

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

**PUBLIC DISCLOSURE UP TO THE PERIOD ENDED 30 SEPTEMBER 2025**

<b>Sr No</b>	<b>Particulars</b>	<b>Page No.</b>
1	L-1-A-RA Revenue Account	1
2	L-2-A-PL Profit & Loss Account	5
3	L-3-A-BS Balance Sheet	6
4	L-4-Premium	7
5	L-5-Commission	8
6	L-6 -Operating Expenses	9
7	L-7-Benefits Paid	11
8	L-8 & L-9-Share Capital & Pattern of Shareholding	12
9	L-9A Shareholding Pattern Schedule	13
10	L-10 & L11-Reserves and Surplus & Borrowings	15
11	L-12-Investment - Shareholders	16
12	L-13-Investment - Policyholders	17
13	L-14- Investment - Assets Held to cover Linked Liabilities	18
14	L-14A-Aggregate value of Investments other than Equity Shares and Mutual Fund	19
15	L-15-Loans	20
16	L-16-Fixed Assets	21
17	L-17-Cash and Bank Balance	22
18	L-18-Advances and Other Assets	23
19	L-19, L-20 & L-21- Current Liabilities, Provisions & Misc Expenditures	24
20	L-22-Analytical Ratios	25
21	L-23-Receipt and Payment Schedule	28
22	L-24-Valuation on Net Liabilities	29
23	L-25- Geographical Distribution of Business - Group & Individual	30
24	L-26-Investment Assets	34
25	L-27-Ulip Linked Business	35
26	L-28-ULIP NAV	36
27	L-29-Debt Securities	37
28	L-30-Related Party Transactions	40
29	L-31-Board of Directors & Key Persons	43
30	L-32-Solvency Margin	44
31	L-33-NPAs	45
32	L-34-Yield on Investment	48
33	L-35- Downgrading of Investment	51
34	L-36-Business Numbers	54
35	L-37-Business Acquisition-Group	56
36	L-38-Business Acquisition-Individual	57
37	L-39-Ageing of Claims	58
38	L-40-Claims Data	60
39	L-41-Grievances (Life)	62
40	L-42-Valuation Basis (Life)	63
41	L-43-Voting Activity disclosure under Stewardship Code	64
43	L-45-Office Information	73

REVENUE ACCOUNT FOR THE QUARTER ENDED 30 SEPTEMBER 2025

(₹ in Lakh)

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
<b>Premium earned-net</b>												
(a) Premium												
First year Premiums		12,988	3,686	-	5,869	1,210	-	(1)	-	2,225	(0)	-
Renewal Premiums		37,112	13,488	27	17,294	262	48	(0)	-	5,912	81	-
Single Premiums		658	-	-	3	112	-	16	-	40	10	477
<b>Total</b>		<b>50,758</b>	<b>17,174</b>	<b>27</b>	<b>23,167</b>	<b>1,584</b>	<b>48</b>	<b>15</b>	<b>-</b>	<b>8,177</b>	<b>90</b>	<b>477</b>
(b) Reinsurance ceded		(1,017)	(59)	-	(834)	-	(22)	(54)	-	(48)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>49,741</b>	<b>17,115</b>	<b>27</b>	<b>22,334</b>	<b>1,583</b>	<b>25</b>	<b>(40)</b>	<b>-</b>	<b>8,129</b>	<b>90</b>	<b>477</b>
<b>Income from Investments</b>												
(a) Interest, Dividend & Rent - Gross		12,255	3,108	135	7,556	172	17	107	1	979	28	153
(b) Profit on sale / redemption of investments		11,230	2,176	53	2,332	28	-	3	-	6,508	43	86
(c) (Loss on sale / redemption of investments)		(5,391)	(974)	(95)	(814)	(0)	-	-	-	(3,350)	(46)	(112)
(d) Transfer /Gain/(Loss) on revaluation / change in fair value*		(12,903)	(200)	-	(630)	-	-	-	-	(11,745)	(97)	(231)
(e) Amortisation of Premium / Discount on investments		2,274	854	99	1,146	(17)	1	27	(0)	154	3	7
<b>Sub Total</b>		<b>7,464</b>	<b>4,964</b>	<b>192</b>	<b>9,591</b>	<b>183</b>	<b>18</b>	<b>137</b>	<b>1</b>	<b>(7,454)</b>	<b>(70)</b>	<b>(97)</b>
<b>Other Income</b>												
(a) Income on Unclaimed amount of Policyholders		0	-	-	0	-	-	-	-	-	-	-
(b) Interest On Loans To Policyholders		208	78	-	130	-	-	-	-	-	-	-
(c) Others		7	(0)	-	4	-	-	-	-	2	0	0
<b>Contribution from Shareholders' A/c</b>												
(a) Towards Excess Expenses Of Management		-	-	-	-	-	-	-	-	-	-	-
(b) Towards remuneration Of MD/CEO/WT/Other KMPs		-	-	-	-	-	-	-	-	-	-	-
(c) Others		-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>214</b>	<b>78</b>	<b>-</b>	<b>135</b>	<b>0</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>0</b>	<b>0</b>
<b>Total (A)</b>		<b>57,420</b>	<b>22,157</b>	<b>219</b>	<b>32,059</b>	<b>1,766</b>	<b>43</b>	<b>98</b>	<b>1</b>	<b>678</b>	<b>21</b>	<b>380</b>
<b>Commission</b>												
First year Premiums		4,671	829	-	3,390	173	0	-	-	279	(0)	-
Renewal Premiums		817	361	0	387	5	1	(0)	-	62	1	-
Single Premiums		2	-	-	-	1	-	1	-	0	0	-
Rewards and Remuneration to Agent, brokers & other intermediaries		(45)	(22)	-	(17)	(1)	-	-	-	(5)	-	-
<b>Total</b>		<b>5,444</b>	<b>1,168</b>	<b>0</b>	<b>3,759</b>	<b>178</b>	<b>1</b>	<b>1</b>	<b>-</b>	<b>335</b>	<b>1</b>	<b>-</b>
<b>Operating Expenses related to Insurance Business</b>												
Provision for Doubtful debts		136	114	1	12	3	0	-	-	6	(0)	-
Bad debt written off		4	-	-	4	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
<b>Provisions (other than taxation)</b>												
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others-Provision for standard and Non-Standard Assets		0.13	0	-	0	0	-	-	-	0	-	-
Goods and Services Tax on ULIP Charges		207	-	-	-	-	-	-	-	198	2	6
<b>Total (B)</b>		<b>19,853</b>	<b>5,263</b>	<b>6</b>	<b>10,265</b>	<b>1,623</b>	<b>6</b>	<b>35</b>	<b>0</b>	<b>2,541</b>	<b>6</b>	<b>107</b>
<b>Benefits Paid (Net)</b>												
19,083		4,117	376	7,094	130	31	227	-	-	6,976	72	61
<b>Interim Bonuses Paid</b>		(31)	(7)	(24)	-	-	-	-	-	-	-	-
<b>Terminal Bonuses Paid</b>		43	-	43	-	-	-	-	-	-	-	-
<b>Change in valuation of liability in respect of life policies</b>												
(a) Gross**		28,729	13,046	(257)	14,361	1,760	48	(430)	1	157	3	40
(b) Amount ceded in Reinsurance		5	5	-	(28)	-	-	28	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		(8,468)	-	-	-	-	-	-	-	(8,604)	(137)	274
(e) Funds for discontinued policies		930	-	-	-	-	-	-	-	863	66	-
<b>Total (C)</b>		<b>40,292</b>	<b>17,160</b>	<b>138</b>	<b>21,428</b>	<b>1,890</b>	<b>79</b>	<b>(174)</b>	<b>1</b>	<b>(609)</b>	<b>5</b>	<b>375</b>
<b>SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)</b>		<b>(2,724)</b>	<b>(266)</b>	<b>74</b>	<b>366</b>	<b>(1,747)</b>	<b>(41)</b>	<b>237</b>	<b>(0)</b>	<b>(1,254)</b>	<b>9</b>	<b>(102)</b>
Amount transferred from Shareholders' Account (Non-technical Account)		3,007	265	-	(366)	1,747	26	-	-	1,254	(9)	88
<b>Amount available for appropriation</b>		<b>283</b>	<b>-</b>	<b>75</b>	<b>-</b>	<b>-</b>	<b>(15)</b>	<b>237</b>	<b>0</b>	<b>-</b>	<b>-</b>	<b>(14)</b>
<b>Appropriations</b>												
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (Par)		75	-	75	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (Non Par)		222	-	-	-	-	(15)	237	0	-	-	-
Balance being Funds for Future Appropriations -Linked		(14)	-	-	-	-	-	-	-	-	-	(14)
<b>TOTAL (D)</b>		<b>283</b>	<b>-</b>	<b>75</b>	<b>-</b>	<b>-</b>	<b>(15)</b>	<b>237</b>	<b>0</b>	<b>-</b>	<b>-</b>	<b>(14)</b>

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)	(7)	(24)	-	-	-	-	-	-	-	-	-
(b) Terminal Bonuses Paid	43	-	43	-	-	-	-	-	-	-	-	-
(c) Allocation of Bonus to Policyholders	-	-	-	-	-	-	-	-	-	-	-	-
(d) Surplus shown in the Revenue Account	283	-	75	-	-	(15)	237	0	-	-	-	(14)
<b>(e) Total Surplus [(a) + (b) + (c) + (d)]</b>	<b>295</b>	<b>(7)</b>	<b>94</b>	<b>-</b>	<b>-</b>	<b>(15)</b>	<b>237</b>	<b>0</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(14)</b>

Significant Non-cash expenses # 21,196 13,051 (257) 14,333 1,760 48 (401) 1 (7,585) (67) 314

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

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
<b>Premium earned-net</b>												
(a) Premium												
First year Premiums		20,739	5,597	-	10,109	1,363	-	(6)	-	3,666	10	-
Renewal Premiums		57,673	19,083	38	26,083	262	82	11	-	11,894	220	-
Single Premiums		908	-	-	5	281	-	8	-	127	10	477
<b>Total</b>		<b>79,320</b>	<b>24,680</b>	<b>38</b>	<b>36,197</b>	<b>1,906</b>	<b>82</b>	<b>13</b>	-	<b>15,687</b>	<b>240</b>	<b>477</b>
(b) Reinsurance ceded		(2,027)	(119)	-	(1,663)	-	(45)	(108)	-	(92)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>77,293</b>	<b>24,561</b>	<b>38</b>	<b>34,534</b>	<b>1,906</b>	<b>37</b>	<b>(95)</b>	-	<b>15,595</b>	<b>240</b>	<b>477</b>
<b>Income from Investments</b>												
(a) Interest, Dividend & Rent - Gross		25,178	6,723	310	15,170	336	33	221	2	2,027	53	303
(b) Profit on sale / redemption of investments		20,402	3,182	158	4,106	37	-	36	-	12,453	122	308
(c) (Loss on sale / redemption of investments)		(9,294)	(1,599)	(114)	(912)	(8)	-	-	-	(6,410)	(80)	(171)
(d) Transfer /Gain/(Loss) on revaluation / change in fair value*		(733)	(257)	-	(931)	-	-	-	-	538	(6)	(77)
(e) Amortisation of Premium / Discount on investments		4,207	1,427	106	2,231	(7)	2	55	-	376	5	12
<b>Sub Total</b>		<b>39,760</b>	<b>9,476</b>	<b>460</b>	<b>19,664</b>	<b>358</b>	<b>35</b>	<b>312</b>	<b>2</b>	<b>8,984</b>	<b>94</b>	<b>375</b>
<b>Other Income</b>												
(a) Income on Unclaimed amount of Policyholders		0	-	-	0	-	-	-	-	-	-	-
(b) Interest On Loans To Policyholders		403	153	-	250	-	-	-	-	-	-	-
(c) Others		10	-	-	8	-	-	-	-	2	0	0
<b>Contribution from Shareholders' A/c</b>												
(a) Towards Excess Expenses Of Management		-	-	-	-	-	-	-	-	-	-	-
(b) Towards remuneration Of MD/CEO/WTD/Other KMPs		-	-	-	-	-	-	-	-	-	-	-
(c) Others		-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>413</b>	<b>153</b>	<b>-</b>	<b>258</b>	<b>0</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2</b>	<b>0</b>	<b>0</b>
<b>Total (A)</b>		<b>1,17,466</b>	<b>34,190</b>	<b>498</b>	<b>54,456</b>	<b>2,264</b>	<b>72</b>	<b>217</b>	<b>2</b>	<b>24,581</b>	<b>334</b>	<b>852</b>
<b>Commission</b>												
First year Premiums		8,009	1,555	-	5,763	203	-	-	-	487	2	-
Renewal Premiums		1,089	486	1	471	5	1	-	-	122	4	-
Single Premiums		2	-	-	-	2	-	0	-	0	0	-
Rewards and Remuneration to Agent, brokers & other intermediaries		-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>		<b>9,101</b>	<b>2,041</b>	<b>1</b>	<b>6,234</b>	<b>209</b>	<b>1</b>	<b>0</b>	-	<b>610</b>	<b>5</b>	<b>-</b>
<b>Operating Expenses related to Insurance Business</b>												
Provision for Doubtful debts		272	225	1	22	5	0	-	-	18	1	-
Bad debt written off		4	-	-	4	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
<b>Provisions (other than taxation)</b>												
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others-Provision for standard and Non-Standard Assets		0.13	0	-	0	0	-	-	-	0	-	-
Goods and Services Tax on ULIP Charges		444	-	-	-	-	-	-	-	425	6	13
<b>Total (B)</b>		<b>37,138</b>	<b>9,707</b>	<b>11</b>	<b>19,882</b>	<b>1,922</b>	<b>11</b>	<b>95</b>	<b>0</b>	<b>5,353</b>	<b>34</b>	<b>123</b>
<b>Benefits Paid (Net)</b>												
Interim Bonuses Paid		36,247	7,077	559	12,609	240	32	533	-	14,909	142	146
Terminal Bonuses Paid		12	8	4	-	-	-	-	-	-	-	-
Terminal Bonuses Paid		65	-	65	-	-	-	-	-	-	-	-
<b>Change in valuation of liability in respect of life policies</b>												
(a) Gross**		44,250	18,593	(306)	24,536	2,059	55	(942)	1	197	6	51
(b) Amount ceded in Reinsurance		(160)	12	-	(233)	-	-	61	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		4,536	-	-	-	-	-	-	-	3,972	(57)	621
(e) Funds for discontinued policies		3,104	-	-	-	-	-	-	-	2,894	210	-
<b>Total (C)</b>		<b>88,054</b>	<b>25,691</b>	<b>321</b>	<b>36,912</b>	<b>2,299</b>	<b>87</b>	<b>(347)</b>	<b>1</b>	<b>21,972</b>	<b>301</b>	<b>817</b>
<b>SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)</b>		<b>(7,726)</b>	<b>(1,207)</b>	<b>165</b>	<b>(2,338)</b>	<b>(1,957)</b>	<b>(26)</b>	<b>469</b>	<b>1</b>	<b>(2,744)</b>	<b>(1)</b>	<b>(88)</b>
Amount transferred from Shareholders' Account (Non-technical Account)		8,362	1,207	-	2,338	1,957	26	-	-	2,744	1	88
<b>Amount available for appropriation</b>		<b>636</b>	<b>-</b>	<b>166</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>469</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Appropriations</b>												
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (Par)		166	-	166	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (Non Par)		470	-	-	-	-	-	469	1	-	-	-
Balance being Funds for Future Appropriations -Linked		-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (D)</b>		<b>636</b>	<b>-</b>	<b>166</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>469</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>-</b>

<b>The total surplus is disclosed below:</b>												
(a) Interim Bonuses Paid		12	8	4	-	-	-	-	-	-	-	-
(b) Terminal Bonuses Paid		65	-	65	-	-	-	-	-	-	-	-
(c) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-
(d) Surplus shown in the Revenue Account		636	-	166	-	-	-	469	1	-	-	-
<b>(e) Total Surplus [ (a) + (b)+ (c) +(d) ]:</b>		<b>713</b>	<b>8</b>	<b>235</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>469</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>-</b>
Significant Non-cash expenses #		51,730	18,606	(306)	24,302	2,059	55	(881)	1	7,063	159	672

**NOTES:**  
# 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
<b>Premium earned-net</b>												
(a) Premium												
First year Premiums		12,934	5,066	-	4,721	332	-	(1)	-	2,710	104	-
Renewal Premiums		34,063	12,348	33	16,503	-	52	18	-	5,081	29	-
Single Premiums		1,144	-	-	14	316	-	401	-	220	1	192
<b>Total</b>		<b>48,141</b>	<b>17,414</b>	<b>33</b>	<b>21,237</b>	<b>648</b>	<b>52</b>	<b>418</b>	<b>-</b>	<b>8,012</b>	<b>135</b>	<b>192</b>
(b) Reinsurance ceded		(940)	(57)	-	(773)	-	(21)	(59)	-	(29)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>47,201</b>	<b>17,357</b>	<b>33</b>	<b>20,464</b>	<b>648</b>	<b>30</b>	<b>360</b>	<b>-</b>	<b>7,982</b>	<b>135</b>	<b>192</b>
<b>Income from Investments</b>												
(a) Interest, Dividend & Rent - Net		10,850	2,804	196	6,424	150	14	137	1	954	23	146
(b) Profit on sale / redemption of investments		16,294	397	120	1,645	5	0	3	-	13,622	166	336
(c) (Loss on sale / redemption of investments)		(1,540)	(130)	(107)	(373)	(1)	-	0	-	(913)	(6)	(10)
(d) Transfer /Gain/(Loss) on revaluation / change in fair value*		421	(27)	-	(118)	-	-	-	-	572	(12)	6
(e) Amortisation of Premium / Discount on investments		1,495	396	3	788	4	1	31	(0)	260	4	8
<b>Sub Total</b>		<b>27,520</b>	<b>3,439</b>	<b>213</b>	<b>8,367</b>	<b>158</b>	<b>15</b>	<b>171</b>	<b>1</b>	<b>14,495</b>	<b>175</b>	<b>486</b>
<b>Other Income</b>												
(a) Income on Unclaimed amount of Policyholders		1	-	-	1	-	-	-	-	-	-	-
(b) Interest On Loans To Policyholders		282	103	-	179	0	-	-	-	-	-	-
(c) Others		(93)	(36)	0	(58)	0	-	0	-	0	0	0
<b>Contribution from Shareholders' A/c</b>												
(a) Towards Excess Expenses Of Management		-	-	-	-	-	-	-	-	-	-	-
(b) Towards remuneration Of MD/CEO/WTG/Other KMPs		-	-	-	-	-	-	-	-	-	-	-
(c) Others		-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>189</b>	<b>67</b>	<b>0</b>	<b>121</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total (A)</b>		<b>74,910</b>	<b>20,864</b>	<b>245</b>	<b>28,952</b>	<b>806</b>	<b>45</b>	<b>531</b>	<b>1</b>	<b>22,477</b>	<b>310</b>	<b>678</b>
<b>Commission</b>												
First year Premiums		3,808	1,460	-	2,076	5	-	(0)	-	252	15	-
Renewal Premiums		817	331	1	432	-	1	0	-	52	0	-
Single Premiums		15	-	-	0	4	-	8	-	2	0	-
Rewards and Remuneration to Agent, brokers & other intermediaries		132	61	-	38	7	-	-	-	25	1	-
<b>Total</b>		<b>4,771</b>	<b>1,853</b>	<b>1</b>	<b>2,546</b>	<b>16</b>	<b>1</b>	<b>8</b>	<b>-</b>	<b>331</b>	<b>16</b>	<b>-</b>
<b>Operating Expenses related to Insurance Business</b>		<b>15,676</b>	<b>5,868</b>	<b>6</b>	<b>6,044</b>	<b>496</b>	<b>5</b>	<b>340</b>	<b>0</b>	<b>2,781</b>	<b>106</b>	<b>29</b>
Provision for Doubtful debts		110	27	3	43	11	(0)	(1)	-	28	(0)	0
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
<b>Provisions (other than taxation)</b>												
(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		232	-	-	-	-	-	0	-	223	3	7
<b>Total (B)</b>		<b>20,789</b>	<b>7,748</b>	<b>9</b>	<b>8,633</b>	<b>523</b>	<b>5</b>	<b>348</b>	<b>0</b>	<b>3,362</b>	<b>124</b>	<b>36</b>
<b>Benefits Paid (Net)</b>		<b>20,413</b>	<b>3,081</b>	<b>609</b>	<b>4,467</b>	<b>114</b>	<b>3</b>	<b>447</b>	<b>-</b>	<b>11,336</b>	<b>223</b>	<b>134</b>
<b>Interim Bonuses Paid</b>		<b>2</b>	<b>2</b>	<b>0</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Change in valuation of liability in respect of life policies</b>												
(a) Gross**		29,633	12,443	(635)	17,399	635	22	(280)	1	12	5	31
(b) Amount ceded in Reinsurance		(196)	-	-	(191)	-	-	(5)	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		10,270	-	-	-	-	-	-	-	9,756	13	501
(e) Funds for discontinued policies		(53)	-	-	-	-	-	-	-	(104)	51	-
<b>Total (C)</b>		<b>60,069</b>	<b>15,526</b>	<b>(26)</b>	<b>21,675</b>	<b>749</b>	<b>25</b>	<b>162</b>	<b>1</b>	<b>21,001</b>	<b>291</b>	<b>666</b>
<b>SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)</b>		<b>(5,949)</b>	<b>(2,410)</b>	<b>263</b>	<b>(1,356)</b>	<b>(466)</b>	<b>15</b>	<b>21</b>	<b>(0)</b>	<b>(1,886)</b>	<b>(105)</b>	<b>(24)</b>
Amount transferred from Shareholders' Account (Non-technical Account)		6,241	2,410	-	1,356	464	-	-	0	1,884	105	21
<b>Amount available for appropriation</b>		<b>292</b>	<b>-</b>	<b>263</b>	<b>-</b>	<b>(2)</b>	<b>15</b>	<b>21</b>	<b>-</b>	<b>(2)</b>	<b>0</b>	<b>(3)</b>
<b>Appropriations</b>												
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (PAR)		263	-	263	-	-	-	-	-	-	-	-
Revenue Surplus transferred to Balance Sheet (NON PAR)		33	-	-	-	(2)	15	21	-	-	-	-
Balance being Funds for Future Appropriations-Linked		(4)	-	-	-	-	-	-	-	(2)	0	(3)
<b>TOTAL (D)</b>		<b>292</b>	<b>-</b>	<b>263</b>	<b>-</b>	<b>(2)</b>	<b>15</b>	<b>21</b>	<b>-</b>	<b>(2)</b>	<b>0</b>	<b>(3)</b>

