corporate Securities - Bonds - (Tax Free)	EPBF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E15	Commercial Papers	ECCP	5051	29	0.58%	0.58%	5051	29	0.58%	0.58%	2653	45	1.68%	1.68%
E16	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%
E17	Investment Properties - Immovable	EINP	5090	102	2.01%	2.01%	5090	408	8.02%	8.02%	5089	34	0.67%	0.67%
E18	Passively Managed Equity ETF (Non Promoter group)	EETF	3122	58	1.85%	1.85%	3656	-34	-0.93%	-0.93%	2760	22	0.79%	0.79%
E19	Deposits - Repo / Reverse Repo	ECMR	22081	337	1.53%	1.53%	14303	887	6.20%	6.20%	19088	1216	6.37%	6.37%
E20	Corporate Securities - Bonds - (Taxable)	EPBT	0	0	0.00%	0.00%	1959	15	0.76%	0.76%	2499	9	0.36%	0.36%
E21	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%
E22	Perpetual Debt Instruments of Tier I & II Capital issued by Non PSU Banks	EPPD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E23	Units of Real Estate Investment Trust (REITs)	ERIT	0	0	0.00%	0.00%	1965	709	36.07%	36.07%	3035	355	11.70%	11.70%
E24	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	15282	152	0.99%	0.99%	12776	997	7.80%	7.80%	7174	767	10.68%	10.68%
F2	Equity Shares (PSUs & Unlisted)	OEPU	660	0	0.00%	0.00%	535	-130	-24.36%	-24.36%	942	116	12.31%	12.31%
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	21000	537	2.56%	2.56%	19622	727	3.70%	3.70%	5216	1493	28.63%	28.63%
F5	Debentures / Bonds / CPs / Loans - (Promoter Group)	ODPG	36412	1169	3.21%	3.21%	34280	4302	12.55%	12.55%	29912	3544	11.85%	11.85%
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%

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
F7	Passively Managed Equity ETF (Non Promoter group)	OETF	1048	-1	-0.07%	-0.07%	769	-50	-6.49%	-6.49%	907	0	-0.02%	-0.02%
F8	Derivative Instrument	OCDI	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	-467	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)	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%	2650	-23	-0.87%	-0.87%	2294	103	4.49%	4.49%
F15	Equity Shares in Housing Finance Companies	HOEQ	41	-9	-22.52%	-22.52%	122	70	57.70%	57.70%	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))	ODCI	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F19	Reclassified Approved Investments - Equity	ORAE	73	-17	-22.73%	-22.73%	92	-14	-14.70%	-14.70%	622	196	31.55%	31.55%
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	6079	131	2.16%	2.16%	3444	234	6.80%	6.80%	1659	417	25.13%	25.13%
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			680970	11954	1.76%	1.76%	655072	54375	8.30%	8.30%	531866	48476	9.11%	9.11%

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 (SFIN) 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
- 7 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-34-YIELD ON INVESTMENTS

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

Periodicity of Submission: Quarterly

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

Statement As on: 31st Mar, 2025

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	CGSB	19907	471	2.37%	2.37%	20120	1580	7.85%	7.85%	20630	2045	9.91%	9.91%
A2	Deposits under section 7 of Insurance Act 1938	CDSS	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	46	7.57%	7.57%	602	46	7.58%	7.58%
B3	Central Government Guaranteed Loans / Bonds	CGSL	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	1498	22	1.46%	1.46%	986	28	2.85%	2.85%	502	35	6.93%	6.93%
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	HMBS	1731	37	2.17%	2.17%	1899	164	8.63%	8.63%	1243	79	6.39%	6.39%
C4	Commercial Papers - NHB / Institution accredited by NHB	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	0	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	ITPE	28	0	-0.50%	-0.50%	25	2	8.67%	8.67%	23	11	47.64%	47.64%
D2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	23	-1	-4.45%	-4.45%	29	16	54.10%	54.10%	33	5	13.80%	13.80%
TAXABLE BONDS OF														
D3	Infrastructure - PSU - Debentures / Bonds	IPTD	460	9	1.91%	1.91%	460	36	7.74%	7.74%	430	33	7.75%	7.75%
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	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	ICCP	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 InvITs - Approved Investment	IDIT	51	1	1.94%	1.94%	51	4	7.88%	7.88%	159	15	9.40%	9.40%
D13	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	504	10	1.96%	1.96%	504	20	3.96%	3.96%	0	0	0.00%	0.00%
D14	INFRASTRUCTURE OTHER- EQUITY	IOEQ	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	EIIT	0	0	0.00%	0.00%	0	0	0.00%	0.00%	509	362	71.04%	71.04%
D17	OTHER Investment Infrastructure - Securitized Debt	IOSA	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%