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	2	2	0	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders	-	-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account	292	-	263	-	(2)	15	21	-	-	(2)	0	(3)
<b>(d) Total Surplus [(a) + (b)+ (c) ]:</b>	<b>294</b>	<b>2</b>	<b>263</b>	<b>-</b>	<b>(2)</b>	<b>15</b>	<b>21</b>	<b>-</b>	<b>-</b>	<b>(2)</b>	<b>0</b>	<b>(3)</b>

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

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
<b>Premium earned-net</b>													
(a) Premium													
First year Premiums		20,883	8,272	-	7,692	332	-	9	-		4,395	183	-
Renewal Premiums		52,912	17,174	49	25,669	-	84	16	-		9,874	46	-
Single Premiums		1,809	-	-	33	535	-	677	-		402	(36)	197
<b>Total</b>		<b>75,604</b>	<b>25,446</b>	<b>49</b>	<b>33,394</b>	<b>868</b>	<b>84</b>	<b>703</b>	<b>-</b>		<b>14,670</b>	<b>193</b>	<b>197</b>
(b) Reinsurance ceded		(1,904)	(115)	-	(1,551)	-	(42)	(137)	-		(59)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-		-	-	-
<b>Sub Total</b>		<b>73,700</b>	<b>25,331</b>	<b>49</b>	<b>31,843</b>	<b>868</b>	<b>42</b>	<b>566</b>	<b>-</b>		<b>14,611</b>	<b>193</b>	<b>197</b>
<b>Income from Investments</b>													
(a) Interest, Dividend & Rent - Gross		21,212	5,516	394	12,380	298	29	291	2		1,963	48	291
(b) Profit on sale / redemption of investments		29,447	2,129	190	2,067	14	3	14	-		24,281	278	473
(c) (Loss on sale / redemption of investments)		(2,863)	(317)	(111)	(477)	(1)	-	(3)	-		(1,910)	(17)	(27)
(d) Transfer /Gain/(Loss) on revaluation / change in fair value*		10,246	45	-	310	-	-	-	-		9,648	69	175
(e) Amortisation of Premium / Discount on investments		2,878	765	7	1,551	13	2	59	(0)		460	7	13
<b>Sub Total</b>		<b>60,920</b>	<b>8,138</b>	<b>481</b>	<b>15,830</b>	<b>324</b>	<b>34</b>	<b>362</b>	<b>2</b>		<b>34,441</b>	<b>385</b>	<b>924</b>
<b>Other Income</b>													
(a) Income on Unclaimed amount of Policyholders		1	-	-	1	-	-	-	-		-	-	-
(b) Interest On Loans To Policyholders		282	103	-	179	0	-	-	-		-	-	-
(c) Others		45	12	0	33	0	-	0	-		(1)	-	0
<b>Contribution from Shareholders' A/c</b>													
(a) Towards Excess Expenses Of Management		-	-	-	-	-	-	-	-		-	-	-
(b) Towards remuneration Of MD/CEO/WTd/Other KMPs		-	-	-	-	-	-	-	-		-	-	-
(c) Others		-	-	-	-	-	-	-	-		-	-	-
<b>Sub Total</b>		<b>328</b>	<b>116</b>	<b>0</b>	<b>213</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>		<b>(1)</b>	<b>-</b>	<b>0</b>
<b>Total (A)</b>		<b>1,34,948</b>	<b>33,584</b>	<b>530</b>	<b>47,886</b>	<b>1,192</b>	<b>76</b>	<b>928</b>	<b>2</b>		<b>49,051</b>	<b>578</b>	<b>1,121</b>
<b>Commission</b>													
First year Premiums		6,422	2,717	-	3,328	5	-	(0)	-		352	20	-
Renewal Premiums		1,140	441	1	595	-	1	0	-		101	0	-
Single Premiums		28	-	-	0	8	-	16	-		5	(1)	-
Rewards and Remuneration to Agent, brokers & other intermediaries		166	76	-	47	8	-	-	-		34	1	-
<b>Total</b>		<b>7,756</b>	<b>3,234</b>	<b>1</b>	<b>3,970</b>	<b>21</b>	<b>1</b>	<b>16</b>	<b>-</b>		<b>493</b>	<b>21</b>	<b>-</b>
<b>Operating Expenses related to Insurance Business</b>													
Provision for Doubtful debts		29,470	11,060	13	11,310	560	10	823	1		5,460	196	36
Bad debt written off		114	33	1	50	7	(0)	1	-		22	(0)	0
Provision for Tax		-	-	-	-	-	-	-	-		-	-	-
<b>Provisions (other than taxation)</b>													
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-		-	-	-
(b) Others		-	-	-	-	-	-	-	-		-	-	-
Goods and Services Tax on ULIP Charges		444	-	-	-	-	-	0	-		425	5	13
<b>Total (B)</b>		<b>37,784</b>	<b>14,327</b>	<b>15</b>	<b>15,331</b>	<b>588</b>	<b>11</b>	<b>840</b>	<b>1</b>		<b>6,401</b>	<b>222</b>	<b>49</b>
<b>Benefits Paid (Net)</b>													
Interim Bonuses Paid		36,903	5,048	832	7,978	227	11	743	-		21,392	447	224
Change in valuation of liability in respect of life policies		4	3	1	-	-	-	-	-		-	-	-
(a) Gross**		46,927	18,389	(661)	29,389	841	18	(688)	2		(391)	(22)	49
(b) Amount ceded in Reinsurance		272	-	-	267	-	-	5	-		-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-		-	-	-
(d) Fund Reserve for Linked Policies		23,877	-	-	-	-	-	-	-		23,031	27	819
(e) Funds for discontinued policies		1,864	-	-	-	-	-	-	-		1,802	62	-
<b>Total (C)</b>		<b>1,09,847</b>	<b>23,440</b>	<b>172</b>	<b>37,634</b>	<b>1,068</b>	<b>29</b>	<b>60</b>	<b>2</b>		<b>45,834</b>	<b>514</b>	<b>1,093</b>
<b>SURPLUS/(DEFICIT) (D) = (A) - (B) - (C)</b>		<b>(12,682)</b>	<b>(4,183)</b>	<b>343</b>	<b>(5,078)</b>	<b>(464)</b>	<b>36</b>	<b>28</b>	<b>(0)</b>		<b>(3,184)</b>	<b>(159)</b>	<b>(21)</b>
Amount transferred from Shareholders' Account (Non-technical Account)		13,210	4,183	-	5,078	464	-	-	0		3,304	160	21
<b>Amount available for appropriation</b>		<b>528</b>	<b>-</b>	<b>343</b>	<b>-</b>	<b>-</b>	<b>36</b>	<b>28</b>	<b>-</b>		<b>120</b>	<b>1</b>	<b>-</b>
<b>Appropriations</b>													
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-		-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-		-	-	-
Balance being Funds for Future Appropriations (Par)		343	-	343	-	-	-	-	-		-	-	-
Balance being Funds for Future Appropriations (Non Par)		64	-	-	-	-	36	28	-		-	-	-
Balance being Funds for Future Appropriations-Linked		121	-	-	-	-	-	-	-		120	1	-
<b>TOTAL (D)</b>		<b>528</b>	<b>-</b>	<b>343</b>	<b>-</b>	<b>-</b>	<b>36</b>	<b>28</b>	<b>-</b>		<b>120</b>	<b>1</b>	<b>-</b>
<b>The total surplus is disclosed below:</b>													
(a) Interim Bonuses Paid		4	3	1	-	-	-	-	-		-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-		-	-	-
(c) Surplus shown in the Revenue Account		528	-	343	-	-	36	28	-		120	1	-
<b>(d) Total Surplus [(a) + (b) + (c)]</b>		<b>532</b>	<b>3</b>	<b>344</b>	<b>-</b>	<b>-</b>	<b>36</b>	<b>28</b>	<b>-</b>		<b>120</b>	<b>1</b>	<b>-</b>

Form L-2-A-PL

Name of the Insurer: EDELWEISS LIFE INSURANCE COMPANY LIMITED

Registration Number : 147 dated 10 May 2011

## PROFIT AND LOSS ACCOUNT FOR THE QUARTER AND HALF YEAR ENDED 30 SEPTEMBER 2025

## SHAREHOLDERS' ACCOUNT (NON-TECHNICAL ACCOUNT)

(₹ in Lakh)

Particulars	SCHEDULE	For the Quarter Ended 30 September 2025	For the Half Year Ended 30 September 2025	For the Quarter Ended 30 September 2024	For the Half Year Ended 30 September 2024
Amounts transferred from the Policyholders' Account (Technical Account)		-	-	-	-
Income from investments					
(a) Interest, Dividend & Rent (Gross)		898	2,598	818	1,540
(b) Profit on sale / redemption of investments		2,316	2,549	273	506
(c) (Loss on sale / redemption of investments)		(0)	(28)	-	(89)
(d) Amortisation of Premium / Discount on Investments		153	385	213	313
<b>Sub Total</b>		<b>3,367</b>	<b>5,504</b>	<b>1,304</b>	<b>2,270</b>
Other income		1	1	0	0
<b>Total (A)</b>		<b>3,368</b>	<b>5,505</b>	<b>1,305</b>	<b>2,270</b>
Expenses other than those directly related to the insurance business	3A	230	440	22	52
Contribution to Policyholders' A/c					
(a) Towards Excess Expenses of Management		-	-	-	-
(b) Towards remuneration of MD/CEO/WTD/Other KMPs		-	-	102	102
(c) Others		-	-	-	-
Interest on subordinated debt		-	-	-	-
Expenses towards CSR activities		-	-	-	-
Penalties		-	100	-	-
Bad debts written off		-	-	-	-
Amount Transferred to Policyholders' Account		3,007	8,362	6,241	13,210
Provisions (Other than taxation)					
(a) For diminution in the value of investment (Net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others-Provision for standard and Non-Standard Assets		-	-	-	-
<b>Total (B)</b>		<b>3,237</b>	<b>8,902</b>	<b>6,365</b>	<b>13,364</b>
Profit / (Loss) before tax		131	(3,398)	(5,061)	(11,094)
Provision for taxation		-	-	-	-
<b>Profit / (Loss) after tax</b>		<b>131</b>	<b>(3,398)</b>	<b>(5,061)</b>	<b>(11,094)</b>
<b>APPROPRIATIONS</b>					
(a) Balance at the beginning of the year		(2,33,257)	(2,29,730)	(2,23,132)	(2,17,113)
(b) Interim dividends paid during the year		-	-	-	-
(c) Final dividend paid		-	-	-	-
(e) Transfer to reserves / other accounts		-	3	39	54
<b>Profit / (Loss) carried to the Balance Sheet</b>		<b>(2,33,126)</b>	<b>(2,33,125)</b>	<b>(2,28,154)</b>	<b>(2,28,154)</b>
Earning per share of face value Rs.10					
Basic		0.01	(0.29)	(0.49)	(1.14)
Diluted		0.01	(0.29)	(0.49)	(1.14)

BALANCE SHEET AS AT 30 SEPTEMBER 2025

(₹ in Lakh)

PARTICULARS	SCHEDULE	As at 30 September 2025	As at 30 September 2024
<b>SOURCES OF FUNDS</b>			
<b>Shareholders' funds</b>			
Share capital	L-8, L-9	1,16,474	1,01,550
Share application money pending for Allotment	L-10	-	-
Reserves and surplus		1,71,379	1,71,382
Credit/(debit) fair value change account		5,540	1,261
<b>Sub-total</b>		<b>2,93,393</b>	<b>2,74,193</b>
<b>Borrowings</b>	L-11	-	-
<b>Policyholders' Funds</b>			
Credit/(Debit) Fair Value Change Account		2,854	22,850
Policy liabilities		7,33,201	6,20,700
<b>Funds for Discontinued Policies</b>			
Discontinued on account of non-payment of premium		18,405	17,914
Others		-	-
Insurance reserves		-	-
Provision for Linked Liabilities		1,90,950	1,80,372
Add: Credit/(Debit) Fair Value Change Account		13,867	37,518
<b>Total Provision for Linked Liabilities</b>		<b>2,04,817</b>	<b>2,17,890</b>
<b>Sub-total</b>		<b>9,59,277</b>	<b>8,79,354</b>
<b>Funds for Future Appropriations</b>			
Linked		3,765	2,995
Non-Linked (Non-PAR)		-	-
Non-Linked (PAR)		3,765	2,995
Deferred Tax Liabilities (Net)		-	-
Surplus in Revenue account (Non PAR) #		470	185
<b>Total</b>		<b>12,56,905</b>	<b>11,56,726</b>
<b>APPLICATION OF FUNDS</b>			
<b>Investments</b>			
Shareholders'	L-12	45,841	38,097
Policyholders'	L-13	7,09,107	5,98,340
Assets held to cover linked liabilities	L-14	2,23,222	2,35,804
Loans	L-15	8,056	5,868
Fixed assets	L-16	9,025	7,930
Deferred Tax Assets (Net)		-	-
<b>Current assets</b>			
Cash and bank balances	L-17	5,868	8,395
Advances and other assets	L-18	54,527	71,308
<b>Sub-total (A)</b>		<b>60,395</b>	<b>79,703</b>
Current liabilities	L-19	31,476	36,830
Provisions	L-20	391	340
<b>Sub-total (B)</b>		<b>31,867</b>	<b>37,169</b>
<b>Net Current Assets (C) = (A - B)</b>		<b>28,528</b>	<b>42,533</b>
Miscellaneous expenditure (to the extent not written off or adjusted)	L-21	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		2,33,125	2,28,154
Deficit in Revenue Account (Policyholders' Account)		-	-
<b>Total</b>		<b>12,56,905</b>	<b>11,56,726</b>

Schedules referred to above form an integral part  
of Balance Sheet

**Contingent Liabilities**

PARTICULARS	September 30, 2025 (Unaudited)	September 30, 2024 (Unaudited)
Partly-paid up investments (Refer Note 1)	4,000	-
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)	770	522

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 period ended September 30, 2025 of ₹ 4000 lacs (previous year as at September 2024 ₹ Nil Lacs March, 2025 ₹ 7000 lacs) 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 September 30, 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 filed an appeal against the said Order before the Commissioner (Appeals), which is pending hearing.

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.

**Note on GST**

The GST council, in its meeting held on September 3, 2025, has approved individual life insurance premiums to be exempted from GST with effect from September 22, 2025. Accordingly effective September 22, 2025 all individual life insurance premiums (new business and renewals) will be exempt from GST, group premiums continue to be taxable as per the existing regulation.

FORM L-4-PREMIUM SCHEDULE  
PREMIUM

(₹ in Lakh)

	PARTICULARS	For the Quarter Ended 30 September 2025	For the Half Year Ended 30 September 2025	For the Quarter Ended 30 September 2024	For the Half Year Ended 30 September 2024
1	First year premiums	12,988	20,739	12,934	20,883
2	Renewal Premiums	37,112	57,673	34,063	52,912
3	Single Premiums	658	908	1,144	1,809
	<b>TOTAL PREMIUM</b>	<b>50,758</b>	<b>79,320</b>	<b>48,141</b>	<b>75,603</b>
	<b>Premium Income from Business written :</b>				
	In India	50,758	79,320	48,141	75,603
	Outside India	-	-	-	-



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

PARTICULARS	For the Quarter Ended 30 September 2025	For the Half Year Ended 30 September 2025	For the Quarter Ended 30 September 2024	For the Half Year Ended 30 September 2024
Commission				
Direct – First year premiums	4,626	8,009	3,940	6,588
- Renewal premiums	817	1,089	817	1,140
- Single premiums	2	2	15	28
<b>Gross Commission</b>	<b>5,444</b>	<b>9,101</b>	<b>4,771</b>	<b>7,756</b>
Add: Commission on Re-insurance Accepted	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-
<b>Net Commission</b>	<b>5,444</b>	<b>9,101</b>	<b>4,771</b>	<b>7,756</b>
<b>TOTAL</b>	<b>5,444</b>	<b>9,101</b>	<b>4,771</b>	<b>7,756</b>
<b>Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):</b>				
Individual agents	1,480	2,325	1,734	2,529
Corporate Agents-Banks/FII/HFC	2,696	4,106	1,593	2,494
Corporate Agents -Others	1,122	2,478	1,169	1,908
Brokers	143	182	262	805
Micro Agents	-	-	-	-
Direct Business - Online	-	-	-	-
Direct Business - Others	-	-	-	-
Common Service Centre (CSC)	-	-	-	-
Web Aggregators	-	-	-	0
IMF	-	-	-	-
Point of Sales (Direct)	4	10	12	20
Others	-	-	-	-
<b>Total</b>	<b>5,445</b>	<b>9,101</b>	<b>4,771</b>	<b>7,756</b>
<b>Commission (Excluding Reinsurance commission)</b>				
<b>Business written</b>				
In India	5,445	9,101	4,771	7,756
Outside India	-	-	-	-

## L-6- Operating Expenses Schedule

(₹ in Lakh)

Particulars	For the Quarter Ended	For the Half Year Ended	For the Quarter Ended	For the Half Year Ended
	30 September 2025	30 September 2025	30 September 2024	30 September 2024
Employees' remuneration & welfare benefits	7,542	16,148	8,900	17,505
Travel, conveyance and vehicle running expenses	155	357	279	413
Training expenses	117	162	282	373
Rent, rates & taxes	337	677	366	728
Repairs & Maintenance	227	487	272	590
Printing & stationery	19	68	42	83
Communication expenses	44	98	64	136
Legal & professional charges	346	619	312	685
Medical Fees	14	32	23	47
Auditors' Fees, expenses, etc.	-	-	-	-
(a) as auditor	8	14	2	12
(b) as adviser or in any other capacity, in respect of	-	-	-	-
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
(c) in any other capacity	1	2	1	3
(d) Out of pocket expenses	1	1	1	1
Advertisement & publicity	1,506	2,264	1,728	2,790
Interest & Bank Charges	56	129	58	144
Depreciation	610	1,233	603	1,326
Brand/Trade Mark usage fee/charges	124	194	118	184
Business Development, Marketing & Sales Promotion	1,013	1,620	1,034	1,441
Stamp duty on policies	25	71	51	81
Information Technology Expenses	904	1,703	979	1,980
Goods and Service Tax (GST)*	606	626	98	147
<b>Others:</b>				
(a) Business Support Expenses	277	573	333	564
(b) (Profit)/Loss on sale of Fixed Assets	-	-	-	-
(c) Brokerage	13	13	-	-
(d) Subscriptions & Membership	-	-	-	-
(e) General & Other Insurance Expenses	115	227	129	236
<b>Total</b>	<b>14,061</b>	<b>27,318</b>	<b>15,676</b>	<b>29,470</b>
<b>Operating Expenses Related to Insurance Business</b>				
In India	14,061	27,318	15,676	29,470
Outside India	-	-	-	-

\* Refer Schedule 16-(ii)- Note on GST

EDELWEISS LIFE INSURANCE COMPANY LIMITED

L-6A-Shareholders' Expenses Schedule

(₹ in Lakh)

Particulars	For the Quarter Ended 30 September 2025	For the Half Year Ended 30 September 2025	For the Quarter Ended 30 September 2024	For the Half Year Ended 30 September 2024
Employees' remuneration & welfare benefits	-	-	-	-
Rents,rates & taxes	13	18	9	14
Legal and Professional fee	-	-	-	-
Bank Charges	-	-	-	-
Directors Sitting fees	16	34	16	33
Information Technology Expenses	188	376	-	-
Others	12	12	(3)	4
<b>Total</b>	<b>230</b>	<b>440</b>	<b>22</b>	<b>52</b>
In India	230	440	22	52
Outside India	-	-	-	-

EDELWEISS LIFE INSURANCE COMPANY LIMITED				
Form L-7- Benefits Paid Schedule [Net]				
(₹ in Lakh)				
Particulars	For the Quarter Ended 30 September 2025	For the Half Year Ended 30 September 2025	For the Quarter Ended 30 September 2024	For the Half Year Ended 30 September 2024
<b>1. Insurance claims</b>				
(a) Claims by Death	1,851	3,335	1,972	4,129
(b) Claims by Maturity	1,235	2,119	1,534	2,503
(c) Annuities/Pension payment	93	202	94	185
(d) Periodical benefit	4,942	7,896	1,869	3,092
(e) Health	(44)	28	(2)	30
(e) Surrenders	11,338	23,296	14,993	27,874
Bonus	-	-	-	-
Withdrawals	351	681	775	1,062
Interest on Unclaimed Amount	(0)	(0)	6	4
Others	-	-	-	-
<b>Benefits Paid (Gross)</b>	<b>19,767</b>	<b>37,557</b>	<b>21,241</b>	<b>38,880</b>
<b>In India</b>	<b>19,767</b>	<b>37,557</b>	<b>21,241</b>	<b>38,880</b>
<b>Outside India</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>2. (Amount ceded in reinsurance):</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
(a) Claims by Death	(684)	(1,309)	(905)	(2,076)
(b) Claims by Maturity	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-
(d) Periodical benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Others	-	-	-	-
<b>3. Amount accepted in reinsurance:</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
(a) Claims by Death	-	-	-	-
(b) Claims by Maturity	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-
(d) Periodical benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Others	-	-	-	-
<b>Total</b>	<b>19,084</b>	<b>36,247</b>	<b>20,337</b>	<b>36,804</b>
<b>Benefits Paid (Net)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>In India</b>	<b>19,084</b>	<b>36,247</b>	<b>20,337</b>	<b>36,804</b>
<b>Outside India</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

(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.

## Form L-8 - Share Capital Schedule

## SHARE CAPITAL

(₹ in Lakh)

Particulars	As at 30 September 2025	As at 30 September 2024
<b>Authorised Capital</b>		
200,00,00,000 Equity Shares of ₹ 10 each (Previous year - 200,00,00,000)	2,00,000	2,00,000
<b>Issued Capital</b>		
1,16,47,37,363 Equity Shares of ₹ 10 each (Previous year - 1,11,46,33,463)	1,16,474	1,01,550
<b>Subscribed Capital</b>		
1,16,47,37,363 Equity Shares of ₹ 10 each (Previous year - 1,11,46,33,463)	1,16,474	1,01,550
<b>Called-up Capital</b>		
1,16,47,37,363 Equity Shares of ₹ 10 each (Previous year - 1,11,46,33,463)	1,16,474	1,01,550
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	-	-
<b>Total</b>	<b>1,16,474</b>	<b>1,01,550</b>

Out of the total equity share capital, 93,66,16,852 equity shares ( Previous year - 88,65,12,952 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 30 SEPTEMBER 2025		As at 30 SEPTEMBER 2024	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters :				
• Indian-Edelweiss Financial Services Limited	93,66,16,852	80.41%	78,73,81,952	77.54%
Investors :				
• Foreign-Tokio Marine & Nichido Fire Insurance Co. Ltd.	22,81,20,511	19.59%	22,81,20,511	22.46%
Others :				
<b>Total</b>	<b>1,16,47,37,363</b>	<b>100.00%</b>	<b>1,01,55,02,463</b>	<b>100.00%</b>

## 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 SEPTEMBER 30, 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 [(vi) = (vii)/ (iii)*100]	Number of shares (viii)	As a percentage of Total Shares held [(ix) = (viii)/ (iii)*100]
<b>A. Promoters &amp; Promoters Group</b>									
<b>A.1 Indian Promoters</b>									
<b>(i) Individuals/NEF (Names of major shareholders)</b>									
<b>(ii) Bodies Corporate:</b>									
	(i) Edelweiss Financial Services Limited (Refer Note 1)	1	93,66,16,852	80.41%	93,661.89	-	-	24,91,85,300	26.60
<b>(iii) Financial Institutions/Banks</b>									
<b>(iv) Central Government/State Government(s)/President of India</b>									
<b>(v) Person acting in Concert (Please specify)</b>									
<b>(vi) Any other (Please specify)</b>									
<b>A.2 Foreign Promoters</b>									
<b>(i) Individuals (Names of major shareholders)</b>									
<b>(ii) Bodies Corporate:</b>									
<b>(iii) Any other (Please specify)</b>									
<b>B. Non Promoters</b>									
<b>B.1 Public Shareholders</b>									
<b>1.1 Institutions</b>									
<b>(i) Mutual Funds</b>									
<b>(ii) Foreign Portfolio Investors</b>									
<b>(i) Financial Institutions/Banks</b>									
<b>(ii) Insurance Companies</b>									
<b>(iii) FI belonging to Foreign Promoter</b>									
<b>(iv) FI belonging to Foreign Promoter of Indian Promoter</b>									
<b>(v) Provident Fund/Pension Fund</b>									
<b>(vi) Alternative Investment Fund</b>									
<b>(vii) NBFCs registered with RBI</b>									
<b>(viii) Any other (Body Corporate)(i) Tokio Marine &amp; Nichido Fire Insurance Co. Ltd</b>									
<b>1.2 Central Government/State Government(s)/President of India</b>									
<b>1.3 Non-Institutions</b>									
<b>(i) Individual share capital upto Rs. 2 lacs</b>									
<b>(ii) Individual share capital excess of Rs. 2 lacs</b>									
<b>(iii) Others:</b>									
<b>Trusts</b>									
<b>Non Resident Indian (NRI)</b>									
<b>Clearing Members</b>									
<b>Non Resident Indian Non Responder</b>									
<b>Bodies Corporate</b>									
<b>IEPF</b>									
<b>(iv) Any other (Please specify)</b>									
<b>B.2 Non Public Shareholders</b>									
<b>2.1 Custodian /DR holder</b>									
<b>2.2 Employee Benefit Trust</b>									
<b>2.3 Any other (Please specify)</b>									
<b>Total</b>		<b>2</b>	<b>1,16,47,37,363</b>	<b>100%</b>	<b>1,16,473.74</b>	<b>-</b>	<b>-</b>	<b>24,91,85,300</b>	<b>26.60</b>

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 31X(i) of the IRDAI (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 :

**EDELWEISS FINANCIAL SERVICES LIMITED**

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

S.No	(i)	No. of Investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares Pledged or otherwise encumbered	Number of shares	As a percentage of Total Shares held [(vi) - (vii)/ (vi)*100]	Number of shares	As a percentage of Total Shares held [(ix) - (viii)/ (vi)*100]
(ii)	(iii)	(iv)	(v)	(vi)	(vii)	(viii)	(ix)	(x)	(xi)	(xii)
<b>A</b>	<b>Promoters &amp; Promoters Group</b>									
<b>A.1</b>	<b>Indian Promoters</b>									
<b>i)</b>	<b>Individuals/HUF (Name of Major shareholders):</b>									
	(i) Mr. Rakesh Shah	1	14,56,01,730	15.38	1,456.02					
	(ii) Mr. Venkatchalam Ramasamy	1	5,95,76,568	6.30	595.77					
	(iii) Mrs. Vidya Rakesh Shah	1	3,52,97,357	3.73	352.97					
	(iv) Mrs. Abarna T Chandrasekar	1	2,40,00,000	2.54	240.00					
<b>ii)</b>	<b>Bodies Corporate</b>	-	-	-	-	-	-	-	-	-
<b>iii)</b>	<b>Financial Institutions/Banks</b>	-	-	-	-	-	-	-	-	-
<b>iv)</b>	<b>Central Government /State Government(s)/President of India</b>	-	-	-	-	-	-	-	-	-
<b>v)</b>	<b>Persons acting in Concert (Please specify)</b>									
	(i) Shilpa Urush Modu	1	9,50,000	0.10	9.50					
	(ii) Sneha Sripad Desai	1	10,25,000	0.11	10.25					
	(iii) Aravind Venkatchalam Ramasamy	1	50,000	0.05	0.50					
	(iv) Spire Investment Advisors LLP	1	32,00,000	0.34	32.00					
	(v) Mabella Trustee Services Private Limited (on behalf of M/s. Shah Family Discretionary Trust)	1	3,87,50,000	4.10	387.50					
	(vi) Kavya Venkat Arakoni	-	-	-	-	-	-	-	-	-
<b>vi)</b>	<b>Any other (Please specify)</b>	-	-	-	-	-	-	-	-	-
<b>A.2</b>	<b>Foreign Promoters:</b>									
<b>i)</b>	<b>Individuals (Name of major shareholders)</b>	-	-	-	-	-	-	-	-	-
<b>ii)</b>	<b>Bodies Corporate</b>	-	-	-	-	-	-	-	-	-
<b>iii)</b>	<b>Any other (Please specify)</b>	-	-	-	-	-	-	-	-	-
	(i) Sejal Premal Parekh	1	9,50,000	0.10	9.50					
<b>B</b>	<b>Non Promoters</b>									
<b>B.1</b>	<b>Public Shareholders</b>									
<b>1.1)</b>	<b>Institutions</b>									
	(i) Mutual Funds	6	55,23,983	0.58	55.24	-	-	-	-	-
	(ii) Foreign Portfolio Investors	141	18,49,14,224	19.55	1,849.14	-	-	-	-	-
	(iii) Financial Institutions/Banks	2	3,56,949	0.04	3.57	-	-	-	-	-
	(iv) Insurance Companies	1	2,42,82,094	2.57	242.82	-	-	-	-	-
	(v) NBFCs registered with RBI	6	14,39,100	0.15	14.39	-	-	-	-	-
	(vi) FII belonging to Foreign Promoter#	-	-	-	-	-	-	-	-	-
	(vii) FII belonging to Foreign Promoter of Indian Promoter#	-	-	-	-	-	-	-	-	-
	(viii) Provident Fund/Pension Fund	-	-	-	-	-	-	-	-	-
	(ix) Alternative Investment Fund	23	1,79,94,203	1.90	179.94	-	-	-	-	-
	(x) Any other (Please specify)	-	-	-	-	-	-	-	-	-
<b>1.2)</b>	<b>Central Government/State Government(s)/President of India</b>									
	(i) Central Government/State Government(s)/President of India	2	7,590	0.08	0.08					
<b>1.3)</b>	<b>Non-Institutions</b>									
<b>i)</b>	<b>Individual share capital upto Rs. 2 lacs</b>	2,63,582	15,91,78,833	16.82	1,591.79	-	-	-	-	-
<b>ii)</b>	<b>Individual share capital excess of Rs. 2 lacs</b>	146	11,91,72,926	12.40	1,191.73	-	-	-	-	-
<b>iii)</b>	<b>Others:</b>									
	Trusts	12	11,59,829	0.12	11.60	-	-	-	-	-
	Non Resident Indians (NRIs)	3,901	3,58,53,080	3.79	358.53	-	-	-	-	-
	Clearing Members	49	43,24,448	0.46	43.24	-	-	-	-	-
	Non Resident Indian Non repatriable	0	0	0.00	0.00	-	-	-	-	-
	Bodies Corporate	1,159	6,51,70,756	6.89	651.71	-	-	-	-	-
	APF	1	1,58,002	0.02	1.58	-	-	-	-	-
<b>vi)</b>	<b>Any others (Please specify)</b>									
	Foreign Nationals	2	6,001	0.00	0.06	-	-	-	-	-
	Hindu Undivided Family	8,015	1,06,86,628	1.13	106.87	-	-	-	-	-
	Foreign Companies	1	78,000	0.03	0.78	-	-	-	-	-
	Directors	0	0	0	0	-	-	-	-	-
	Foreign Portfolio Investor (Individual)	0	0	0	0	-	-	-	-	-
	Key Managerial Personnel	2	1,11,593	0.03	1.12	-	-	-	-	-
	Body Corp-Ltd Liability Partnership	169	62,71,401	0.66	62.71	-	-	-	-	-
<b>B.2</b>	<b>Non Public Shareholders</b>									
<b>2.1)</b>	<b>Custodian /DR Holder</b>	-	-	-	-	-	-	-	-	-
<b>2.2)</b>	<b>Employee Benefit Trust</b>	-	-	-	-	-	-	-	-	-
<b>2.3)</b>	<b>Any others (Please specify)</b>	-	-	-	-	-	-	-	-	-
<b>Total</b>		<b>2,76,665</b>	<b>94,60,90,803</b>	<b>100</b>	<b>9,460.90</b>					

**Footnotes :**

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

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

**Part C: CERTIFICATION**

- Certified that the details of equity holding of the foreign investors and foreign promoters (and subsidiaries of foreign investors and foreign promoters) of the Indian insurance company, in the Indian promoter/Indian investor as provided for in Regulation 19(2) of the Registration Regulations, 2024 have been indicated in Part B of the Statement.
- 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 September 30, 2025 works out to 19.59%.
- 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 30 September 2025	As at 30 September 2024
Capital reserve	-	-
Capital redemption reserve	-	-
Share Premium	1,71,192	1,71,192
Revaluation Reserve	-	-
Opening Balance	188	192
Less: Amortised during the year	1	2
Closing Balance	187	190
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	-	-
<b>Total</b>	<b>1,71,379</b>	<b>1,71,382</b>

**Form L-11 -Borrowings Schedule**

**BORROWINGS**

(₹ in Lakh)

Particulars	As at 30 September 2025	As at 30 September 2024
Debentures / Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
<b>Total</b>	<b>-</b>	<b>-</b>



EDELWEISS LIFE INSURANCE COMPANY LIMITED

Form L-12- Investments- Shareholders Schedule

INVESTMENTS - SHAREHOLDERS

(₹ in Lakh)

Particulars	As at 30 September 2025	As at 30 September 2024
<b>LONG TERM INVESTMENTS</b>		
Government securities and Government guaranteed bonds including Treasury Bills	-0	0
Other Approved Securities	-	0
Other Investments	-	-
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	5,152	99
(e) Other Securities- Bank Deposits	-	-
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate ~	-	798
Investments in Infrastructure and Housing Sector	189	3,887
Less: Provision for Diminution in value of Investments	(189)	-
Other than Approved Investments *	27,177	27,103
<b>Sub-Total (A)</b>	<b>32,329</b>	<b>31,888</b>
<b>SHORT TERM INVESTMENTS</b>		
Government securities and Government guaranteed bonds including Treasury Bills	-	-
Other Approved Securities	-	-
Other Investments	-	-
(a) Shares	-	-
(aa) Equity	7,379	1,135
(bb) Preference	-	-
(b) Mutual Funds	-	0
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	-	0
(e) Other Securities- Bank Deposits/TREPS	161	342
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investments in Infrastructure and Housing Sector	-	0
Other than Approved Investments	5,971	4,732
<b>Sub-Total (B)</b>	<b>13,511</b>	<b>6,209</b>
<b>Total (A+B)</b>	<b>45,841</b>	<b>38,097</b>
In India	45,841	38,097
Outside India	-	-
<b>Total</b>	<b>45,841</b>	<b>38,097</b>

**NOTES:**

Particulars	As at 30 September 2025 (₹ in Lacs)	As at 30 September 2024 (₹ in Lacs)
Investments in subsidiary company at cost	-	-
Investments (Non Convertible Debentures) in holding company at cost	19,834	17,388
Investments in joint ventures at cost	-	-
Investments (Non Convertible Debentures) in Associates at cost	2,590	6,735
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

# equity shares amounting to ₹ Nil through IPO awaiting listing as on balance sheet date (previous year As at September 2024, ₹ NIL Lakhs and As at March 2025 ₹ NIL Lakhs))

\* Includes unlisted Equity shares of ₹ 660 Lacs (Previous year As at September 2024, ₹ 3,214 Lakhs and As at March 2025 ₹ 3,874 Lacs)

EDELWEISS LIFE INSURANCE COMPANY LIMITED

Form L-13-Investments- Policyholder Schedule

INVESTMENTS - POLICYHOLDERS

(₹ in Lakh)

Particulars	As at 30 September 2025	As at 30 September 2024
<b>LONG TERM INVESTMENTS</b>		
Government securities and Government guaranteed bonds including Treasury Bills	4,01,186	3,42,080
Other Approved Securities	24,475	22,880
Other Investments	-	-
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	32,208	16,320
(e) Other Securities - Bank Deposits	-	-
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate ~	5,090	6,721
Investments in Infrastructure and Housing Sector	1,26,137	96,153
Less: Provision for Diminution in value of Investments	(1,451)	-
Other than Approved Investments *	44,547	12,997
<b>Sub-Total (A)</b>	<b>6,32,192</b>	<b>4,97,151</b>
<b>SHORT TERM INVESTMENTS</b>		
Government securities and Government guaranteed bonds including Treasury Bills	94	53
Other Approved Securities	-	0
Other Investments	-	-
(a) Shares	-	-
(aa) Equity	42,916	35,781
(bb) Preference	5	-
(b) Mutual Funds	4,811	5,076
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	499	2,549
(e) Other Securities- Bank Deposit/TREPS	14,038	42,094
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investments in Infrastructure and Housing Sector	4,815	1,477
Other than Approved Investments #	9,738	14,159
<b>Sub-Total (B)</b>	<b>76,916</b>	<b>1,01,189</b>
<b>Total (A+B)</b>	<b>7,09,107</b>	<b>5,98,340</b>
In India	7,09,107	5,98,340
Outside India	-	-
<b>Total</b>	<b>7,09,107</b>	<b>5,98,340</b>

Particulars	As at 30 September 2025 (₹ in Lacs)	As at 30 September 2024 (₹ in Lacs)
Investments in subsidiary company at cost	-	-
Investments (Non Convertible Debentures) in holding company at cost	16,884	9,515
Investments in joint ventures at cost	-	-
Investments (Non Convertible Debentures) in Associates at cost	4,297	1,860
Investment made out of catastrophe reserve	-	-
Government Securities deposited with the Clearing Corporation of India Ltd (CCIL) for Tri-Party repo/Securities segment	2,206	2,185
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

# equity shares amounting to ₹ 160.85 through IPO awaiting listing as on balance sheet date (previous year ₹ 0 Lakhs))

\* Includes unlisted Equity shares of ₹ Nil Lacs (Previous year As at September 2024, ₹ 2,321 Lakhs and As at March 2025 ₹ 2,321 Lacs)

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

## ASSETS HELD TO COVER LINKED LIABILITIES

(` in Lakh)

Particulars	As at 30 September 2025	As at 30 September 2024
<b>LONG TERM INVESTMENTS</b>		
Government securities and Government guaranteed bonds including		
Treasury Bills	16,150	15,457
Other Approved Securities	1,412	2,087
Other Investments	-	-
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	2,804	3,992
(e) Other Securities-Bank Deposits	-	-
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investments in Infrastructure and Housing Sector	7,546	9,066
Other than Approved Investments	-	-
<b>Sub-Total (A)</b>	<b>27,912</b>	<b>30,602</b>
<b>SHORT TERM INVESTMENTS</b>		
Government securities and Government guaranteed bonds including		
Treasury Bills	4,402	5,386
Other Approved Securities	3,758	2,413
Other Investments	-	-
(a) Shares	-	-
(aa) Equity	1,25,934	1,47,891
(bb) Preference	14	-
(b) Mutual Funds	4,238	5,769
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	4,412	2,137
(e) Other Securities - Bank Deposits/TREPS	7,300	3,151
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investments in Infrastructure and Housing Sector	17,335	12,523
Other than Approved Investments	26,674	22,429
<b>Sub-Total (B)</b>	<b>1,94,067</b>	<b>2,01,700</b>
<b>CURRENT ASSETS</b>		
Cash and Bank Balances	3	352
Advance and Other Assets	2,523	3,723
<b>Sub-Total (C)</b>	<b>2,526</b>	<b>4,075</b>
Current Liabilities	1,283	573
Provisions	-	-
<b>Sub-Total (D)</b>	<b>1,283</b>	<b>573</b>
<b>Net Current Asset (E) = (C-D)</b>	<b>1,243</b>	<b>3,502</b>
<b>Total (A+B+E)</b>	<b>2,23,222</b>	<b>2,35,804</b>
In India	2,23,222	2,35,804
Outside India	-	-
<b>Total</b>	<b>2,23,222</b>	<b>2,35,804</b>

## Notes:-

Particulars	As at 30 September 2025 (` in Lacs)	As at 30 September 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	-	-

\* equity shares amounting to ₹ 506.17 through IPO awaiting listing as on balance sheet date (previous yearAs at September 2024, ₹ NIL Lakhs and As at March 2025 ₹ Nil Lakhs)

**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 30 September 2025	As at 30 September 2024	As at 30 September 2025	As at 30 September 2024	As at 30 September 2025	As at 30 September 2024	As at 30 September 2025	As at 30 September 2024
<b>Long Term Investments:</b>								
Book Value	31,128	30,303	6,32,375	5,42,852	27,636	43,395	6,91,139	6,16,550
Market Value	33,679	33,316	6,32,400	5,63,199	27,926	43,867	6,94,004	6,40,382
<b>Short Term Investments:</b>								
Book Value	5,886	4,214	22,640	9,252	35,508	14,595	64,034	28,061
Market Value	5,991	4,163	23,278	11,905	35,837	16,163	65,106	32,230

Note: Market Value in respect of Shareholders and Policyholders investments have been arrived as per the guidelines prescribed for linked business investments as specified.