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
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	23	-1	-6.14%	-6.14%	39	18	46.11%	46.11%	28	16	58.82%	58.82%
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	1410	-28	-1.96%	-1.96%	1374	87	6.30%	6.30%	1295	191	14.78%	14.78%
E3	Corporate Securities - Debentures	ECOS	1231	25	2.07%	2.07%	884	73	8.29%	8.29%	588	46	7.81%	7.81%
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%	484	0	0.00%	0.00%
E7	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	0	0	0.00%	0.00%	756	77	10.18%	10.18%	822	133	16.13%	16.13%
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	EGMF	2500	5	0.19%	0.19%	1218	17	1.43%	1.43%	986	4	0.41%	0.41%
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	Net Current Assets (Only in respect of ULIP Fund Business)	ENCA	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E14	Corporate Securities - Bonds - (Tax Free)	EPBF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E15	Commercial Papers	ECCP	500	1	0.10%	0.10%	500	1	0.10%	0.10%	499	3	0.54%	0.54%
E16	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%
E17	Investment Properties - Immovable	EINP	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E18	Passively Managed Equity ETF (Non Promoter group)	EETF	448	-7	-1.66%	-1.66%	540	42	7.75%	7.75%	411	81	19.77%	19.77%
E19	Deposits - Repo / Reverse Repo	ECMR	1662	26	1.55%	1.55%	1294	81	6.23%	6.23%	1177	77	6.56%	6.56%
E20	Corporate Securities - Bonds - (Taxable)	EPBT	498	10	1.94%	1.94%	498	39	7.86%	7.86%	433	21	4.79%	4.79%
E21	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%
E22	Perpetual Debt Instruments of Tier I & II Capital issued by Non PSU Banks	EPPD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E23	Units of Real Estate Investment Trust (REITs)	ERIT	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E24	Corporate Securities - Derivative Instruments	ECDI	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Investment*	Current Quarter			Investment*	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
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 (PSUs & Unlisted)	OEPU	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)	OETF	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)	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)	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)	ODCI	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			33077	591	1.79%	1.79%	32716	2329	7.12%	7.12%	30854	3202	10.38%	10.38%

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 (SFIN) 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	CGSB	14399	396	2.75%	2.75%	11777	1355	11.51%	11.51%	8589	776	9.03%	9.03%
A2	Deposits under section 7 of Insurance Act 1938	CDSS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
A3	Treasury Bills	CTRB	5354	87	1.62%	1.62%	6106	414	6.77%	6.77%	4754	332	6.97%	6.97%
A4	Sovereign Green Bonds	CSGB	228	7	2.92%	2.92%	227	22	9.59%	9.59%	223	20	8.75%	8.75%
B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES														
B1	Other Approved Securities (excluding Infrastructure Investments)	SGOA	900	20	2.26%	2.26%	3392	96	2.83%	2.83%	10356	986	9.52%	9.52%
B2	State Government Bonds	SGGB	2392	54	2.26%	2.26%	3078	247	8.01%	8.01%	3119	232	7.45%	7.45%
B3	Central Government Guaranteed Loans / Bonds	CGSL	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	2354	60	2.56%	2.56%	2159	208	9.63%	9.63%	2391	248	10.36%	10.36%
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	HMBS	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	24	-1	-5.54%	-5.54%	180	98	54.33%	54.33%	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	2430	-29	-1.19%	-1.19%	3746	360	9.62%	9.62%	4662	3375	72.39%	72.39%
D2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	3030	36	1.19%	1.19%	4164	614	14.75%	14.75%	2845	1796	63.14%	63.14%
TAXABLE BONDS OF														
D3	Infrastructure - PSU - Debentures / Bonds	IPTD	4188	115	2.74%	2.74%	4020	358	8.91%	8.91%	2188	193	8.82%	8.82%
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	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	ICCP	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 InvITs - 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	2382	75	3.14%	3.14%	2529	230	9.09%	9.09%	1659	189	11.41%	11.41%
D14	INFRASTRUCTURE OTHER- EQUITY	IOEQ	1786	111	6.21%	6.21%	1280	350	27.33%	27.33%	422	114	27.13%	27.13%
D15	Reclassified Approved Investments - Equity	IORE	313	0	0.05%	0.05%	527	58	11.09%	11.09%	855	118	13.86%	13.86%
D16	Units of InvIT	EIIT	0	0	0.00%	0.00%	0	0	0.00%	0.00%	444	25	5.70%	5.70%
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%