EDELWEISS LIFE INSURANCE COMPANY LIMITED

Form L-15-Loans Schedule

LOANS

(₹ in Lakh)

Particulars	As at 30 September 2025	As at 30 September 2024
<b>SECURITY- WISE CLASSIFICATION</b>		
<b>Secured</b>		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt Securities etc	-	-
(c) Loans against policies	8,027	5,812
(d) Others	-	-
<b>Unsecured</b>		
(a) Employee Loan	32	57
Less: Provision For Outstanding Loans	(2)	(1)
<b>Total</b>	<b>8,056</b>	<b>5,868</b>
<b>BORROWER - WISE CLASSIFICATION</b>		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	8,027	5,812
(f) Employee Loan	32	57
Less: Provision For Outstanding Loans	(2)	(1)
<b>Total</b>	<b>8,056</b>	<b>5,868</b>
<b>PERFORMANCE - WISE CLASSIFICATION</b>		
(a) Loans classified as standard:		
(aa) In India	8,056	5,868
(bb) Outside India	-	-
(b) Non - standard loans less provisions:		
(aa) In India	-	-
(bb) Outside India	-	-
<b>Total</b>	<b>8,056</b>	<b>5,868</b>
<b>MATURITY - WISE CLASSIFICATION</b>		
(a) Short Term	395	125
(b) Long Term	7,661	5,743
<b>Total</b>	<b>8,056</b>	<b>5,868</b>

1) Principal receivable within 12 months from the Balance Sheet date is ₹ 292 lacs (Previous year As at March'2025 ₹260 lacs)

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 30 September 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 30 September 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 2025	Additions	Deductions / Adjustments	As at 30 September 2025	As at 01 April 2025	For the Year	On Sale/Adjustment	As at 30 September 2025	As at 30 September 2025	As at 30 September 2024
<b>Intangible assets:</b>										
Goodwill	-	-	-	-	-	-	-	-	-	-
Computer Software	12,480	1,030	-	13,510	8,441	893	(0)	9,335	4,175	3,363
<b>Tangible assets:</b>										
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	1,679	-	108	1,572	1,231	72	83	1,219	353	514
Buildings	2,818	-	-	2,818	453	23	-	476	2,342	2,387
Furniture & Fittings	1,039	-	18	1,021	764	47	17	794	227	310
Information Technology Equipments (including servers)	2,612	169	57	2,724	1,948	184	56	2,076	648	725
Vehicles	-	0	-	0	0	-	-	0	(0)	(0)
Office Equipment	533	1	41	493	467	14	41	439	54	72
Others	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>21,161</b>	<b>1,200</b>	<b>224</b>	<b>22,137</b>	<b>13,303</b>	<b>1,233</b>	<b>198</b>	<b>14,339</b>	<b>7,798</b>	<b>7,371</b>
Capital Work-In-Progress	1,140	1,288	1,200	1,227	-	-	-	-	1,227	558
<b>Grand Total</b>	<b>22,300</b>	<b>2,488</b>	<b>1,424</b>	<b>23,364</b>	<b>13,303</b>	<b>1,233</b>	<b>198</b>	<b>14,339</b>	<b>9,025</b>	<b>7,930</b>
Previous Year	19,594	7,020	4,312	22,301	11,573	2,462	731	13,304	8,997	

EDELWEISS LIFE INSURANCE COMPANY LIMITED

Form L-17-Cash and Bank Balances Schedule

CASH AND BANK BALANCES

(₹ in Lakh)

Particulars	As at 30 September 2025	As at 30 September 2024
1. Cash [including cheques, drafts and stamps]	717	1,541
2. Bank balances	-	-
(a) Deposit accounts	-	-
(aa) Short-term (due within 12 months of the date of Balance Sheet)	7	9
(bb) Others	1	7
(b) Current accounts	5,143	6,838
(c) Others	-	-
3. Money at call and short notice	-	-
(a) With banks	-	-
(b) With other institutions	-	-
4. Others	-	-
<b>Total</b>	<b>5,868</b>	<b>8,395</b>
Balances with non-scheduled banks included in 2 & 3 above	-	-
<b>Cash and bank balances</b>		
In India	5,868	8,395
Outside India	-	-
<b>Total</b>	<b>5,868</b>	<b>8,395</b>
Cheques on hand amount to ₹ 560 lacs (Previous year As at September 2024, ₹ 1,248 Lacs and As at March 2025 ₹ 3,947 lacs)		

EDELWEISS LIFE INSURANCE COMPANY LIMITED

Form L-18-Advances and Other Assets Schedule

ADVANCES AND OTHER ASSETS

(₹ in Lakh)

Particulars	As at 30 September 2025	As at 30 September 2024
<b>ADVANCES</b>		
Reserve deposits with ceding companies	-	-
Application money for investments	5,000	11,000
Prepayments	1,424	1,333
Advances to Directors/Officers	-	-
Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,265	1,800
Goods and Service Tax Credit	6,472	4,463
Others		
a) Advance to Suppliers	622	980
b) Staff Loans and Advances	76	98
<b>Total (A)</b>	<b>14,859</b>	<b>19,675</b>
<b>OTHER ASSETS</b>		
Income accrued on Investments	12,681	30,318
Outstanding premiums	7,096	6,575
Agents' Balances		
Gross	566	584
Less : Provision for doubtful agents' balance	(466)	(356)
Net	100	228
Foreign Agencies Balances	-	-
Due from other entities carrying on insurance business (including reinsurers)	45	300
Due from subsidiaries/holding company	-	8
Investments held for Unclaimed Amount of Policyholders	1	3
Interest on investments held for Unclaimed Amount of Policyholders	0	0
<b>Others</b>		
Rent & Others Security Deposit	791	779
Management Fees Receivable	267	290
Derivative Asset	-	12,153
Receivable For Sale Of Investment	14,125	0
Other Receivables *	4,563	980
<b>Total (B)</b>	<b>39,668</b>	<b>51,642</b>
<b>Total (A + B)</b>	<b>54,527</b>	<b>71,316</b>

\* 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 30 September 2025	As at 30 September 2024
Agents' Balances	3,823	3,471
Balances due to other insurance companies	184	131
Deposits held on reinsurance ceded	-	-
Premiums recieved in advance	332	381
Unallocated premium	1,590	1,499
Sundry creditors	1,129	423
Due to subsidiaries/holding company	73	-
Claims Outstanding	4,186	3,258
Annuities Due	85	20
Due to Officers/Directors	-	-
Unclaimed amount of policyholders	1	3
Income accrued on Unclaimed amounts	0	0
Interest payable on debentures/bonds	-	-
Goods and Service tax Liabilities	95	115
Others	-	-
a) Tax Deducted to be remitted	357	400
b) Expense Payable	7,345	8,337
c) Security Deposit Received	208	208
d) Others - Payable	5,502	18,501
e) Capital Advance	-	-
f) Payable for investment purchased	2,275	-
g) Due to Policyholders	907	81
h) Derivative Liability	3,382	-
<b>Total</b>	<b>31,476</b>	<b>36,830</b>

**Form L-20- Provisions Schedule**

**PROVISIONS**

(₹ in Lakh)

Particulars	As at 30 September 2025	As at 30 September 2024
For taxation (less payments and taxes deducted at source)	-	-
For Employee Benefits	391	340
For Others	-	-
<b>Total</b>	<b>391</b>	<b>340</b>

**Form L-21-Miscellaneous Expenditure Schedule**

**MISCELLANEOUS EXPENDITURE**  
(To the extent not written off or adjusted)

(₹ in Lac)

Particulars	As at 30 September 2025	As at 30 September 2024
Discount allowed on issue of shares / debentures	-	-
Others	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

Name of the Insurer : EDELWEISS LIFE INSURANCE COMPANY LIMITED

Date: 30 September 2025

(formerly known as Edelweiss Tokio Life Insurance Company Limited)

## Analytical Ratios for Life Companies

Sl.No.	Particulars	For the Quarter Ended 30 September 2025	For the Year Ended 30 September 2025	For the Quarter Ended 30 September 2024	For the Year Ended 30 September 2024
<b>1</b>	<b>New Business Premium Growth Rate</b>				
	<b>(i) Linked Business:</b>				
	a) Life	-12.2%	-14.5%	-22.0%	5.7%
	b) Pension	-90.8%	-86.3%	65.8%	-531.6%
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	<b>(ii) Non-Linked Business:</b>				
	<b>Participating:</b>				
	a) Life	-27.2%	-32.3%	40.0%	48.5%
	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
	<b>Non Participating:</b>				
	a) Life	14.6%	20.3%	-23.0%	-23.7%
	b) Annuity	104.0%	89.4%	353.2%	205.7%
	c) Pension	NA	NA	NA	NA
	c) Health	0.0%	0.0%	0.0%	0.0%
	e) Variable Insurance	NA	NA	NA	NA
<b>2</b>	<b>Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)</b>	1.2%	2.0%	4.1%	4.3%
<b>3</b>	<b>Percentage of Linked New Business Premium (Individual Business) to New Business Premium (Individual Business) Total</b>	17.3%	18.0%	22.5%	22.7%
<b>4</b>	<b>Net Retention Ratio</b>	98.0%	97.4%	98.0%	97.5%
<b>5</b>	<b>Conservation Ratio</b>				
	<b>(i) Linked Business:</b>				
	a) Life	75.9%	83.4%	76.0%	79.8%
	b) Pension	60.3%	96.0%	29.8%	118.5%
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	<b>(ii) Non-Linked Business:</b>				
	<b>Participating:</b>				
	a) Life	77.5%	75.0%	82.6%	82.0%
	b) Annuity	NA	NA	NA	NA
	c) Pension	82.9%	78.1%	86.9%	140.5%
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	NA	NA
	<b>Non Participating:</b>				
	a) Life	81.4%	78.2%	82.0%	77.8%
	b) Annuity	79%	79%	NA	NA
	c) Pension	NA	NA	NA	NA
	d) Health	92.7%	97.6%	94.8%	88.6%
	e) Variable Insurance	NA	NA	NA	NA
<b>6</b>	<b>Expense of Management to Gross Direct Premium Ratio</b>	37.3%	45.4%	42.5%	49.2%
<b>7</b>	<b>Commission Ratio (Gross commission and Rewards paid to Gross Premium)</b>	10.7%	11.5%	9.9%	10.3%
<b>8</b>	<b>Business Development and Sales Promotion Expenses to New Business Premium</b>	7.4%	7.5%	7.3%	6.3%
<b>9</b>	<b>Brand/Trade Mark usage fee/charges to New Business Premium</b>	0.9%	0.9%	1%	1%
<b>10</b>	<b>Ratio of Policyholders' Fund to Shareholders' funds</b>	1597.9%	1597.9%	1924.9%	1924.9%
<b>11</b>	<b>Change in net worth (Amount in Rs. Lakhs)</b>	6,045	6,045	(5,916)	(5,916)

Sl.No.	Particulars	For the Quarter Ended 30 September 2025	For the Year Ended 30 September 2025	For the Quarter Ended 30 September 2024	For the Year Ended 30 September 2024
12	Growth in Network	11.1%	11.1%	-11.4%	-11.4%
13	Ratio of Surplus to Policyholders' Fund	-0.8%	-0.8%	0.1%	0.1%
14	Profit after tax / Total Income	0.2%	-2.8%	- **	- **
15	(Total Real Estate + Loans)/(Cash & Invested Assets)	1.6%	1.6%	1.8%	1.8%
16	Total Investments/(Capital + Reserves and Surplus)	1787.4%	1787.4%	1902.4%	1902.4%
17	Total Affiliated Investments/(Capital+ Reserves and Surplus)	79.7%	79.7%	80.7%	80.7%
18	Investment Yield (Gross & Net)				
	A. With Realized Gains				
	Shareholders' Funds	28.7%	24.0%	11.9%	11.0%
	Policyholders' Funds :				
	Non Linked				
	Par	8.3%	8.3%	7.4%	8.7%
	Non Par	8.4%	9.1%	9.0%	8.8%
	Linked				
	Par	NA	NA	NA	NA
	Non Par	7.7%	8.8%	30.1%	28.2%
	B. Without Realised gain				
	Shareholders' Funds	-4.4%	41.0%	9.9%	11.2%
	Policyholders' Funds :				
	Non Linked				
	Par	-3.9%	0.4%	18.2%	16.5%
	Non Par	2.1%	0.9%	15.4%	13.9%
	Linked				
	Par	NA	NA	NA	NA
	Non Par	-13.7%	8.7%	26.2%	33.9%
19	Persistency Ratio - Premium Basis ( Regular Premium/Limited Premium Payment under Individual category)				
	For 13th month	66.5%	72.3%	66.9%	77.6%
	For 25th month	52.3%	59.4%	59.0%	63.1%
	For 37th month	51.3%	54.8%	48.9%	50.1%
	For 49th month	44.5%	45.3%	43.3%	47.6%
	For 61st month	36.0%	40.2%	44.0%	43.7%
	Persistency Ratio - Premium Basis ( Single Premium/Fully paid-up under Individual category)				
	For 13th month	99.0%	99.5%	99.6%	99.6%
	For 25th month	99.5%	99.1%	100.0%	99.6%
	For 37th month	100.0%	97.5%	95.3%	97.0%
	For 49th month	92.5%	94.6%	88.9%	98.9%
	For 61st month	92.0%	90.2%	82.4%	85.5%
	Persistency Ratio - Number of Policy Basis ( Regular Premium/Limited Premium Payment under Individual category)				
	For 13th month	62.5%	63.5%	57.8%	64.7%
	For 25th month	46.9%	53.0%	54.4%	56.6%
	For 37th month	46.4%	49.2%	44.8%	46.5%
	For 49th month	40.9%	42.1%	37.9%	44.1%
	For 61st month	33.1%	39.4%	43.1%	44.3%
	Persistency Ratio - Number of Policy Basis ( Single Premium/Fully paid-up under Individual category)				
	For 13th month	95.4%	99.7%	96.6%	99.9%
	For 25th month	94.7%	99.8%	100.0%	100.0%
	For 37th month	100.0%	99.8%	92.4%	99.8%
	For 49th month	89.0%	99.6%	95.8%	99.9%
	For 61st month	94.2%	91.5%	84.2%	86.7%

Sl.No.	Particulars	For the Quarter Ended 30 September 2025	For the Year Ended 30 September 2025	For the Quarter Ended 30 September 2024	For the Year Ended 30 September 2024
20	NPA Ratio				
	Policyholders' Funds				
	Gross NPA Ratio	0.0%	0.0%	0.0%	0.0%
	Net NPA Ratio	0.0%	0.0%	0.0%	0.0%
	Shareholders' Funds				
	Gross NPA Ratio	0.0%	0.0%	0.0%	0.0%
	Net NPA Ratio	0.0%	0.0%	0.0%	0.0%
21	Solvency Ratio	176%	176%	164%	164%
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)	1,19,093	1,12,148	1,07,823	1,01,550
Equity Holding Pattern for Life Insurers and information on earnings:					
1	No. of shares	1,16,47,37,363	1,16,47,37,363	1,01,55,02,463	1,01,55,02,463
2	Percentage of shareholding				
	Indian	0.80	0.80	0.78	0.78
	Foreign	0.20	0.20	0.22	0.22
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)	0.01	(0.29)	(0.49)	(1.14)
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.01	(0.29)	(0.49)	(1.14)
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.01	(0.29)	(0.49)	(1.14)
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.01	(0.29)	(0.49)	(1.14)
8	Book value per share (Rs)	5.05	5.05	4.72	4.72
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 30th Sep 2025, 13th month persistency includes policies issued in Oct 2023 to Sep 2024 , 25th month includes policies issued in Oct 2022 to Sep 2023 and so on					
2. For 30th Sep 2024, 13th month persistency includes policies issued in Oct 2022 to Sep 2023 , 25th month includes policies issued in Oct 2021 to Sep 2022 and so on					
For the Quarter ended					
1. For 30th Sep 2025, 13th month persistency includes policies issued in Jul 2024 to Sep 2024 , 25th month includes policies issued in Jul 2023 to Sep 2023 and so on					
2. For 30th Sep 2024, 13th month persistency includes policies issued in Jul 2023 to Sep 2023 , 25th month includes policies issued in Jul 2022 to Sep 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 PERIOD ENDED 30 SEPTEMBER 2025**

Particulars		For the Period Ended 30 September 2025 (₹ in lakhs)	For the Period Ended 30 September 2024 (₹ in lakhs)
<b>A</b>	<b>Cash Flows from operating activities:</b>		
1	Premium received from policyholders, including advance receipts	88,221	81,871
2	Other receipts (Other Income)	11	(17)
3	Payments to the re-insurers, net of commissions and claims	(503)	392
4	Payment to co-insurers, net of claims recovery	-	-
5	Payments of claims	(38,569)	(39,887)
6	Payments of commission and brokerage	(11,985)	(9,185)
7	Payments of other operating expenses	(25,882)	(32,612)
8	Preliminary and pre-operative expenses	-	-
9	Deposits, advances and staff loans	(253)	(746)
10	Income taxes paid (Net)	(4,246)	(4,732)
11	Goods and services Tax paid	(782)	(756)
12	Other payments	-	-
13	Cash flows before extraordinary items	6,012	(5,674)
14	Cash flow from extraordinary operations		
	<b>Net cash flow from operating activities</b>	<b>6,012</b>	<b>(5,674)</b>
<b>B</b>	<b>Cash flows from investing activities:</b>		
1	Purchase of fixed assets	(1,272)	(2,001)
2	Proceeds from sale of fixed assets	10	7
3	Purchases of investments	(5,25,833)	(3,44,227)
4	Loans disbursed	(678)	5,186
5	Sales of investments	4,66,284	3,00,115
6	Repayments received	-	-
7	Rents/Interests/ Dividends received	33,381	22,003
8	Investments in money market instruments and in liquid mutual funds (Net)	16,331	33,690
9	Expenses related to investments	-	-
	<b>Net cash flow from investing activities</b>	<b>(11,778)</b>	<b>14,773</b>
<b>C</b>	<b>Cash flows from financing activities:</b>		
1	Proceeds from issuance of share capital *	5,010	5,040
2	Proceeds from borrowing	-	-
3	Repayments of borrowing	-	-
4	Interest/dividends paid	-	-
	<b>Net cash flow from financing activities</b>	<b>5,010</b>	<b>5,040</b>
	Effect of foreign exchange rates on cash and cash equivalents, net	-	-
	<b>Net increase in cash and cash equivalents</b>	<b>(755)</b>	<b>14,139</b>
	Cash and cash equivalents at the beginning of the year	47,013	25,114
	<b>Cash and cash equivalents at the end of the year</b>	<b>46,258</b>	<b>39,253</b>