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
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	3134	-14	-0.44%	-0.44%	6141	1354	22.05%	22.05%	4195	3028	72.19%	72.19%
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	122513	-7781	-6.35%	-6.35%	131167	9236	7.04%	7.04%	111193	33460	30.09%	30.09%
E3	Corporate Securities - Debentures	ECOS	4612	104	2.24%	2.24%	4786	424	8.85%	8.85%	5207	445	8.55%	8.55%
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%	1662	0	0.00%	0.00%	1275	2	0.18%	0.18%
E7	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL - RBI	ECDB	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E8	Deposits - CDs with Scheduled Banks	EDCD	0	0	0.00%	0.00%	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	EGMF	0	0	0.00%	0.00%	1109	11	0.96%	0.96%	1240	7	0.60%	0.60%
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	Net Current Assets (Only in respect of ULIP Fund Business)	ENCA	2436	0	0.00%	0.00%	2436	0	0.00%	0.00%	2152	0	0.00%	0.00%
E14	Corporate Securities - Bonds - (Tax Free)	EPBF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E15	Commercial Papers	ECCP	1635	31	1.90%	1.90%	1490	84	5.65%	5.65%	1048	57	5.44%	5.44%
E16	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%
E17	Investment Properties - Immovable	EINP	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E18	Passively Managed Equity ETF (Non Promoter group)	EETF	5884	-237	-4.04%	-4.04%	5652	-8	-0.15%	-0.15%	2285	696	30.45%	30.45%
E19	Deposits - Repo / Reverse Repo	ECMR	7734	119	1.54%	1.54%	5273	330	6.25%	6.25%	4096	269	6.58%	6.58%
E20	Corporate Securities - Bonds - (Taxable)	EPBT	0	0	0.00%	0.00%	0	0	0.00%	0.00%	645	30	4.66%	4.66%
E21	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%
E22	Perpetual Debt Instruments of Tier I & II Capital issued by Non PSU Banks	EPPD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E23	Units of Real Estate Investment Trust (REITs)	ERIT	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E24	Corporate Securities - Derivative Instruments	ECDI	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Investment*	Current Quarter			Investment*	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
F	OTHER INVESTMENTS													
F1	Equity Shares (Incl. Co-op Societies)	OESH	16026	-2920	-18.22%	-18.22%	12596	-956	-7.59%	-7.59%	8160	2432	29.80%	29.80%
F2	Equity Shares (PSUs & Unlisted)	OEPU	324	78	23.98%	23.98%	246	130	52.93%	52.93%	1807	1769	97.91%	97.91%
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	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)	OETF	7104	222	3.13%	3.13%	7143	1007	14.10%	14.10%	5933	1074	18.10%	18.10%
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)	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	71	-10	-14.61%	-14.61%	64	157	244.77%	244.77%	0	0	0.00%	0.00%
F16	Alternate Investment Funds (Category I)	OAFA	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)	ODCI	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F19	Reclassified Approved Investments - Equity	ORAE	907	74	8.15%	8.15%	1190	-1	-0.06%	-0.06%	4855	999	20.58%	20.58%
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			212160	-9406	-4.43%	-4.43%	225139	16186	7.19%	7.19%	197558	52694	26.67%	26.67%

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 (SFN) 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 March 2025
 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	1402	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	195	05/06/2023	SMERA	AA-	A+	03/07/2023	
4	9.15% EDELWEISS FINANCIAL SERVICES LTD NCD 28-12-2026	ODPG	1064	21/03/2023	SMERA	AA-	A+	03/07/2023	
5	9.16% EDELWEISS FINANCIAL SERVICES LTD NCD 29-04-2026	ODPG	1240	23/12/2022	SMERA	AA-	A+	03/07/2023	
6	9.55% EDELWEISS FINANCIAL SERVICES LTD NCD 28-12-2026	ODPG	4018	23/12/2022	SMERA	AA-	A+	03/07/2023	
7	9.35% EDELWEISS FINANCIAL SERVICES LTD NCD 20-10-2027 27	ODPG	5223	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	67	05/06/2023	CARE	A+	A	04/01/2024	
10	9.39% EDELWEISS FINANCIAL SERVICES LTD NCD 08-01-2026	ODPG	178	23/03/2023	CARE	A+	A	04/01/2024	
11	9.80% EDELWEISS FINANCIAL SERVICES LTD NCD 08-01-2026	ODPG	57	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 March 2025

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 March 2025
 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.