Net Liabilities (Rs.lakhs) (Frequency -Quarterly)			
Type	Category of business	Mathematical Reserves as at 30th September for the year 2025	Mathematical Reserves as at 30th September for the year 2024
Par	<b>Non-Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>		
	Life	2,42,874	1,98,721
	General Annuity	-	-
	Pension	8,580	10,288
	Health	-	-
	<b>Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked-Others</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
Total Par		2,51,454	2,09,010
Non-Par	<b>Non-Linked -VIP</b>		
	Life	66	62
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>		
	Life	4,67,536	4,00,859
	General Annuity	11,162	8,415
	Pension	-	-
	Health	867	780
	<b>Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked-Others</b>		
	Life	2,22,167	2,34,151
	General Annuity	-	-
	Pension	3,171	3,226
	Health	-	-
Total Non Par		7,04,969	6,47,494
Total Business	<b>Non-Linked -VIP</b>		
	Life	66	62
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Non-Linked -Others</b>		
	Life	7,10,410	5,99,581
	General Annuity	11,162	8,415
	Pension	8,580	10,288
	Health	867	780
	<b>Linked -VIP</b>		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	<b>Linked-Others</b>		
	Life	2,22,167	2,34,151
	General Annuity	-	-
	Pension	3,171	3,226
	Health	-	-
<b>Total</b>		<b>9,56,423</b>	<b>8,56,503</b>

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	194	128	2,118	380	335	5,061	574	462.82	7,179.75	888	1,351.10
2	Arunachal Pradesh	-	-	-	-	1	-	-	0.84	-	6	6.46
3	Assam	-1	1	62	-2	5	21	-3	6.17	83.09	187	193.53
4	Bihar	45	25	393	43	37	608	88	61.54	1,001.08	359	420.36
5	Chhattisgarh	159	72	741	131	83	1,682	290	154.78	2,423.24	383	537.52
6	Goa	7	6	62	19	28	210	26	33.78	271.43	155	189.06
7	Gujarat	51	52	605	484	743	10,611	535	794.70	11,215.68	3,427	4,221.96
8	Haryana	55	74	1,373	207	284	3,995	262	358.07	5,368.63	1,251	1,609.50
9	Himachal Pradesh	36	21	252	15	3	234	51	23.58	486.20	201	224.61
10	Jharkhand	44	25	263	76	69	706	120	94.02	969.26	346	439.97
11	Karnataka	141	86	2,239	514	793	8,968	655	878.23	11,206.86	2,319	3,197.52
12	Kerala	656	857	11,653	1,229	1,986	26,162	1,885	2,842.50	37,814.97	7,213	10,055.87
13	Madhya Pradesh	64	37	482	221	278	3,362	285	315.06	3,843.70	612	927.46
14	Maharashtra	309	263	3,664	1,297	2,170	25,581	1,606	2,433.00	29,244.05	7,698	10,131.07
15	Manipur	5	4	51	-	0	-	5	4.27	51.00	4	7.95
16	Meghalaya	-	-	-	-	0	-	-	0.32	-	8	8.80
17	Mizoram	-	-	-	-	1	-	-	0.69	-	0	0.79
18	Nagaland	-	-	-	-	-	-	-	-	-	2	2.33
19	Odisha	113	63	880	123	152	1,991	236	215.60	2,871.04	812	1,027.15
20	Punjab	3,759	97	1,664	128	191	3,506	3,887	287.72	5,170.71	1,141	1,428.63
21	Rajasthan	44	35	671	59	74	1,340	103	109.06	2,010.82	504	613.08
22	Sikkim	-	-	-	-	-	24	-	-	23.86	11	11.04
23	Tamil Nadu	547	320	2,998	1,267	1,309	8,922	1,814	1,628.29	11,920.60	2,203	3,831.59
24	Telangana	50	37	851	331	442	7,265	381	479.04	8,115.99	1,501	1,980.29
25	Tripura	1	2	22	-	-	-	1	1.84	22.29	1	3.17
26	Uttarakhand	17	14	219	22	27	405	39	41.16	623.74	182	222.70
27	Uttar Pradesh	157	113	1,803	469	500	7,473	626	613.05	9,275.19	1,973	2,585.72
28	West Bengal	106	42	586	234	377	3,520	340	418.63	4,105.71	1,221	1,639.66
TOTAL		6559	2,372.42	33,652.58	7,247	9,886.34	1,21,646.32	13,806	12,258.76	1,55,298.91	34,610.12	46,868.88
UNION TERRITORIES												
1	Andaman and Nicobar Islands	-	-	-	4	5	74	4	5.49	73.91	3	8.67
2	Chandigarh	-	-	-	35	55	478	35	54.78	477.73	84	138.29
3	Dadra and Nagar Haveli and Daman & Diu	1	1	5	5	20	136	6	20.50	141.24	63	83.80
4	Govt. of NCT of Delhi	-2	-3	-6	551	772	9,280	549	769.31	9,273.59	2,202	2,971.68
5	Jammu & Kashmir	16	15	143	16	14	170	32	28.60	312.96	126	154.30
6	Ladakh	-	-	-	-	-	-	-	-	-	-0	-0.24
7	Lakshadweep	-	-	-	-	-	-	-	-	-	2	1.51
8	Puducherry	3	2	8	28	15	145	31	16.53	153.73	22	38.95
TOTAL		18	14.06	150.14	639	881.15	10,283.02	657	895.21	10,433.16	2,501.76	3,396.96
GRAND TOTAL		6577	2,386.47	33,802.73	7,886	10,767.49	1,31,929.34	14,463	13,153.97	1,65,732.07	37,111.88	50,265.85
IN INDIA								14,463	13,153.97	1,65,732.07	37,111.88	50,265.85
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	334	213	3,645	640	526	8,267	974	739.15	11,911.50	1,349.32	2,088.46
2	Arunachal Pradesh	1	1	10	-	3	-	1	3.92	10.00	8.67	12.59
3	Assam	6	11	140	-1	14	99	5	24.14	239.08	292.72	316.86
4	Bihar	79	43	550	68	47	699	147	89.51	1,249.12	571.38	660.89
5	Chhattisgarh	247	107	1,166	212	137	2,312	459	244.30	3,478.01	648.64	892.95
6	Goa	13	11	99	35	61	456	48	71.87	554.91	262.79	334.66
7	Gujarat	95	101	1,178	820	1,225	16,438	915	1,326.83	17,616.54	5,067.68	6,394.51
8	Haryana	112	126	2,408	353	423	6,284	465	548.95	8,692.07	1,988.39	2,537.33
9	Himachal Pradesh	65	30	655	38	23	406	103	53.30	1,060.67	293.49	346.79
10	Jharkhand	78	41	434	118	99	1,115	196	139.29	1,548.91	566.43	705.71
11	Karnataka	228	143	2,971	884	1,312	14,489	1,112	1,454.56	17,459.96	2,356.26	3,810.83
12	Kerala	1,181	1,491	20,192	2,098	3,153	40,568	3,279	4,643.99	60,760.65	11,772.26	16,416.26
13	Madhya Pradesh	124	74	861	392	465	5,821	516	538.65	6,682.02	961.64	1,500.29
14	Maharashtra	517	405	6,116	2,313	3,821	46,888	2,830	4,225.46	53,003.54	12,445.40	16,670.86
15	Manipur	5	4	51	-	0	-	5	4.43	51.00	5.19	9.61
16	Meghalaya	-	-	-	-	1	-	-	0.96	-	-15.05	-14.09
17	Mizoram	-	-	-	-	1	-	-	1.48	-	0.11	1.58
18	Nagaland	-	-	-	-	-	-	-	-	-	3.16	3.16
19	Odisha	194	109	1,390	206	196	2,375	400	305.17	3,765.20	1,295.32	1,600.49
20	Punjab	5,325	166	2,629	379	279	4,949	5,704	444.45	7,577.93	1,714.81	2,159.25
21	Rajasthan	78	55	912	111	129	2,307	189	183.31	3,218.78	814.01	997.32
22	Sikkim	-	0	-	2	3	24	2	2.73	23.86	19.49	22.21
23	Tamil Nadu	896	492	5,252	1,907	1,813	14,598	2,803	2,305.39	19,849.81	3,243.46	5,548.85
24	Telangana	96	63	1,219	597	753	11,688	693	815.34	12,906.45	2,299.72	3,115.06
25	Tripura	2	3	26	-	-	-	2	2.54	25.52	3.68	6.22
26	Uttarakhand	41	38	425	62	66	676	103	103.78	1,100.40	279.85	383.63
27	Uttar Pradesh	276	209	2,956	763	777	11,851	1,039	986.44	14,806.94	3,345.79	4,332.23
28	West Bengal	188	73	1,022	364	425	3,870	552	498.80	4,891.79	2,026.65	2,525.45
TOTAL		10181	4,008.84	56,305.31	12,361	15,749.88	1,96,179.35	22,542	19,758.72	2,52,484.66	53,621.25	73,379.97
UNION TERRITORIES												
1	Andaman and Nicobar Islands	-	-	-	8	12	135	8	11.74	134.66	-0.68	11.06
2	Chandigarh	-	-	-	52	69	650	52	68.60	649.69	207.94	276.54
3	Dadra and Nagar Haveli and Daman & Diu	1	1	5	9	18	118	10	18.75	122.78	84.43	103.18
4	Govt. of NCT of Delhi	1	-2	10	904	1,248	14,896	905	1,246.25	14,905.96	3,512.75	4,759.00
5	Jammu & Kashmir	22	17	159	28	20	205	50	37.23	363.78	190.68	227.91
6	Ladakh	-	-	-	-	-	-	-	-	-	0.26	0.26
7	Lakshadweep	-	-	-	-	-	-	-	-	-	0.76	0.76
8	Puducherry	6	2	19	42	23	227	48	25.65	246.23	44.50	70.15
TOTAL		30	18.43	192.84	1,043	1,389.79	16,230.25	1,073	1,408.22	16,423.10	4,040.65	5,448.87
GRAND TOTAL		10211	4,027.27	56,498.16	13,404	17,139.67	2,12,409.60	23,615	21,166.94	2,68,907.76	57,661.90	78,828.84
IN INDIA								49,973	59,301.98	7,54,471.63	57,661.90	2,05,787.56
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Karnataka	-	-	-	-	-	12	9	84	-	12	9.03	84.24	0.03	9.05	
12	Kerala	-	2,264	10	1,370	-	348	2	211	-	2,612	11.51	1,581.00	-	11.51	
13	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14	Maharashtra	-	-	-	-	-	-10	472	-921	-	-10	471.84	-920.69	-11	460.67	
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
19	Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
20	Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
21	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
23	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
24	Telangana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
27	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL		-	2,264	9.98	1,370.36	-	350	482.3965066	-626	-	2,614	492.38	744.55	-11.14	481.24	
UNION TERRITORIES																
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Govt. of NCT of Delhi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
GRAND TOTAL		-	2,264	9.98	1,370.36	-	350	482.40	-625.81	-	2,614	492.38	744.55	-11.14	481.24	
IN INDIA										-		2614	492.38	744.55	-11.14	481.24
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	-	-	-	-	-	-	195.60	-	-	-	195.60	-	-	195.60	
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Karnataka	-	-	-	-	-	294	10.76	2,063.88	-	294	10.76	2,063.88	-	10.76	
12	Kerala	-	2,820	12.37	1,747.14	-	430	1.90	259.58	-	3,250	14.28	2,006.72	-	14.28	
13	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14	Maharashtra	-	-	-	-	-	-171	258.83	-4,766.27	-	-171	258.83	-4,766.27	-	258.83	
15	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
17	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
18	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
19	Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
20	Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
21	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
22	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
23	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
24	Telangana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
26	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
27	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL		-	2,820	12.37	1,747.14	-	553	467.09	-2,442.81	-	3,373	479.47	-695.67	-	479.47	
UNION TERRITORIES																
1	Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Dadra and Nagar Haveli and Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Govt. of NCT of Delhi	-	-	-	-	-	18	0.01	180.00	-	18	0.01	180.00	-	0.01	
5	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL		-	-	-	-	-	18	0.01	180.00	-	18	0.01	180.00	-	0.01	
GRAND TOTAL		-	2,820	12.37	1,747.14	-	571	467.10	-2,262.81	-	3,391	479.48	-515.67	-	479.48	
IN INDIA											-	3,391	479.48	-515.67	-	479.48
OUTSIDE INDIA											-	-	-	-	-	-

FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)-3A  
COMPANY NAME & CODE : EDELWEISS LIFE INSURANCE CO. LTD (147)  
STATEMENT AS ON : 30-Sep-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	45,841
Investments (Policyholders)	8A	7,09,107
Investments (Linked Liabilities)	8B	2,23,222
Loans	9	8,056
Fixed Assets	10	9,025
Current Assets		
a. Cash & Bank Balance	11	5,868
b. Advances & Other Assets	12	54,527
Current Liabilities		
a. Current Liabilities	13	31,476
b. Provisions	14	392
c. Misc. Exp not Written Off	15	-
d. Debit Balance of P&L A/c		2,33,125
Application of Funds as per Balance Sheet (A)	TOTAL (A)	7,90,655
Less: Other Assets	SCH	Amount
Loans (if any)	9	8,056
Fixed Assets (if any)	10	9,025
Cash & Bank Balance (if any)	11	5,868
Advances & Other Assets (if any)	12	54,527
Current Liabilities	13	31,476
Provisions	14	392
Misc. Exp not Written Off	15	-
Investments held outside India		-
Debit Balance of P&L A/c		2,33,125
**Provision for Diminution in Value of Investment		-
	TOTAL (B)	-1,87,515
Funds Available for Investments	(A-B)	9,78,171

#### Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)	9,78,171
Balance Sheet Value of:	
A. Life Fund (including Fund Beyond Solvency Margin)	7,26,519
B. Pension & Gen Annuity Fund	28,430
C. Unit Linked Funds	2,23,222
	9,78,171

#### 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 (a)	FRSM+ (b)	UL-NON UNIT RESERVE (c)	PAR (d)	NON PAR (e)	F=(b+c+d+e)				
1. Govt. Securities	Not Less than 25%	-	-	-	1,09,424	2,74,963	3,84,387	53.16%	-	3,84,387	3,72,844
2. Govt. Securities or Other Approved Securities (Incl. 3. Investment Subject to Exposure Norms	Not Less than 50%	-	-	-	1,23,851	2,84,706	4,08,557	56.48%	-	4,08,557	3,97,046
a. Housing & Infrastructure		-	-	-	38,236	86,308	1,24,544	17.23%	558	1,25,102	1,32,938
1. Approved Investment	Not Less than 15%	-	189	-	1,919	1,551	3,470	0.27%	(1,625)	294	294
2. Other Investment		-	-	-	53,990	38,161	92,151	13.92%	4,710	1,05,333	1,07,116
b. (i) Approved Investments	Not exceeding 35%	4	8,242	227	31,963	39,308	79,532	12.11%	(216)	87,434	90,642
(ii) Other Investments* not to exceed 15%		57	31,963	-	16,321	39,308	87,650	12.11%	(216)	87,434	90,642
TOTAL : LIFE FUND	100%	61	40,394	227	2,32,377	4,50,034	7,23,093	100.00%	3,426	7,26,519	7,28,037

		PH									
B. PENSION / GROUP GRATUITY FUND		PERCENTAGE AS PER REG.		PAR	NON PAR	TOTAL BOOK VALUE	Actual %	FVC AMOUNT	TOTAL FUND (Balance Sheet Value)	MARKET VALUE	
1	Government Securities	Not Less than 20%		4,672	12,221	16,893	59.60%	-	16,893	16,870	
2	Government Securities or other approved securities ( including (i) above )	Not Less than 40%		4,975	12,423	17,398	61.38%	-	17,398	17,381	
3	Balance in approved investment	Not Exceeding 60%		6,767	4,179	10,946	38.62%	85	11,032	11,238	
TOTAL : PENSION / GROUP GRATUITY FUND				100%	11,742	16,602	28,344	100%	85	28,430	28,620

#### LINKED BUSINESS

C. LINKED LIFE INSURANCE FUND		PERCENTAGE AS PER REG.	PAR	PH	NON PAR	TOTAL FUND (Balance Sheet Value)	Actual %
1. Approved Investments	Not Less than 75%	-	-	-	1,93,691.71	1,93,692	86.77%
2. Other than Approved Investment	Not More than 25%	-	-	-	29,530.58	29,531	13.23%
TOTAL : LINKED LIFE INSURANCE FUND	100%	-	-	-	2,23,222	2,23,222	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 shall be as permitted as per Sec 27A (2) of Insurance Act, 1938 as amended from time to time.

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.

1. The aggregate of all the above Segregated Unit-Funds should reconcile with Item C of FORM 3A (Part A), for both Pre & Non Pre Business.
2. Details of Total Expenditure as reported in Actuarial Return "Statement of Net Assets Values for the Segregated Funds Maintained by Insurer for Its (Its) Linked Business" shall be reconciled with FORM 3A (Part B).
3. Other Investments shall be as permitted as per Sec. 25A (2) of Insurance Act, 1938 as amended (continue to three columns).
4. Contents of Investment(s) shall be as per any Outlets/Company.