(₹ in Lakhs)

Sr. No	Particulars	For the Quarter Ended 31 March 2025				For the Quarter Ended 31 March 2024				Up to the Period Ended 31 March 2025				Up to the Period Ended 31 March 2024			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First year Premium																
	<i>i) Individual Single Premium (ISP)</i>																
	From 0-10,000	1	1,506	1,506	226	6	2,932	-	147	1	1,506	1,506	226	6	2,932	-	147
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	1	-	-	-	3	6	-	20	3	5	2	6	8	15	-	33
	From 50,001-75,000	-	-	-	-	2	3	-	8	2	4	-	9	8	13	-	30
	From 75,000-100,000	7	6	3	5	7	7	-	25	15	14	6	14	26	27	-	116
	From 1,00,001-1,25,000	4	3	1	4	6	5	-	19	10	8	1	12	8	7	-	31
	Above Rs. 1,25,000	673	23	14	834	850	27	-	1,018	1,117	75	22	1,677	3,793	60	-	5,022
	<i>ii) Individual Single Premium-Annuity (ISPA)</i>																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001-2,00,000	(2)	(1)	(1)	(2)	2	1	-	2	(2)	(1)	(1)	(2)	12	6	-	12
	From 2,00,001-250,000	2	1	1	0	18	8	-	14	41	18	18	31	49	21	-	38
	From 2,50,001-3,00,000	-	-	-	-	23	8	-	21	6	2	2	6	40	14	-	40
	Above Rs. 3,00,000	234	22	22	13	181	19	-	131	808	63	63	405	576	62	-	468
	<i>iii) Group Single Premium (GSP)</i>																
	From 0-10,000	421	-	1,470	2,663	292	-	62,325	31,388	976	-	58,168	38,528	997	-	229,901	107,489
	From 10,000-25,000	14	-	(16)	1,947	84	-	5,898	124	-	-	758	18,907	187	-	1,202	13,132
	From 25,001-50,000	8	-	(41)	(57)	92	-	261	5,173	161	-	473	19,232	234	-	674	12,272
	From 50,001-75,000	(11)	-	(44)	(1,638)	34	-	54	1,741	70	-	117	7,526	89	-	148	4,202
	From 75,000-100,000	(9)	-	(21)	(736)	17	-	18	625	31	-	36	3,261	44	-	51	1,751
	From 1,00,001-1,25,000	(10)	-	(12)	(732)	3	-	3	148	12	-	11	1,508	8	-	7	345
	Above Rs. 1,25,000	(11)	-	(7)	(1,187)	239	-	5	440	21	-	13	2,526	643	-	11	1,103
	<i>iv) Group Single Premium- Annuity (GSPA)</i>																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>v) Individual non Single Premium (INSP)</i>																
	From 0-10,000	8	66	66	689	56	487	-	23,150	31	441	441	4,318	266	2,610	-	87,440
	From 10,000-25,000	337	1,498	1,497	13,632	838	4,386	-	34,047	1,322	6,336	6,338	61,085	2,395	13,058	-	117,138
	From 25,001-50,000	2,437	5,811	5,816	39,859	2,053	5,100	-	38,972	6,071	14,704	14,707	113,759	5,761	14,353	-	126,000
	From 50,001-75,000	976	1,569	1,573	16,185	1,123	2,059	-	16,635	3,167	5,295	5,296	52,324	3,561	6,083	-	54,409
	From 75,000-100,000	2,819	2,871	2,875	34,820	2,676	2,786	-	26,457	7,171	7,385	7,399	83,000	7,069	7,338	-	78,202
	From 1,00,001-1,25,000	1,266	1,088	1,089	18,273	923	888	-	9,417	3,377	2,967	2,973	43,543	2,621	2,339	-	29,333
	Above Rs. 1,25,000	16,845	4,694	4,693	201,959	14,631	4,536	-	146,645	35,285	10,881	10,902	393,475	29,318	9,420	-	290,530
	<i>vi) Individual non Single Premium- Annuity (INSPA)</i>																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	11	2	2	1	-	-	-	-	81	81	81	44	-	-	-	-
	From 1,00,001-150,000	10	16	16	7	-	-	-	-	29	32	32	19	-	-	-	-
	From 150,001-2,00,000	26	11	11	12	-	-	-	-	84	44	44	46	-	-	-	-
	From 2,00,001-250,000	14	10	10	9	-	-	-	-	28	17	17	18	-	-	-	-
	From 2,50,001-3,00,000	15	4	4	10	-	-	-	-	58	21	21	36	-	-	-	-
	Above Rs. 3,00,000	198	26	26	118	-	-	-	-	596	75	75	420	-	-	-	-
	<i>vii) Group Non Single Premium (GNSP)</i>																
	From 0-10,000	1	-	(455)	(3,111)	-	-	-	-	(0)	-	(2)	(20)	-	-	-	-
	From 10,000-25,000	-	-	-	-	0	-	2	8	-	-	-	-	0	-	1	6
	From 25,001-50,000	-	-	-	-	-	-	(8)	(33)	-	-	-	-	0	-	-	8
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	0	-	(581)	(1,313)	-	-	-	-	7	-	-	582
	Above Rs. 1,25,000	1	-	548	3,479	11	-	(8,443)	(106,209)	10	-	856	11,805	101	-	2	9,503
	<i>viii) Group Non Single Premium- Annuity (GNSPA)</i>																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Renewal Premium :																
	<i>i) Individual</i>																
	From 0-10,000	545	4,829	-	278,163	732	5,942	-	490,263	1,888	20,660	-	884,225	2,324	23,372	-	1,953,503
	From 10,000-25,000	3,843	17,795	-	997,865	4,000	18,971	-	491,522	11,684	67,047	-	2,846,383	12,132	70,984	-	1,878,877
	From 25,001-50,000	7,332	14,664	-	653,323	7,480	14,779	-	222,902	21,112	54,026	-	1,510,573	21,459	54,701	-	836,456
	From 50,001-75,000	5,201	6,236	-	252,832	4,913	5,491	-	78,071	14,991	25,706	-	567,310	13,884	23,756	-	307,181
	From 75,000-100,000	7,838	6,484	-	242,470	7,794	6,528	-	84,495	19,892	19,982	-	451,432	19,486	19,396	-	268,487
	From 1,00,001-1,25,000	3,868	2,630	-	112,714	2,946	1,782	-	31,912	10,724	9,762	-	248,798	8,452	7,744	-	132,329

Sr. No	Particulars	For the Quarter Ended 31 March 2025				For the Quarter Ended 31 March 2024				Up to the Period Ended 31 March 2025				Up to the Period Ended 31 March 2024			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
	Above Rs. 1,25,000	33,635	7,770	-	442,231	28,431	6,313	-	267,867	68,055	21,964	-	1,048,600	57,362	17,534	-	732,404
	ii) Individual- Annuity																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii) Group																
	From 0-10,000	(1)	-	-	(1,436)	14	-	1,510	24,928	(0)	-	-	-	(7)	-	(733)	(15,088)
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	1	-	69	400	-	-	-	-	1	-	69	400
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	229	(1)	4,749	210,141	258	-	4,132	194,284	245	-	5,998	231,336	279	-	5,940	211,128
	iv) Group- Annuity																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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 March 2025

Business Acquisition through different channels (Group)

(₹ in Lakhs)

Sr.No.	Channels	For the Quarter Ended 31 March 2025			For the Quarter Ended 31 March 2024			For the Year Ended 31 March 2025			For the Year Ended 31 March 2024		
		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	-	1,327	6	-	61,777	259	-	36,414	151	-	228,707	926
3	Corporate Agents -Others	-	(1)	(0)	-	488	9	-	94	5	1	5,905	44
4	Brokers	-	43	0	-	20	0	-	128	1	-	160	1
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	-	53	399	1	1,975	505	-	23,794	1,249	2	7,321	1,349
7	IMF	-	-	-	-	-	-	-	-	-	-	-	-
8	POS - Point of Sale	-	-	-	-	-	-	-	-	-	-	-	-
	Total(A)	-	1,422	404	1	64,260	772	-	60,430	1,406	3	242,093	2,320
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	-	1,422	404	1	64,260	772	-	60,430	1,406	3	242,093	2,320

FORM L-38- BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (INDIVIDUALS)
Name of the Insurer : EDELWEISS LIFE INSURANCE CO. LTD.

Date: 31 March 2025

Business Acquisition through different channels (Individuals)

(₹ in Lakhs)

Sr.No.	Channels	For the Quarter ended 31 March 2025		For the Quarter ended 31 March 2024		For the Year Ended 31 March 2025		For the Year Ended 31 March 2024	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	3,351	5,198	7,463	7,762	14,875	16,862	22,084	22,833
2	Corporate Agents-Banks	7,681	9,335	4,812	4,956	14,220	16,482	13,475	11,729
3	Corporate Agents -Others	1,865	4,166	2,507	4,219	4,882	8,909	5,705	7,806
4	Brokers	352	707	805	1,089	1,795	2,555	1,801	1,996
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-
	- Online (Through Company Website)	238	240	303	183	565	569	894	416
	- Others	5,731	6,235	7,304	5,174	13,527	13,879	13,898	10,542
7	IMF	-	-	-	-	-	-	-	-
8	Common Service Centres	-	-	-	-	-	-	-	-
9	Web Aggregators	-	-	(1)	(3)	-	0	-	(2)
10	Point of Sales	8	2	65	17	109	46	501	197
11	Others (Please Specify)	-	-	-	-	-	-	-	-
	Total (A)	19,226	25,882	23,258	23,398	49,973	59,302	58,358	55,518
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	19,226	25,882	23,258	23,398	49,973	59,302	58,358	55,518