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	11,997.59	29.5961	29.5961	29.1440	28.4519	27.8347	27.4472	7.83%	7.67%	29.5961
2	Discontinuance Fund	ULIF00701/01/12DISCONT147	01-Jan-12	Non Par	17,813.65	23.2383	23.2383	23.0594	22.6164	22.2790	21.9743	5.75%	6.66%	23.2434
3	Group Balancer Fund	ULGF00205/09/11GFBALANCER147	25-Jan-13	Non Par	3,031.31	29.3703	29.3703	29.6462	28.6529	28.3031	28.5301	2.94%	8.45%	29.6665
4	Group Bond Fund	ULGF00305/09/11GFBOND147	25-Jan-13	Non Par	2,614.48	26.4048	26.4048	26.3758	25.7233	25.0064	24.7514	6.68%	7.67%	26.5178
5	Group Growth Fund	ULGF00105/09/11GFOROWTH147	25-Jan-13	Non Par	6,303.49	34.5122	34.5122	35.1952	33.6986	33.9281	34.7077	-0.56%	9.67%	35.1964
6	Managed Fund	ULIF00618/09/11MANAGED147	03-Aug-11	Non Par	2,969.00	38.1954	38.1954	38.7876	37.3331	37.1080	37.7379	1.21%	9.70%	38.7876
7	Pension Secure Fund	ULIF00831/03/15ETLIPNSSGR147	04-Feb-16	Non Par	795.95	19.9898	19.9898	19.9553	19.4856	18.9393	18.7430	6.65%	7.72%	20.0644
8	Equity Midcap Fund	ULIF01107/10/18ETLUMIDCAP147	19-Jan-17	Non Par	53,376.21	34.1944	34.1944	36.4410	32.8501	36.7534	37.6761	-9.24%	18.76%	37.9469
9	Equity Large Cap Fund	ULIF00118/08/11EQLARGECAP147	28-Jul-11	Non Par	47,587.32	55.3951	55.3951	57.5415	53.2698	54.3274	59.2816	-6.56%	12.29%	60.2047
10	PE Based Fund	ULIF00526/08/11PEBASED147	22-Jul-11	Non Par	1,167.07	41.6844	41.6844	42.6746	40.5766	41.3900	42.9064	-2.85%	10.52%	43.2402
11	Pension Growth Fund	ULIF00831/03/15ETLIPNSGR147	04-Feb-16	Non Par	1,806.42	28.1423	28.1423	29.5216	27.6133	28.9331	31.1409	-9.63%	12.63%	31.5576
12	Equity Top 250	ULIF00277/07/11EQTOP250147	20-Jul-11	Non Par	52,224.02	56.6791	56.6791	59.2746	55.0810	59.1202	62.9931	-10.02%	13.88%	63.8067
13	Money Market Fund	ULIF00425/08/11MONEYMARKET147	25-Aug-11	Non Par	201.92	27.0255	27.0255	26.6817	26.1620	25.7204	25.3328	6.68%	6.78%	27.0255
14	Discontinued Policy Pension Fund	ULIF01031/03/15ETLIPNSG147	04-Feb-16	Non Par	491.24	17.0030	17.0030	16.7873	16.4646	16.1786	15.9286	6.75%	6.94%	17.0030
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	10.0000	NA	NA	10.0000
16	Equity Blue Chip Fund	ULIF01226/11/18ETLBLUECHIP147	31-May-19	Non Par	15,150.15	21.8735	21.8735	22.6778	20.8808	20.9816	22.9277	-4.60%	13.24%	23.2618
17	Gilt Fund	ULIF01326/11/18ETLGILTFUND147	13-Jun-19	Non Par	2,106.17	16.3155	16.3155	16.3882	15.9433	15.4830	15.2836	6.75%	8.22%	16.4636
18	LONG TERM BOND FUND	ULIF01426/06/20ETLNGTERM147	29-Feb-24	Non Par	410.03	10.9742	10.9742	11.1998	10.9233	10.6455	10.5081	4.44%	NA	11.2663
19	Equity Small Cap fund	ULIF01523/12/24SMALLCAP147	24-Jan-25	Non Par	3,176.26	10.4445	10.4445	11.4343	9.8615	NA	NA	NA	NA	11.4784
<b>Total</b>					<b>2,23,222.30</b>									

**Note:**

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

**CERTIFICATION**

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

Date: 30-Sep-2025

Detail regarding Debt securities

(` in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 30/09/2025	As % of total for this class	As at 30/09/2024	As % of total for this class	As at 30/09/2025	As % of total for this class	As at 30/09/2024	As % of total for this class
<b>Break down by credit rating</b>								
Sovereign								
AAA rated	5,65,272	81.85%	3,81,788	80.89%	5,68,022	82.77%	3,88,172	82.21%
AA or better	42,294	0.06	4,605	0.98%	40,299	0.06	4,355	0.92%
Rated below AA but above A	47,009	6.81%	33,024	7.00%	44,567	6.49%	31,853	6.75%
A rated	247	0.00	-	-	250	0.00	-	-
Rated below B	3,346	0.48%	4,945	1.05%	3,322	0.48%	4,829	1.02%
				-				
<b>Others</b>								
MF/FD/OTHERS	32,466	4.70%	47,611	10.09%	29,806	4.34%	42,985	9.10%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
<b>Total</b>	<b>6,90,634</b>	<b>100.00%</b>	<b>4,71,972</b>	<b>100.00%</b>	<b>6,86,266</b>	<b>100.00%</b>	<b>4,72,194</b>	<b>100.00%</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	25,256	3.66%	75,759	16.05%	25,103	3.66%	73,558	15.58%
more than 1 year and up to 3years	49,269	7.13%	15,173	3.21%	47,119	6.87%	14,770	3.13%
More than 3 years and up to 7years	63,123	9.14%	57,002	12.08%	60,226	8.78%	54,198	11.48%
More than 7 years and up to 10 years	33,802	4.89%	7,254	1.54%	33,115	4.83%	7,388	1.56%
More than 10 years and up to 15 years	26,818	3.88%	9,805	2.08%	27,249	3.97%	10,831	2.29%
More than 15 years and up to 20 years	44,953	6.51%	17,084	3.62%	45,265	6.60%	18,972	4.02%
Above 20 years	4,47,413	64.78%	2,89,896	61.42%	4,48,189	65.31%	2,92,476	61.94%
<b>Total</b>	<b>6,90,634</b>	<b>100.00%</b>	<b>4,71,972</b>	<b>100.00%</b>	<b>6,86,266</b>	<b>100.00%</b>	<b>4,72,194</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	3,89,714	56.43%	2,58,265	54.72%	4,01,280	58.47%	2,68,321	56.82%
State Government	24,713	3.58%	12,537	2.66%	24,475	3.57%	12,203	2.58%
Corporate Securities	2,29,723	33.26%	1,39,381	29.53%	2,16,689	31.58%	1,33,148	28.20%
MF/REV REPO/TREP/FD/OTHERS	46,483	6.73%	61,789	13.09%	43,823	6.39%	58,522	12.39%
Others	-	-	-	-	-	-	-	-
<b>Total</b>	<b>6,90,634</b>	<b>100.00%</b>	<b>4,71,972</b>	<b>100.00%</b>	<b>6,86,266</b>	<b>100.00%</b>	<b>4,72,194</b>	<b>100.00%</b>

**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

## FORM L-29- Details regarding debt securities (Ulip)

Name of the Insurer: EDELWEISS LIFE INSURANCE CO. LTD

Date: 30-Sep-2025

## Detail regarding Debt securities

(` in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 30/09/2025	As % of total for this class	As at 30/09/2024	As % of total for this class	As at 30/09/2025	As % of total for this class	As at 30/09/2024	As % of total for this class
<b>Break down by credit rating</b>								
Sovereign								
AAA rated	45,711	95.22%	42,976	84.11%	45,569	95.51%	42,860	85.13%
AA or better	2,296	4.78%	1,343	2.63%	2,141	4.49%	1,282	2.55%
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								
MF/FD/OTHERS	-	0.00%	6,773	13.26%	-	0.00%	6,204	12.32%
A1+/P1+/PR1+/F1+	-	0.00%	-	0.00%	-	0.00%	-	0.00%
<b>Total</b>	<b>48,006</b>	<b>100.00%</b>	<b>51,092</b>	<b>100.00%</b>	<b>47,711</b>	<b>100.00%</b>	<b>50,346</b>	<b>100.00%</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	20,794	43.32%	23,646	46.28%	20,785	43.56%	23,086	45.85%
more than 1 year and up to 3years	5,166	10.76%	4,426	8.66%	5,039	10.56%	4,433	8.80%
More than 3 years and up to 7years	7,618	15.87%	6,207	12.15%	7,444	15.60%	6,180	12.27%
More than 7 years and up to 10 years	10,979	22.87%	13,318	26.07%	10,974	23.00%	13,120	26.06%
More than 10 years and up to 15 years	492	1.03%	3,496	6.84%	465	0.97%	3,527	7.01%
More than 15 years and up to 20 years	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Above 20 years	2,957	6.16%	-	0.00%	3,003	6.29%	-	0.00%
<b>Total</b>	<b>48,006</b>	<b>100.00%</b>	<b>51,092</b>	<b>100.00%</b>	<b>47,711</b>	<b>100.00%</b>	<b>50,346</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	20,360	42.41%	12,467	24.40%	20,422	42.80%	12,523	24.87%
State Government	5,170	10.77%	14,236	27.86%	5,187	10.87%	14,102	28.01%
Corporate Securities	15,298	31.87%	12,829	25.11%	14,923	31.28%	12,731	25.29%
MF/REV REPO/TREP/FD/OTHERS	7,179	14.95%	11,560	22.63%	7,179	15.05%	10,991	21.83%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%
<b>Total</b>	<b>48,006</b>	<b>100.00%</b>	<b>51,092</b>	<b>100.00%</b>	<b>47,711</b>	<b>100.00%</b>	<b>50,346</b>	<b>100.00%</b>

**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.

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

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

Date: 30-Sep-2025

**Detail regarding Debt securities**

( ` in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 30/09/2025	As % of total for this class	As at 30/09/2024	As % of total for this class	As at 30/09/2025	As % of total for this class	As at 30/09/2024	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated*	23,827	96.96%	26,457	95.85%	23,663	97.05%	25,915	95.87%
AA or better	747	3.04%	-	-	720	2.95%	-	0.00%
Rated below AA but above A	-	0.00%	-	-	-	0.00%	-	-
A rated	-	0.00%	-	-	-	0.00%	-	-
Rated below B	-	0.00%	-	-	-	0.00%	-	-
Others	-	0.00%	-	-	-	0.00%	-	-
MF/FD/OTHERS	-	0.00%	1,144	4.15%	-	0.00%	1,116	4.13%
A1+/P1+/PR1+/F1+	-	0.00%	-	-	-	0.00%	-	-
<b>Total</b>	<b>24,573</b>	<b>100.00%</b>	<b>27,601</b>	<b>100.00%</b>	<b>24,384</b>	<b>100.00%</b>	<b>27,031</b>	<b>100.00%</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	3,324	13.53%	4,285	7.52%	3,313	13.59%	3,941	7.59%
more than 1 year and up to 3years	563	2.29%	0	4.99%	552	2.26%	0	5.10%
More than 3 years and up to 7years	364	1.48%	142	0.38%	359	1.47%	146	0.40%
More than 7 years and up to 10 years	1,155	4.70%	95	0.37%	1,117	4.58%	101	0.40%
More than 10 years and up to 15 years	133	0.54%	118	0.00	151	0.62%	133	0.01
More than 15 years and up to 20 years	1,367	5.56%	1,852	6.00%	1,371	5.62%	1,816	5.85%
Above 20 years	17,667	71.89%	21,109	80.27%	17,522	71.86%	20,894	80.14%
<b>Total</b>	<b>24,573</b>	<b>100.00%</b>	<b>27,601</b>	<b>100.00%</b>	<b>24,384</b>	<b>100.00%</b>	<b>27,031</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	16,870	68.65%	20,884	75.66%	16,893	69.28%	20,750	76.76%
State Government	511	2.08%	615	2.23%	505	2.07%	602	2.23%
Corporate Securities	5,917	24.08%	3,077	11.15%	5,711	23.42%	3,001	11.10%
MF/REV REPO/TREP/FD/OTHERS	1,275	5.19%	3,025	10.96%	1,275	5.23%	2,678	9.91%
Others	-	0.00%	-	-	-	0.00%	-	-
<b>Total</b>	<b>24,573</b>	<b>100.00%</b>	<b>27,601</b>	<b>100.00%</b>	<b>24,384</b>	<b>100.00%</b>	<b>27,031</b>	<b>100.00%</b>

**Note :**

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



**FORM L-30 : Related Party Transactions**Name of the Insurer: **Edelweiss Life Insurance Company Limited**Registration Number: **147 dated 10 May 2011****Date : 30 September 2025****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 30 Sept 2025	For the Period Ending 30 Sept 2025	For the Quarter Ending 30 Sept 2024	For the Period Ending 30 Sept 2024
1	Edelweiss Financial Service Limited	Holding Company	Insurance Premium (Group policyholder) Collected / (Refundable)	0	-1	0	0
			ESOP/ SAR Charges	-6	-19	-34	-48
			Branding Fees	-124	-194	-118	-184
			Capital Infusion	-	5,010	84	5,040
			Interest on Non Convertible Debentures (NCD)	795	1,529	-	-
			ESOP/ SAR Lapsation (Retained Earning)	-	2	-66	-52
			Redemption of Securities	-	-	710	868
2	ECL Finance Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	-	-	38	75
			Purchase of Securities	-	-	5	-
			Insurance Premium (Group policyholder) Collected / (Refundable)	-0	-1	47	46
			Marketing Charges	-7	-17	-	-
			Rent Income	71	143	71	143
			Claims paid to Group Policyholders	-	-13	-13	-13
			Reimbursement of Common Facility Charges	5	10	8	8
3	Edelweiss Retail Finance Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	-	65	108	208
			Insurance Premium (Group policyholder) Collected / (Refundable)	-0	-0	-3	-2
			Redemption of Securities	-	1,400	-	-
			Claims paid to Group Policyholders	-	-12	-	-
4	ECap Securities & Investments Limited (formerly known as ECap Equities Limited)	Fellow Subsidiary	Insurance Premium (Group policyholder) Collected / (Refundable)	0	4	0	-
			Sublease Rent Income	0	1	0	0
5	Nido Home Finance Limited (formerly known as Edelweiss Housing Finance Limited)	Fellow Subsidiary	Insurance Premium (Group policyholder) Collected / (Refundable)	-4	-14	410	412
			Claims paid to Group Policyholders	-22	-80	-38	-151
			Interest on Non-Convertible Debentures	-	-	2	62
			Rent Income	31	61	31	61
			Marketing Charges	-	-	282	182
			Reimbursement of Common Facility Charges	2	4	3	3
6	Zuno General Insurance Limited (formerly known as Edelweiss General Insurance Company Limited)	Fellow Subsidiary	Cost of premium towards Mediclaim Insurance/Group Insurance	-176	-350	-144	-336
			Insurance Premium (Group policyholder) Collected / (Refundable)	0	2	1	1
7	Edelweiss Rural & Corporate Services Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	47	93	46	92
			Office Rent, Business Centre Charges and Facility Charges	-9	-19	-14	-24
			Information Technology Cost	-165	-334	-162	-310
			Professional expenses	-2	-4	-2	-4
			Insurance Premium (Group policyholder) Collected / (Refundable)	-0	-7	1	1
			Sublease Rent Income	0	1	0	0

## 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 30 Sept 2025	For the Period Ending 30 Sept 2025	For the Quarter Ending 30 Sept 2024	For the Period Ending 30 Sept 2024
8	ECap Equities Limited (formerly known as Edel Land Limited)	Fellow Subsidiary	Office Rent, Business Centre Charges and Facility Charges	-65	-128	-62	-123
			Staff Welfare	-1	-1		
			IT Support Services			-2	-2
			Insurance Premium (Group policyholder) Collected / (Refundable)	0	4	1	1
9	Key Managerial Personnel	Key Managerial Personnel	Managerial Remuneration	-412	-833	-408	-800
			Insurance Premium (Group policyholder) Collected / (Refundable)	-	5	24	28
10	Edelweiss Asset Reconstruction Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	0	1,735	152	305
			Insurance Premium (Group policyholder) Collected / (Refundable)	-0	1	-0	-0
			Redemption of Securities	-	3,313	154	293
11	Edel Finance Company Limited	Fellow Subsidiary	Insurance Premium (Group policyholder) Collected / (Refundable)	0	0	-	-
			Interest on Non Convertible Debentures (NCD)	124	125	-	-
12	Edelcap Securities Ltd	Fellow Subsidiary	Insurance Premium (Group policyholder) Collected / (Refundable)	-0	-1	1	1
13	Edel Investments Limited	Fellow Subsidiary	Insurance Premium (Group policyholder) Collected / (Refundable)	-	-0	-0	-0
14	EdelGive Foundation	Fellow Subsidiary	Insurance Premium (Group policyholder) Collected / (Refundable)	-0	0	0	0
15	Edelweiss Alternative Asset Advisors Limited	Fellow Subsidiary	Insurance Premium (Group policyholder) Collected / (Refundable)	0	1	3	3
16	Edelweiss Asset Management Limited	Fellow Subsidiary	Insurance Premium (Group policyholder) Collected / (Refundable)	0	1	0	1
17	Nuvama Custodial Services Limited (formerly known as Edelweiss Capital Services Limited)	Fellow Subsidiary	Insurance Premium (Group policyholder) Collected / (Refundable)	-	-	-	-
18	Comtrade Commodities Services Limited (formerly known as Edelweiss Comtrade Limited)	Fellow Subsidiary	Insurance Premium (Group policyholder) Collected / (Refundable)	-0	-0	-	-
19	Edelweiss Global Wealth Management Limited	Fellow Subsidiary	Insurance Premium (Group policyholder) Collected / (Refundable)	-	0	0	0
20	Edelweiss Investment Adviser Limited	Fellow Subsidiary	Insurance Premium (Group policyholder) Collected / (Refundable)	-	-0	-	-
21	Edelweiss Real Assets Managers Limited	Fellow Subsidiary	Insurance Premium (Group policyholder) Collected / (Refundable)	-0	0	-	-
22	Edelweiss Securities and Investments Private Limited	Fellow Subsidiary	Insurance Premium (Group policyholder) Collected / (Refundable)	-0	-0	-	-
23	Edelweiss Trusteeship Company Limited	Fellow Subsidiary	Insurance Premium (Group policyholder) Collected / (Refundable)	0	0	-	-
24	Sekura India Management Limited	Fellow Subsidiary	Insurance Premium (Group policyholder) Collected / (Refundable)	0	1	3	1
25	Allium Corporate Services Private Limited	Fellow Subsidiary	Insurance Premium (Group policyholder) Collected / (Refundable)	0	-0	-	-
26	Edelweiss Investment Adviser Limited	Fellow Subsidiary	Sublease Rent Income	0	1	0	0
27	Comtrade Commodities Services Limited (formerly known as Edelweiss Comtrade Limited)	Fellow Subsidiary	Sublease Rent Income	0	0	0	0

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	Edelweiss Rural & Corporate Services Limited	Fellow Subsidiaries	143	Accrued Interest on Non-Convertible Debentures	Receivable	Unsecured	NA	NA	NA
2	Edelweiss Financial Services Limited	Holding Company	1,213	Accrued Interest on Non-Convertible Debentures	Receivable	Unsecured	NA	NA	NA
3	Edel Finance Company Limited	Fellow Subsidiaries	385	Accrued Interest on Non-Convertible Debentures	Receivable	Unsecured	NA	NA	NA
4	ECap Equities Limited (formerly known as Edel Land Limited)	Fellow Subsidiaries	90	Security Deposit Receivable	Receivable	Unsecured	NA	NA	NA
5	Zuno General Insurance (earlier known as Edelweiss General Insurance Company Limited)	Fellow Subsidiaries	35	Balance Receivable - Group Medical Insurance	Receivable	Unsecured	NA	NA	NA
6	Edelweiss Financial Service Limited	Holding Company	-198	Branding/Balance Payable	Payable	Unsecured	NA	NA	NA
7	Edelweiss Rural & Corporate Services Limited	Fellow Subsidiaries	-385	Balance Payable - Kodiak charges	Payable	Unsecured	NA	NA	NA
8	ECL Finance Limited	Fellow Subsidiaries	-144	Security Deposit Payable	Payable	Unsecured	NA	NA	NA
9	Nido Home Finance Limited (formerly known as Edelweiss Housing Finance Limited)	Fellow Subsidiaries	-61	Security Deposit Payable	Payable	Unsecured	NA	NA	NA
10	ECap Equities Limited (formerly known as Edel Land Limited)	Fellow Subsidiaries	-19	Balance Payable - Rent & Maintenance charges	Payable	Unsecured	NA	NA	NA
11	Nido Home Finance Limited (formerly known as Edelweiss Housing Finance Limited)	Fellow Subsidiaries	0	Balance Receivable - Maintenance charges	Receivable	Unsecured	NA	NA	NA
<b>Investments</b>									
1	Edelweiss Financial Services Limited	Holding Company	36,718	Investments in Non-Convertible Debentures as on Date	Receivable	Unsecured	NA	NA	NA
2	Edel Finance Company Limited	Fellow Subsidiaries	4,783	Investments in Non-Convertible Debentures as on Date	Receivable	Unsecured	NA	NA	NA
3	Edelweiss Rural & Corporate Services Limited	Fellow Subsidiaries	2,000	Investments in Non-Convertible Debentures as on Date	Receivable	Unsecured	NA	NA	NA
4	Edelweiss Asset Reconstruction Limited	Fellow Subsidiaries	105	Investments in Non-Convertible Debentures as on Date	Receivable	Unsecured	NA	NA	NA
<b>Unallocated Premium Deposits Received</b>									
1	Edelweiss Financial Service Limited	Fellow Subsidiaries	-3	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
2	ECap Securities & Investments Limited (formerly known as ECap Equities Limited)	Fellow Subsidiaries	-1	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
3	Edel Finance Company Limited	Fellow Subsidiaries	-0	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
4	Edel Investments Limited	Fellow Subsidiaries	-3	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
5	ECap Equities Limited (formerly known as Edel Land Limited)	Fellow Subsidiaries	-8	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
6	Edelcap Securities Limited	Fellow Subsidiaries	-3	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
7	EdelGive Foundation	Fellow Subsidiaries	-0	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
8	Edelweiss Alternative Asset Advisors Limited	Fellow Subsidiaries	-1	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
9	Edelweiss Asset Management Limited	Fellow Subsidiaries	-1	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
10	Edelweiss Asset Reconstruction Company Limited	Fellow Subsidiaries	-5	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
11	Comtrade Commodities Services Limited (formerly known as Edelweiss Comtrade Limited)	Fellow Subsidiaries	-0	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
12	Zuno General Insurance Limited (formerly known as Edelweiss General Insurance Company Limited)	Fellow Subsidiaries	-1	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
13	Edelweiss Global Wealth Management Limited	Fellow Subsidiaries	-0	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
14	Edelweiss Investment Adviser Limited	Fellow Subsidiaries	-0	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
15	Edelweiss Real Assets Managers Limited	Fellow Subsidiaries	-0	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
16	Edelweiss Rural & Corporate Services Limited	Fellow Subsidiaries	-10	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
17	Sekura India Management Limited	Fellow Subsidiaries	-1	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
18	Edelweiss Securities and Investments Private Limited	Fellow Subsidiaries	-0	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
19	Allium Corporate Services Private Limited	Fellow Subsidiaries	-0	Unallocated Premium Deposits	Payable	Unsecured	NA	NA	NA
20	Edelweiss Trusteeship Company Limited	Fellow Subsidiaries	-0	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 : September 30, 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	Deputy CEO & Executive Director	Deputy CEO & Executive Director	-
5	Mr. Mohan Tanksale	Independent Director	Independent Director	-
6	Ms. Priyadeep Chopra	Non-Executive Director	Director	-
7	Mr. Sunil Kakar	Independent Director	Independent Director	-
8	Ms. Radhika Gupta	Non-Executive Director	Non-Executive Director	-
9	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	Deputy CEO & Executive Director	Deputy CEO & Executive Director	-
3	Mr. Ritesh Choudhary	Appointed Actuary	Appointed Actuary	-
4	Mr. Ankur Chadha	Chief Legal & Compliance Officer, Company Secretary	Chief Legal & Compliance Officer, Company Secretary	-
5	Mr. Ritesh Taksali	Chief Investment Officer	Chief Investment Officer	-
6	Mr. Saddam Hossain	Chief Risk Officer	Chief Risk Officer	-
7	Mr. Nirmal Nogaja	Chief Financial Officer	Chief Financial Officer	-
8	Mr. Anup Seth	Chief Distribution Officer	Chief Distribution Officer	-
9	Mr. Kayzad Hirananeek	Chief Operating Officer	Chief Operating Officer	-
10	Ms. Saba Adil	Chief Human Resource Officer	Chief Human Resource Officer	-
11	Mr. Abhishek Gupta	Chief Marketing Officer	Chief Marketing Officer	<i>Ceased to be Chief Marketing Officer w.e.f. August 18, 2025</i>