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

Date: 31 March 2025

Name of the Insurer: Edelweiss Life Insurance Company Limited

For the Quarter ended 31 March 2025

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	774	106	57	41	21	2	1001	2,373.34
2	Survival Benefit ²	20713	104	216	195	149	5	21382	6,746.44
3	Annuities / Pension	436	3	18	16	1	1	475	85.08
4	Surrender ³	4856	159	1507	96	66	44	6728	15,829.45
5	Other benefits ⁴	365	6	0	0	0	0	371	855.10
	Death Claims	0	184	0	0	0	0	184	1,888.31

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	0	0	251	251	220.13
5	Other benefits	0	0	0	0	0	0	0	0.00
	Death Claims	0	561	0	0	0	0	0	570.62

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 March 2025

Name of the Insurer: Edelweiss Life Insurance Company Limited

For the year ended 31 March 2025

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	1468	635	213	105	43	8	2472	7,481.44
2	Survival Benefit ²	37628	752	1248	478	409	46	40561	10,719.56
3	Annuities / Pension	1787	67	224	19	1	1	2099	416.47
4	Surrender ³	19084	798	2049	485	193	70	22679	57,473.20
5	Other benefits ⁴	986	31	0	0	0	0	1017	2,247.84
	Death Claims	0	556	0	0	0	0	556	6,902.91

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	974	0	0	0	0	974	912.75
5	Other benefits	0	0	0	0	0	0	0	0.00
	Death Claims	0	1994	1	0	0	0	1995	1,584.51

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 March 2025

For the Quarter ended 31 March 2025

Name of the Insurer: Edelweiss Life Insurance Company Limited**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	187	562
(a)	Less than 3 years from the date of acceptance of risk	70	545
(b)	Greater than 3 years from the date of acceptance of risk	117	17
3	Claims Paid during the period	184	561
4	Claims Repudiated during the period ²	3	0
5	Claims Rejected ³	0	0
6	Unclaimed ⁴	0	0
7	Claims O/S at End of the period	0	1
	Outstanding Claims:-		
	Less than 3months	0	1
	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	254	1451	69	1956	1
2	Claims Booked during the period	1346	22700	575	7435	372
3	Claims Paid during the period	1001	21382	475	6728	371
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	599	2769	169	2663	0
	Outstanding Claims (Individual)					
	Less than 3months	263	2437	151	2502	0
	3 months and less than 6 months	100	54	0	95	0
	6 months and less than 1 year	201	278	14	59	0
	1year and above	35	0	4	7	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 March 2025

For the year ended 31 March 2025

Name of the Insurer: Edelweiss Life Insurance Company Limited**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	560	1996
(a)	Less than 3 years from the date of acceptance of risk	204	1936
(b)	Greater than 3 years from the date of acceptance of risk	356	60
3	Claims Paid during the period	556	1995
4	Claims Repudiated during the period ²	4	0
5	Claims Rejected ³	0	0
6	Unclaimed ⁴	0	0
7	Claims O/S at End of the period	0	1
	Outstanding Claims:-		
	Less than 3months	0	1
	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	2745	42409	2135	23180	1019
3	Claims Paid during the period	2472	40561	2099	22679	1017
4	Claims Repudiated during the period	0	0	0	0	0
5	Claims Rejected	0	0	0	0	4
6	Unclaimed ³	0	0	0	0	0
7	Claims O/S at End of the period	599	2769	169	2663	0
	Outstanding Claims (Individual)					
	Less than 3months	263	2437	151	2502	0
	3 months and less than 6 months	100	54	0	95	0
	6 months and less than 1 year	201	278	14	59	0
	1year and above	35	0	4	7	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 March' 2025
GRIEVANCE DISPOSAL FOR THE QUARTER ENDING 31st March 2025

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	2	1	0	1	0	3
	b) Policy Servicing	0	12	6	1	5	0	64
	c) Proposal Processing	0	12	2	0	10	0	28
	d) Survival Claims	0	5	4	0	1	0	44
	e) ULIP Related	0	0	0	0	0	0	5
	f) Unfair Business Practices	0	129	23	1	105	0	537
	g) Others	0	43	17	1	25	0	212
	Total Number of Complaints	0	203	53	3	147	0	893

2	Total No. of Policies upto corresponding period of previous year	58361
3	Total No. of Claims upto corresponding period of previous year	2606
4	Total No. of Policies during current year	49973
5	Total No. of Claims during current year	2556
6	Total No. of Policy Complaints (current year) per 10000 policies (current year)	179
7	Total No. of Claim Complaints (current year) per 10000 claims registered (current year)	12

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

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		Withdrawal rates ⁴		Future Bonus Rates ⁵	
		As at 31st March for the year 2025	As at 31st March for the year 2024	As at 31st March for the year 2025	As at 31st March for the year 2024	As at 31st March for the year 2025	As at 31st March for the year 2024	As at 31st March for the year 2025	As at 31st March for the year 2024	As at 31st March for the year 2025	As at 31st March for the year 2024	As at 31st March for the year 2025	As at 31st March for the year 2024	As at 31st March for the year 2025	As at 31st March for the year 2024	As at 31st March for the year 2025	As at 31st March for the year 2024
Par	Non-Linked -VIP																
	Life	NA	NA	NA	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	NA	NA	NA
	Pension	NA	NA	NA	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	NA	NA	NA
	Non-Linked -Others																
	Life	6%	6%	69% - 117.3%	69% - 117.3%	NA	NA	622 - 1245	593 - 1185	1%	1%	5%	5%	1.6% - 16%	1.6% - 16%	0.45% - 4.5%	0.45% - 4.5%
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	6%	6%	117.3%	117.3%	NA	NA	753 - 941	717 - 896	1%	1%	5%	5%	0.8% - 1.6%	0.8% - 1.6%	2.3% - 4.8%	2.3% - 4.8%
	Health	NA	NA	NA	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	NA	NA	NA
	General Annuity	NA	NA	NA	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	NA	NA	NA
	Health	NA	NA	NA	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	NA	NA	NA
	General Annuity	NA	NA	NA	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	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-Par	Non-Linked -VIP																
	Life	NA	NA	NA	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	NA	NA	NA
	Pension	NA	NA	NA	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	NA	NA	NA
	Non-Linked -Others																
	Life	4.78% - 7.07%	4.78% - 7.07%	36.8% - 247.3%	34.5% - 247.3%	NA	NA	24 - 1245	22 - 1185	0%-2%	0%-2%	5%	5%	0% - 42%	0% - 36%		
	General Annuity*	2% - 6.75%	2% - 6.75%	55.3% - 165.8%	81.6%	NA	NA	376 - 753	358 - 716	NA	NA	5%	5%	0% - 16%	0%		
	Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
	Health	5% - 6%	5% - 6%	75.7%	75.7%	Set in line with pricing/reinsurance rates	Set in line with pricing/reinsurance rates	442 - 717	421 - 682	2%	2%	5%	5%	2.4% - 4%	2.4% - 12%		
	Linked -VIP																
	Life	NA	NA	NA	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	NA	NA	NA
	Pension	NA	NA	NA	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	NA	NA	NA
	Linked-Others																
	Life	5%-6%	5%-6%	119.6%	119.6%	NA	NA	562 - 1245	535 - 1185	0%-0.5%	0%-0.5%	5%	5%	0%-20%	0%-24%		
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Pension	5%-6%	5%-6%	86.7%	86.7%	NA	NA	427 - 853	406 - 813	1%	1%	5%	5%	4% - 16%	4% - 16%		
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
NOT APPLICABLE																	

GROUP 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		Withdrawal rates ⁴		Future Bonus Rates ⁵	
		As at 31st March for the year 2025	As at 31st March for the year 2024	As at 31st March for the year 2025	As at 31st March for the year 2024	As at 31st March for the year 2025	As at 31st March for the year 2024	As at 31st March for the year 2025	As at 31st March for the year 2024	As at 31st March for the year 2025	As at 31st March for the year 2024	As at 31st March for the year 2025	As at 31st March for the year 2024	As at 31st March for the year 2025	As at 31st March for the year 2024	As at 31st March for the year 2025	As at 31st March for the year 2024
Par	Non-Linked -VIP																
	Life	NA	NA	NA	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	NA	NA	NA
	Pension	NA	NA	NA	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	NA	NA	NA
	Non-Linked -Others																
	Life	NA	NA	NA	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	NA	NA	NA
	Pension	NA	NA	NA	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	NA	NA	NA
	Linked -VIP																
	Life	NA	NA	NA	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	NA	NA	NA
	Pension	NA	NA	NA	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	NA	NA	NA
	Linked -Others																
	Life	NA	NA	NA	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	NA	NA	NA
	Pension	NA	NA	NA	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	NA	NA	NA
Non-Par	Non-Linked -VIP																
	Life	5%-6%	5%-6%	117.3%	117.3%	NA	NA	8532	8126	NA	NA	5%	5%	0%-24%	0%-24%		
	General Annuity	NA	NA	NA	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	NA	NA	NA
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Non-Linked -Others																