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 30th Sep 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	9,62,292
	Deduct:		
02	Mathematical Reserves	2	9,56,423
03	Other Liabilities	3	-
04	<b>Excess in Policyholders' funds (01-02-03)</b>		5,869
05	Available Assets in Shareholders Fund:	4	47,760
	Deduct:		
06	Other Liabilities of shareholders' fund	3	-
07	<b>Excess in Shareholders' funds (05-06)</b>		47,760
08	Total ASM (04)+(07)		53,630
09	Total RSM		30,484
10	<b>Solvency Ratio (ASM/RSM)</b>		1.76

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 &amp; CODE: EDELWEISS LIFE INSURANCE Company Limited - 147

Name of Fund: LIFE FUND

STATEMENT AS ON : 30-Sep-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-2025)	YTD as on date	Prev. FY (As on 31-Mar-2025)	YTD as on date	Prev. FY (As on 31-Mar-2025)	YTD as on date	Prev. FY (As on 31-Mar-2025)	YTD as on date	Prev. FY (As on 31-Mar-2025)
1	Investment Assets (As per form 3A/ 3B - Total Fund)	1,50,359	1,35,585	-	-	62,317	72,336	5,10,417	4,85,637	7,23,093	6,93,559
2	Gross NPA	-	-	-	-	1,640	-	-	-	1,640	-
3	% of Gross NPA on Investment assets (2/1)	-	-	-	-	2.63%	-	-	-	0.23%	-
4	Provision made on NPA	-	-	-	-	1,640	-	-	-	1,640	-
5	Provision as a % of NPA (4/2)	-	-	-	-	100%	-	0%	-	100%	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	1,50,359	1,35,585	-	-	60,676	72,336	5,10,417	4,85,637	7,21,452	6,93,559
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. Total Investment Assets should reconcile with figures shown in Form 3A / 3B.
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 7

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

Name of Fund: PENSION, GENERAL ANNUITY FUND

STATEMENT AS ON : 30-Sep-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-2025)	YTD as on date	Prev. FY (As on 31-Mar-2025)	YTD as on date	Prev. FY (As on 31-Mar-2025)	YTD as on date	Prev. FY (As on 31-Mar-2025)	YTD as on date	Prev. FY (As on 31-Mar-2025)
1	Investment Assets (As per form 3A/ 3B - Total Fund)	4,233	4,231	-	-	1,478	2,164	22,633	22,359	28,344	28,754
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment assets (2/1)	-	-	-	-	-	-	0.00%	-	0.00%	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	0%	-	0%	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	4,233	4,231	-	-	1,478	2,164	22,633	22,359	28,344	28,754
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. Total Investment Assets should reconcile with figures shown in Form 3A / 3B.
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 7

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

Name of Fund: LINKED FUND

STATEMENT AS ON : 30-Sep-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-2025)	YTD as on date	Prev. FY (As on 31-Mar-2025)	YTD as on date	Prev. FY (As on 31-Mar-2025)	YTD as on date	Prev. FY (As on 31-Mar-2025)	YTD as on date	Prev. FY (As on 31-Mar-2025)
1	Investment Assets (As per form 3A/ 3B - Total Fund)	13,483	13,639	-	-	1,908	5,470	2,07,831	1,96,473	2,23,222	2,15,582
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment assets (2/1)	-	-	-	-	-	-	0.00%	-	0.00%	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	0%	-	0%	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	13,483	13,639	-	-	1,908	5,470	2,07,831	1,96,473	2,23,222	2,15,582
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. Total Investment Assets should reconcile with figures shown in Form 3A / 3B.
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



Name of the Fund : Life Fund													(in Lakhs)	
NO.	CATEGORY OF INVESTMENT	GROUP CODE	Investment*	Current Quarter			Year to Date (Current Year)			Year to Date (Previous Year)				
				INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)		GROSS YIELD
<b>A CENTRAL GOVERNMENT SECURITIES</b>														
A1	Central Govt. Securities, Central Govt. Government Bonds	CGSB	380956	7194	1.85%	1.85%	382240	14355	3.75%	3.75%	308485	12139	3.94%	3.94%
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>B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>														
B1	Other Approved Securities (excluding Infrastructure Investments)	SGDA	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
B2	State Government Bonds	SGGB	21327	402	1.89%	1.89%	21286	805	3.78%	3.78%	22280	838	3.78%	3.78%
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%
<b>C HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>														
<b>ZAKARU BONDING DE</b>														
C1	Bonds / Debentures issued by NBFI/Institution accredited by NHB	HTDN	4001	22	0.55%	0.55%	2725	16	2.05%	2.05%	4787	309	6.45%	6.45%
C2	Bonds / Debentures issued by HUDCO	HTFD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
C3	Housing / Securitised Assets	HMSB	61581	1152	2.20%	2.20%	60719	2648	4.36%	4.36%	42111	1938	4.29%	4.29%
C4	Commercial Papers - NHB / Institution accredited by NHB	HTCN	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	HMEQ	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
<b>TAX FREE BONDS</b>														
C5	Bonds / Debentures issued by HUDCO	HTFD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
<b>D INFRASTRUCTURE INVESTMENTS</b>														
D1	Infrastructure - PSU - Equity Shares - Listed	ITPE	473	-30	-2.38%	-2.38%	102	-1	-0.21%	-0.21%	488	72	14.84%	14.84%
D2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCF	1923	51	2.67%	2.67%	1487	59	3.95%	3.95%	624	240	38.97%	38.97%
<b>ZAKARU BONDING DE</b>														
D4	Infrastructure - PSU - Debentures / Bonds	ITFD	23646	475	2.01%	2.01%	24396	860	3.97%	3.97%	24954	926	3.71%	3.71%
D5	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ Loans	ITDO	24	28	0.38%	0.38%	74	28	0.38%	0.38%	0	0	0.00%	0.00%
D6	Infrastructure - Equity and Equity Related Instruments (Promoter Interest)	ITNO	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D7	Infrastructure - Debentures / Bonds / CP / Loans - (Promoter Interest)	ITNO	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D8	Infrastructure - Debentures / Bonds / CP / Loans	ITDS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D9	Infrastructure - Equity (Promoter Group)	ITDS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D9	Infrastructure - Other Corporate Securities - CP	ITCP	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D10	Infrastructure - PSU - CP	ITCP	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D11	Infrastructure - Securitised Assets	ITSA	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D12	Debt Instruments of InvFs - Approved Investment	ITDI	7736	176	2.28%	2.28%	7687	351	4.56%	4.56%	4386	172	3.92%	3.92%
D13	Infrastructure - Infrastructure Development Fund (IDF)	IDPF	12036	243	2.02%	2.02%	12037	484	4.02%	4.02%	11012	443	4.01%	4.01%
D14	INFRASTRUCTURE OTHER EQUITY	IDOE	162	4	2.75%	2.75%	143	-67	-46.78%	-46.78%	106	234	219.60%	219.60%
D15	Reclassified Approved Investments - Equity	ITRE	-30	-30	-0.75%	-0.75%	-10	-10	-0.34%	-0.34%	447	14	3.16%	3.16%
D16	Units of InvF	ITUT	48	0.51%	0.51%	0.51%	794	230	3.39%	3.39%	6080	100	1.66%	1.66%
D17	OTHER Investment Infrastructure - Securitised Debt	ITSA	1640	0	0.00%	0.00%	1640	0	0.00%	0.00%	7107	775	10.90%	10.90%
<b>TAX FREE BONDS</b>														
D18	Infrastructure - PSU - Debentures / Bonds	ITFD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
<b>E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>														
E1	PSU - Equity Shares - Quoted	EAGQ	1405	-18	-1.27%	-1.27%	1303	23	1.87%	1.87%	1135	154	13.58%	13.58%
E2	Corporate Securities - Equity shares (Ordinary)/Quoted	EAGQ	44779	4026	11.00%	11.00%	43715	8958	15.91%	15.91%	27641	1611	5.83%	5.83%
E3	Corporate Securities - Debentures	ECDS	37207	894	2.40%	2.40%	38845	1852	4.79%	4.79%	11084	482	4.43%	4.43%
E4	Corporate Securities - Debentures	ECDS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E5	Corporate Securities - Preference Shares	ECPS	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%	0	0	0.00%	0.00%	12312	0	0.00%	0.00%
E7	Deposits - Deposit with Scheduled Banks, Fd (incl. Bank Balance available for investment) - CCL, BB	ECDB	0	0	0.00%	0.00%	0	0	0.00%	0.00%	11440	2247	7.15%	7.15%
E8	Deposits - CDs with Scheduled Banks	ECDD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E9	CCL - CCL	ECDD	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	ECDD	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	ECMP	3000	0	0.00%	0.00%	7147	136	1.90%	1.90%	9178	145	1.55%	1.55%
E12	Mutual Funds - Under Promoter Group	ECMPG	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E13	Net Current Assets (Excl. in respect of USF Fund Business)	ECNA	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E14	Corporate Securities - Bonds - (Tax Free)	ECBP	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E15	Commercial Papers	ECPP	0	0	0.00%	0.00%	5636	52	0.93%	0.93%	0	0	0.00%	0.00%
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 Proposition - Immovable	ECMP	5090	102	2.00%	2.00%	5090	204	4.01%	4.01%	5090	204	4.01%	4.01%
E18	Passively Managed Equity ETF (Non Promoter group)	EEFT	1380	244	8.66%	8.66%	1309	362	11.28%	11.28%	2968	49	1.66%	1.66%
E19	Deposits - Repo / Reverse Repo	ECMR	15059	202	1.34%	1.34%	17116	467	2.73%	2.73%	8411	260	3.09%	3.09%
E20	Corporate Securities - Bonds - (Taxable)	EEBT	0	0	0.00%	0.00%	0	0	0.00%	0.00%	1959	11	0.56%	0.56%
E21	Passively Managed Equity ETF (Promoter Group)	EEFT	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	EEPD	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 (REIT)	EBIT	491	24	4.79%	4.79%	491	24	4.79%	4.79%	2201	254	11.06%	11.06%
E24	Corporate Securities - Derivative Instruments	ECDI	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
<b>F OTHER INVESTMENTS</b>														
F1	Equity Shares (incl. Co-op Securities)	OFSH	7871	389	4.95%	4.95%	8226	448	5.45%	5.45%	11474	680	5.75%	5.75%
F2	Equity Shares (PSU & Unlisted)	OFPU	712	0	0.00%	0.00%	686	0	0.00%	0.00%	143	8	5.45%	5.45%
F3	Mutual Funds - Debt/ Income/ Special Plans	OFMS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F4	DEBT/INVESTMENTS	OFDB	20910	146	2.61%	2.61%	20944	1089	5.20%	5.20%	0	0	0.00%	0.00%
F5	Debentures / Bonds / CP / Loans - (Promoter Group)	OFDB	30668	1159	2.91%	2.91%	37462	3908	10.43%	10.43%	32711	2036	6.23%	6.23%
F6	Mutual Funds (Under Insurer's Promoter Group)	OFMPG	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)	OFET	0	0	0.00%	0.00%	599	12	1.99%	1.99%	0	0	0.00%	0.00%
F8	Derivative Instrument	OFDI	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	147	0.00%	0.00%
F9	Passively Managed Equity ETF (Promoter Group)	OFETP	0	0	0.00%	0.00%	0	0	0.00%	0.00%	444	13	2.93%	2.93%
F10	Securitised Assets	OFSA	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F11	Infrastructure - Debentures / Bonds / CP / Loans - (Promoter Interest)	OFID	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F12	Term Loans (without Charge)	OFUL	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F13	Debentures / Bonds / CP / Loans	OFDS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F14	Debentures / Bonds / CP / Loans - (Promoter Group)	OFDPG	0	0	0.00%	0.00%	0	0	0.00%	0.00%	2650	-21	-0.79%	-0.79%
F15	Equity Shares in Housing Finance Companies	OFECQ	45	-5	-11.80%	-11.80%	31	-5	-16.99%	-16.99%	624	79	12.72%	12.72%
F16	Alternate Investment Funds (Category I)	OFMA	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F17	Reclassified Approved Investments - Debt	OFRD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F18	Debt Capital Instruments (DCI Based III)	OFDI	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F19	Reclassified Approved Investments - Equity	OFRE	113	-2	-1.51%	-1.51%	75	-2	-2.31%	-2.31%	107	6	5.68%	5.68%
F20	Venture Fund	OFVF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F21	Alternate Investment Fund (Category I)	OFMA	12205	314	2.57%	2.57%	10662	519	4.87%	4.87%	1892	4	0.19%	0.19%
F22	Reclassified Approved Investments - Debt	OFRD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
TOTAL				708800	10773	1.51%	701122	10112	1.45%	1.45%	509788	20334	6.46%	6.46%

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. FOMBA shall be prepared in respect of each fund. In case of USF FOMBA is prepared at Segregated Fund (SPF) level and also at consolidated level.  
5. Returns as presented in Gross and Net yield are absolute  
6. Zero represents amount less than rupee one in lakhs  
7. Life fund includes Fund Beyond Solvency Margin for the purpose of this disclosure.

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

Name of the Fund - PENSION AND GENERAL ANNUITY FUND													(in Lakhs)		
NO.	CATEGORY OF INVESTMENT	GROUP CODE	Investment*	Current Quarter			Year to Date (Current Year)			Year to Date (Previous Year)					
				INCOME ON INVESTMENT (%)	GROSS YIELD	NET YIELD	INCOME ON INVESTMENT (%)	GROSS YIELD	NET YIELD	INCOME ON INVESTMENT (%)	GROSS YIELD	NET YIELD			
<b>A CENTRAL GOVERNMENT SECURITIES</b>															
A1	Central Govt. Securities, Central Govt. Government Bonds	CGSB	14109	295	1.83%	1.83%	17388	633	3.68%	3.68%	20320	753	3.70%	3.70%	
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>B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>															
B1	Other Approved Securities (excluding Infrastructure Investments)	SGDA	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
B2	State Government Bonds	SGGB	505	10	1.91%	1.91%	549	21	3.87%	3.87%	602	23	3.77%	3.77%	
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%	
<b>C HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>															
<b>ZAKARU BONDING OF</b>															
C1	Bonds / Debentures issued by NRI/Institution accredited by NRI	HTDN	1499	30	1.98%	1.98%	1499	18	3.93%	3.93%	501	6	1.23%	1.23%	
C2	Bonds / Debentures issued by HUDCO	HTFD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
C3	Housing / Securitised Assets	HMSB	1312	33	2.18%	2.18%	1567	67	4.30%	4.30%	2013	86	4.29%	4.29%	
C4	Commercial Papers - NRI / Institution accredited by NRI	HTCN	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	HMEQ	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
<b>D TAX FREE BONDS</b>															
C5	Bonds / Debentures issued by HUDCO	HTFD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
<b>E INFRASTRUCTURE INVESTMENTS</b>															
E1	Infrastructure - PSU - Equity Shares - Listed	ITPE	10	0	-0.81%	-0.81%	14	1	9.70%	9.70%	21	3	12.51%	12.51%	
E2	Infrastructure - Corporate Securities - Equity Shares - Listed	ITCF	67	1	0.91%	0.91%	10	1	2.02%	2.02%	32	11	46.43%	46.43%	
<b>ZAKARU BONDING OF</b>															
E3	Infrastructure - PSU - Debentures / Bonds	ITFD	460	9	1.95%	1.95%	460	18	3.88%	3.88%	460	18	3.89%	3.89%	
E4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ Loans	ITDO	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
E5	Infrastructure - Equity and Equity Related Instruments (Promoter Interest)	ITNE	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
E6	Infrastructure - Debentures / Bonds / CP / Loans - (Promoter Interest)	ITNS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
E7	Infrastructure - Debentures / Bonds / CP / Loans	ITDS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
E8	Infrastructure - Equity (Promoter Group)	ITRE	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
E9	Infrastructure - Other Corporate Securities - CP	ITCF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
E10	Infrastructure - PSU - CP	ITCP	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
E11	Infrastructure - Securitised Assets	ITSA	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
E12	Debt Instruments of InvTs - Approved Investment	ITDT	51	1	1.99%	1.99%	51	2	3.95%	3.95%	51	2	3.95%	3.95%	
E13	Infrastructure - Infrastructure Development Fund (IDF)	IDPF	504	10	2.01%	2.01%	504	20	3.99%	3.99%	0	0	0.00%	0.00%	
E14	INFRASTRUCTURE OTHER EQUITY	IOEQ	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
E15	Reclassified Approved Investments - Equity	IORE	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
E16	Units of InvTs	ITUT	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
E17	OTHER Investment Infrastructure - Securitised Debt	IOSA	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
<b>F TAX FREE BONDS</b>															
E18	Infrastructure - PSU - Debentures / Bonds	ITFD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
<b>G APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>															
G1	PSU - Equity Shares - Listed	EAQD	306	-34	-11.13%	-11.13%	173	-33	-18.95%	-18.95%	54	19	35.12%	35.12%	
G2	Corporate Securities - Equity shares (Ordinary)-Listed	EACE	2839	17	0.58%	0.58%	2284	98	4.30%	4.30%	1472	70	4.74%	4.74%	
G3	Corporate Securities - Debentures	ECOS	1220	26	2.12%	2.12%	1220	51	4.21%	4.21%	632	26	4.08%	4.08%	
G4	Corporate Securities - Debentures	ECDS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G5	Corporate Securities - Preference Shares	ECPS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G6	Application Money	ECAM	0	0	0.00%	0.00%	0	0	0.00%	0.00%	938	0	0.00%	0.00%	
G7	Deposits - Deposit with Scheduled Banks, FI (incl. Bank Balance available for Investment), CCL, RBI	ECDB	0	0	0.00%	0.00%	0	0	0.00%	0.00%	867	70	8.08%	8.08%	
G8	Deposits - CDs with Scheduled Banks	ECDD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G9	CCL - CCL	ECCL	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G10	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%	
G11	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	0	0	0.00%	0.00%	800	1	0.13%	0.13%	877	5	0.56%	0.56%	
G12	Mutual Funds - Under Promoter Group	EMPG	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G13	Net Current Assets (Only in respect of USIF Fund Business)	ENCA	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G14	Corporate Securities - Bonds - (Tax Free)	EPBF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G15	Commercial Papers	ECCP	0	0	0.00%	0.00%	500	0	0.03%	0.03%	0	0	0.00%	0.00%	
<b>H APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>															
G16	Investment Proposition - Immovable	ENIP	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G17	Passively Managed Equity ETF (Non Promoter group)	EEIF	868	15	1.70%	1.70%	852	52	6.15%	6.15%	565	0	0.00%	0.00%	
G18	Deposits - Repo / Reverse Repo	ECMR	1650	22	1.32%	1.32%	1526	41	2.67%	2.67%	977	30	3.12%	3.12%	
G19	Corporate Securities - Bonds - (Taxable)	EPBT	499	10	1.98%	1.98%	499	20	3.94%	3.94%	497	20	3.94%	3.94%	
G20	Passively Managed Equity ETF (Promoter Group)	EEIF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G21	Perpetual Debt Instruments of Tier I & II Capital issued by Non PSU Banks	EUPD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G22	Units of Real Estate Investment Trust (REIT)	EBIT	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G23	Corporate Securities - Derivative Instruments	ECDI	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
<b>I OTHER INVESTMENTS</b>															
I1	Equity Shares (incl. Co-op Securities)	OEJH	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
I2	Equity Shares (PSU & Unlisted)	OEJH	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
I3	Mutual Funds - Debt/ Income/ Special Plans	OMGS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
I4	DERIVATIVES	ODER	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
I5	Debentures / Bonds / CP / Loans - (Promoter Group)	OCPS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
I6	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%	
I7	Passively Managed Equity ETF (Non Promoter group)	OEIF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
I8	Derivative Instrument	OCDO	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
I9	Passively Managed Equity ETF (Promoter Group)	OEIF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
I10	Securitised Assets	OCPS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
I11	Infrastructure - Debentures / Bonds / CP / Loans - (Promoter Interest)	ITNS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
I12	Term Loans (Without Charge)	OTUL	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
I13	Debentures / Bonds / CP / Loans	HCDS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
I14	Debentures / Bonds / CP / Loans - (Promoter Group)	HCPS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
I15	Equity Shares in Housing Finance Companies	HMEQ	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
I16	Alternate Investment Funds (Category I)	OCMA	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
I17	Reclassified Approved Investments - Debt	HCRO	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
I18	Debt Capital Instruments (DCI Based II)	OCDI	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
I19	Reclassified Approved Investments - Equity	OCRE	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
I20	Venture Fund	OCVF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
I21	Alternate Investment Fund (Category II)	OCAB	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
I22	Reclassified Approved Investments - Debt	OCRO	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
TOTAL				20120	448	1.51%	1.51%	20756	1053	5.04%	5.04%	10079	1146	9.71%	9.71%

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. PDMA : that is prepared in respect of each fund. In case of USIF (DCI) is prepared at Segregated Fund (SPF) level and also at consolidated level.  
5. Returns as presented in Gross and Net yield are absolute  
6. Zero represents amount less than rupees are in  
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.