Type	Category of business	Range (Minimum to Maximum) of parameters used for valuation														Future Bonus Rates ⁵	
		Interest Rate		Mortality Rate ¹		Morbidity Rate		Fixed Expenses ²		Variable Expenses ³		Inflation Rate		Withdrawal rates ⁴			
		As at 31st March for the year 2025	As at 31st March for the year 2024	As at 31st March for the year 2025	As at 31st March for the year 2024	As at 31st March for the year 2025	As at 31st March for the year 2024	As at 31st March for the year 2025	As at 31st March for the year 2024	As at 31st March for the year 2025	As at 31st March for the year 2024	As at 31st March for the year 2025	As at 31st March for the year 2024	As at 31st March for the year 2025	As at 31st March for the year 2024	As at 31st March for the year 2025	As at 31st March for the year 2024
Non-Par	Life	5%-6.25%	5%-6.25%	92.8% - 261.1%	92.8% - 261.1%	NA	NA	15-395 per member (other than fund based) 8,532 (Fund Based)	14-376 per member (other than fund based) 8,126 (Fund Based)	0%	0%	5%	5%	0%-24%	0%-24%	NOT APPLICABLE	
	General Annuity	NA	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	NA		
	Health	NA	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	NA		
	General Annuity	NA	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	NA		
	Health	NA	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	12445	11853	NA	NA	5%	5%	0%-24%	0%-24%		
	General Annuity	NA	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	NA		
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

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

*For annuity products, mortality rates are based on IIAM 12-15 – Indian Individual Annuitant 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

² Fixed per policy expenses

³ Renewal premium related expenses

⁴ Restricted to Lapse, Surrender and Reduced Paid up

⁵ 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)

Name of the Insurer: Edelweiss Life Insurance Company LTD

For the Quarter ending: 31 March 2025

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
12-02-2025	Siemens Limited	AGM	Management	To declare a dividend on Equity Shares for the Financial Year 2023- 24.	FOR	FOR	Sufficient funds available, no concern found.
24-Mar-25	Fincare Business Services Limited	CCM	Management	Propose that stakeholders be and hereby are ratifying the convening meeting of the stakeholders through video conference at shorter notice of 3 (three) days.	FOR	FOR	This will help in faster liquidation of the FBSL
24-Mar-25	Fincare Business Services Limited	CCM	Management	Propose that stakeholders be and hereby consent to convening of meeting of the stakeholders, as and when deemed fit by the liquidator, within 2 (two) days from the date of notice.	FOR	FOR	This will help in faster liquidation of the FBSL
24-Mar-25	Fincare Business Services Limited	CCM	Management	Propose that consent of the stakeholders be and is hereby granted for formation of Stakeholders' Consultation Committee ('the Committee') to assist the Liquidator in relation to matters and affairs of the Company and approve matters requiring stakeholders' approval on behalf of the stakeholders. and THAT INDIUM IV (Mauritius) Holdings Limited, True North Fund V LLP, Omega TC Holdings Pte. Ltd, TA FDI INVESTORS LIMITED, BUSINESS EXCELLENCE TRUST -III and Prakash Sundaram be and hereby are appointed as members of the Committee representing interest of the stakeholders of the Company	FOR	FOR	This will help in faster liquidation of the FBSL

FORM L-45 OFFICES AND OTHER INFORMATIONName of the Insurer : **EDELWEISS LIFE INSURANCE COMPANY LIMITED**Date: **31 MARCH 2025**

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	2
		(d) Women Director	2
		(e) Whole time director	2
10	No. of Employees	(a) On-roll:	2,985
		(b) Off-roll:	15
		(c) Total	3,000
11	No. of Insurance Agents and Intermediaries	(a) Individual Agents,	72801
		(b) Corporate Agents-Banks	5
		(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)	13726
		(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	3008	87741
Recruitments during the quarter	464	1649
Attrition during the quarter	487	2843
Number at the end of the quarter	2985	86547

* Employees does not include Off-roll employees