Name of the Fund - Linked Fund														FUND DATA	
NO.	CATEGORY OF INVESTMENT	GROUP CODE	Investment*	Current Quarter			Investment*	Year to Date (Current Year)			Investment*	Year to Date (Previous Year)			
				(INCOME ON INVESTMENT (%))	GROSS YIELD	NET YIELD		(INCOME ON INVESTMENT (%))	GROSS YIELD	NET YIELD		(INCOME ON INVESTMENT (%))	GROSS YIELD	NET YIELD	
<b>A CENTRAL GOVERNMENT SECURITIES</b>															
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CCGB	15451	79	0.51%	0.51%	15340	544	3.54%	3.54%	9284	610	6.57%	6.57%	
A2	Deposits under section 7 of Insurance Act 2016	CCSD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
A3	Treasury Bills	CTBB	4795	74	1.54%	1.54%	4573	142	3.11%	3.11%	4631	230	3.40%	3.40%	
A4	Sovereign Green Bonds	CCGB	231	2	1.07%	1.07%	232	9	3.47%	3.47%	225	12	5.40%	5.40%	
<b>B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>															
B1	Other Approved Securities (including Infrastructure Investments)	SGDA	2359	49	1.45%	1.45%	2210	115	5.00%	3.40%	5716	383	3.20%	3.20%	
B2	State Government Bonds	SGGB	1742	-3	-0.16%	-0.16%	1698	40	2.37%	2.37%	3395	146	4.31%	4.31%	
B3	Federal Government Government Bonds / Bonds	CCGB	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
<b>C HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND RENT</b>															
<b>D INFRASTRUCTURE INVESTMENTS</b>															
<b>DEBT INSTRUMENTS</b>															
D1	Infrastructure - PSU - Debt Instruments / Bonds	ITPD	4066	47	1.14%	1.14%	4095	149	3.43%	3.43%	3813	182	4.77%	4.77%	
D2	Infrastructure - Other Debt Instruments / Bonds (Promoter Group)	ITPC	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
D3	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	ITPE	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
D4	Infrastructure - Debt Instruments / Bonds / CFI / Loans (Promoter Group)	ITPD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
D5	Infrastructure - Debt Instruments / Bonds / CFI / Loans	ITPD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
D6	Infrastructure - Equity (Promoter Group)	ITPE	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
D7	Infrastructure - Other Corporate Securities - CFI	ITCP	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
D8	Infrastructure - PSU - CFI	ITPD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
D9	Infrastructure - Securitised Assets	ISLA	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
D10	Infrastructure - Debt Instruments / Bonds / CFI / Loans	ITPD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
D11	Infrastructure - Securitised Assets	ISLA	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
D12	Infrastructure - Debt Instruments / Bonds / CFI / Loans	ITPD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
D13	Infrastructure - Infrastructure Development Fund (IDF)	ISID	2612	32	1.24%	1.24%	2619	108	4.17%	4.17%	2572	128	4.98%	4.98%	
D14	Infrastructure - Debt Instruments / Bonds / CFI / Loans	ITPD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
D15	Infrastructure - Debt Instruments / Bonds / CFI / Loans	ITPD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
D16	Infrastructure - Debt Instruments / Bonds / CFI / Loans	ITPD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
D17	Infrastructure - Debt Instruments / Bonds / CFI / Loans	ITPD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
<b>E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>															
E1	PSU - Equity Shares - Listed	ISIG	4831	-548	-11.34%	-11.34%	6190	144	2.32%	2.32%	8653	2304	26.48%	26.48%	
E2	Corporate Securities - Equity Shares (Other than Issuer's)	ISIC	175642	-7111	-4.05%	-4.05%	138642	4222	3.30%	3.30%	134818	2469	18.32%	18.32%	
E3	Corporate Securities - Debt Instruments	ISID	5339	16	0.30%	0.30%	5393	233	4.41%	4.41%	4905	218	4.44%	4.44%	
E4	Corporate Securities - Debt Instruments	ISID	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
E5	Corporate Securities - Preference Shares	ISIP	14	14	100.00%	100.00%	14	14	100.00%	100.00%	0	0	0.00%	0.00%	
E6	Application Money	ISAM	0	0	0.00%	0.00%	0	0	0.00%	0.00%	1642	0	0.00%	0.00%	
E7	Deposits - Deposits with Issuer's Bank, No Joint Bank Balance	ISDB	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
E8	Deposits - Deposits with Issuer's Bank	ISDB	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
E9	CCFI - CFI	ISCF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
E10	Regulated Debt Instruments of Tier 1 & 2 Capital Issued by PSU Banks	ISPD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
E11	Mutual Funds - CFI / CFI / Liquid Schemes	ISMF	0	0	0.00%	0.00%	2082	4	0.19%	0.19%	1109	11	0.94%	0.94%	
E12	Mutual Funds - Other (Promoter Group)	ISMP	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)	ISNA	0	0	0.00%	0.00%	2455	0	0.00%	0.00%	2502	0	0.00%	0.00%	
E14	Corporate Securities - Bonds - (Tax Free)	ISPB	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
E15	Commercial Papers	ISCP	1863	32	1.72%	1.72%	1871	67	3.55%	3.55%	1403	25	1.82%	1.82%	
<b>F APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>															
F1	Investment Properties - Immovable	ISNP	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
F2	Investment Properties - Immovable	ISNP	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
F3	Passively Managed Equity ETF (Non Promoter group)	ISPT	3547	-121	-3.40%	-3.40%	3040	74	2.43%	2.43%	4907	772	15.72%	15.72%	
F4	Deposits - Regular / Reverse Repo	ISDR	4894	63	1.30%	1.30%	6127	180	2.76%	2.76%	4132	129	3.12%	3.12%	
F5	Corporate Securities - Bonds - (Taxable)	ISPB	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
F6	Passively Managed Equity ETF (Promoter Group)	ISPT	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
F7	Regulated Debt Instruments of Tier 1 & 2 Capital Issued by Non PSU Banks	ISPD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
F8	Units of Real Estate Investment Trust (REITs)	ISRE	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
F9	Corporate Securities - Derivative Instruments	ISDS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
<b>G OTHER INVESTMENTS</b>															
G1	Equity Shares (Not in Capital Structure)	ISGS	12612	822	6.44%	6.44%	20076	2201	20.00%	20.00%	9008	1388	12.74%	12.74%	
G2	Equity Shares (Not in Capital Structure)	ISGS	413	-2	-0.48%	-0.48%	571	-220	-38.42%	-38.42%	276	21	7.75%	7.75%	
G3	Mutual Funds - Debt / Income / Sectoral Plans	ISMG	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G4	Debt Instruments	ISDB	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G5	Debt Instruments / Bonds / CFI / Loans - (Promoter Group)	ISPD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G6	Mutual Funds (Under Issuer's Promoter Group)	ISMF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G7	Passively Managed Equity ETF (Non Promoter group)	ISPT	11086	-382	-3.45%	-3.45%	11431	445	3.95%	3.95%	7581	1086	14.45%	14.45%	
G8	Debt Instruments	ISDB	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G9	Passively Managed Equity ETF (Promoter Group)	ISPT	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G10	Securitised Assets	ISLA	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G11	Infrastructure - Debt Instruments / Bonds / CFI / Loans - (Promoter Group)	ITPD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G12	Term Loans (Without Charge)	ITLM	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G13	Debt Instruments / Bonds / CFI / Loans	ISDB	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G14	Debt Instruments / Bonds / CFI / Loans - (Promoter Group)	ITPD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G15	Equity Shares in Housing Finance Companies	ISHC	138	-45	-32.60%	-32.60%	183	-35	-19.40%	-19.40%	49	171	354.96%	354.96%	
G16	Alternate Investment Funds (Category I)	ISAF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G17	Recycled/Approved Investments - Debt	ISRD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G18	Debt Capital Instruments (DCI) Based (IG)	ISDC	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G19	Recycled/Approved Investments - Equity	ISRE	457	-457	-100.00%	-100.00%	887	-27	-3.02%	-3.02%	1417	182	12.85%	12.85%	
G20	Alternate Investment Fund (Category II)	ISAF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G21	Alternate Investment Fund (Category III)	ISAF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G22	Recycled/Approved Investments - Debt	ISRD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
TOTAL				222708	-768	-0.34%	-0.34%	220551	9817	4.45%	4.45%	227359	31608	14.34%	14.34%

Note:  
1. Based on daily simple average of investments.  
2. Yield earned for Tax.  
3. In the previous year column, the figures of the corresponding Year to date of the previous financial year are shown.  
4. FOMM is a fund in respect of each fund. In case of ULIP FOMM is a fund in respect of ULIP Fund Business.  
5. Returns are presented in Gross and Net and are calculated.  
6. Data represents amount less than expenses for the year.  
7. ULIP Fund includes Fund Based Savings Margin for the purpose of this disclosure.

CERTIFICATION  
Certified that the information given herein is 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: 30-Sep-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	9.25% EDELWEISS RURAL & CORPORATE SERVICES LIMITED NCD 22-12-2027	ODPG	2,000	27-12-2017	ICRA	AA	A+	06-05-2020	
2	0.00% EDELWEISS FINANCIAL SERVICES LTD ZCB 28-12-2026	ODPG	216	05-06-2023	SMERA	AA-	A+	03-07-2023	
3	9.15% EDELWEISS FINANCIAL SERVICES LTD NCD 28-12-2026	ODPG	1,075	21-03-2023	SMERA	AA-	A+	03-07-2023	
4	9.16% EDELWEISS FINANCIAL SERVICES LTD NCD 29-04-2026	ODPG	1,245	23-12-2022	SMERA	AA-	A+	03-07-2023	
5	9.55% EDELWEISS FINANCIAL SERVICES LTD NCD 28-12-2026	ODPG	4,047	23-12-2022	SMERA	AA-	A+	03-07-2023	
6	9.35% EDELWEISS FINANCIAL SERVICES LTD NCD 20-10-2027 27	ODPG	5,254	20-10-2022	SMERA	AA-	A+	03-07-2023	
7	9.55% EDELWEISS FINANCIAL SERVICES LTD NCD 29-04-2026	ODPG	134	05-06-2023	SMERA	AA-	A+	03-07-2023	
8	0.00% EDELWEISS FINANCIAL SERVICES LTD NCD 08-01-2026	ODPG	71	05-06-2023	CARE	A+	A	04-01-2024	
9	9.39% EDELWEISS FINANCIAL SERVICES LTD NCD 08-01-2026	ODPG	179	23-03-2023	CARE	A+	A	04-01-2024	
10	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: 30-Sep-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: 30-Sep-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 Investment (COI) are 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.

Sr. No	Particulars	For the Quarter Ended 30 September 2025				For the Quarter Ended 30 September 2024				Up to the Half Year Ended 30 September 2025				Up to the Half Year Ended 30 September 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	<b>First year Premium</b>																
	<b>i) Individual Single Premium (ISP)</b>																
	From 0-10,000	4	3,499	3,499	525	-	-	-	-	6	5,021	5,021	758	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	0	1	1	-	2	4	-	6	0	1	1	-	2	5	-	6
	From 50,001- 75,000	-	-	-	-	1	2	-	7	1	1	1	1	2	4	-	9
	From 75,000-100,000	5	5	2	6	7	7	-	8	9	9	5	11	7	8	-	10
	From 1,00,001 -1,25,000	2	2	-	3	1	1	-	2	3	3	1	4	1	1	-	2
	Above Rs. 1,25,000	41	12	4	40	225	22	-	402	123	33	13	157	385	36	-	766
	<b>ii) Individual Single Premium-Annuity (ISPA)</b>																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	2	1	1	0	-	-	-	-
	From 2,00,001-250,000	-	-	(1)	-	9	4	-	9	5	2	1	0	29	13	-	29
	From 2,50,001 -3,00,000	8	3	-	0	3	1	-	3	23	8	8	1	6	2	-	6
	Above Rs. 3,00,000	103	14	10	6	303	24	-	289	251	24	22	18	500	37	-	387
	<b>iii) Group Single Premium (GSP)</b>																
	From 0-10,000	11	-	2,609	1,566	120	-	21,500	12,647	13	-	3,238	1,952	252	-	46,932	26,915
	From 10,000-25,000	(1)	-	(3)	(28)	80	-	478	5,177	(3)	-	(20)	(159)	123	-	744	8,502
	From 25,001-50,000	(2)	-	(7)	(84)	108	-	316	5,536	(4)	-	(13)	(176)	156	-	454	8,428
	From 50,001- 75,000	(1)	-	(1)	(19)	50	-	84	2,161	(3)	-	(5)	(107)	70	-	117	3,301
	From 75,000-100,000	-	-	-	-	17	-	20	736	(1)	-	(1)	35	32	-	37	1,407
	From 1,00,001 -1,25,000	-	-	-	-	10	-	9	470	(1)	-	(1)	42	13	-	12	821
	Above Rs. 1,25,000	486	-	-	-	208	-	6	383	485	-	(1)	87	230	-	8	891
	<b>iv) Group Single Premium- Annuity (GSPA)</b>																
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>v) Individual non Single Premium (INSP)</b>																
	From 0-10,000	1	12	5	524	20	132	-	13,977	2	18	19	919	41	317	-	22,516
	From 10,000-25,000	141	615	509	12,478	387	1,849	-	16,877	273	1,188	1,153	20,365	747	3,727	-	31,510
	From 25,001-50,000	1,983	4,677	4,124	33,450	1,415	3,403	-	25,411	3,364	8,022	7,783	57,590	2,416	5,845	-	42,500
	From 50,001- 75,000	581	900	717	11,387	813	1,403	-	12,574	1,107	1,712	1,644	19,027	1,417	2,386	-	20,492
	From 75,000-100,000	1,574	1,594	1,303	20,792	1,720	1,795	-	18,052	2,774	2,815	2,688	34,667	2,995	3,126	-	30,230
	From 1,00,001 -1,25,000	674	552	436	9,035	792	723	-	8,176	1,109	895	852	14,102	1,262	1,124	-	12,594
	Above Rs. 1,25,000	6,827	2,163	1,539	76,799	7,456	2,575	-	73,028	10,754	3,422	3,148	1,20,514	11,663	3,883	-	1,10,929
	<b>vi) Individual non Single Premium- Annuity (INSPA)</b>																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	82	82	80	34	23	30	-	13	88	88	86	38	23	30	-	13
	From 1,00,001-150,000	42	83	82	37	15	13	-	9	50	87	86	41	15	13	-	9
	From 150,001- 2,00,000	112	73	73	59	14	9	-	9	114	74	74	60	14	9	-	9
	From 2,00,001-250,000	35	33	33	29	0	1	-	2	40	35	35	31	0	1	-	2
	From 2,50,001 -3,00,000	62	21	19	24	19	8	-	12	72	23	23	30	19	8	-	12
	Above Rs. 3,00,000	878	122	116	504	261	28	-	195	1,000	133	127	574	261	28	-	195
	<b>vii) Group Non Single Premium (GNSP)</b>																
	From 0-10,000	(0)	-	(47)	(330)	(1)	-	310	1,595	0	-	18	180	(1)	-	310	1,595
	From 10,000-25,000	0	-	57	400	0	-	57	400	0	-	57	400	0	-	57	400
	From 25,001-50,000	-	-	-	-	0	-	49	490	-	-	-	-	0	-	49	490
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	(0)	-	(2)	(20)	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	(2)	-	6	(760)	(0)	-	(218)	(1,497)	(6)	-	119	(2,769)	9	-	331	9,976
	<b>viii) Group Non Single Premium- Annuity (GNSPA)</b>																
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Sr. No	Particulars	For the Quarter Ended 30 September 2025				For the Quarter Ended 30 September 2024				Up to the Half Year Ended 30 September 2025				Up to the Half Year Ended 30 September 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
2	<b>Renewal Premium :</b>																
	<b>i) Individual</b>																
	From 0-10,000	413	4,126	-	1,47,515	533	5,110	-	4,04,146	817	11,050	-	4,54,871	1,008	12,151	-	10,99,273
	From 10,000-25,000	2,667	13,866	-	4,92,274	2,853	15,374	-	4,05,221	4,806	34,195	-	13,71,579	5,108	36,670	-	10,46,780
	From 25,001-50,000	5,235	11,600	-	2,49,447	5,459	11,617	-	1,95,387	8,612	27,680	-	6,22,383	8,900	28,692	-	4,62,424
	From 50,001- 75,000	3,736	5,405	-	95,856	3,458	4,566	-	61,889	6,180	15,238	-	2,41,589	5,922	14,848	-	1,81,097
	From 75,000-100,000	5,062	4,854	-	71,098	5,192	4,795	-	63,993	7,921	9,963	-	1,47,669	7,864	9,476	-	1,35,094
	From 1,00,001 -1,25,000	2,954	2,230	-	44,014	2,387	1,662	-	27,584	4,517	5,686	-	1,00,949	3,729	5,050	-	79,741
	Above Rs. 1,25,000	17,045	5,491	-	1,99,828	14,162	4,286	-	1,54,139	24,809	12,596	-	4,76,330	20,364	9,656	-	3,85,845
	<b>ii) Individual- Annuity</b>																
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>iii) Group</b>																
	From 0-10,000	-	1	-	0.0	(2)	-	(497)	(1,759)	(0)	1	-	-	(2)	-	(497)	(1,759)
	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	-	-	-	-	1	-	-	1,429	-	-	-	-	1	-	-	1,429
	Above Rs. 1,25,000	0	2	-	163	20	-	1,336	20,421	11	2	-	12,527	18	-	1,746	22,336
	<b>iv) Group- Annuity</b>																
	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: 30 September 2025

**Business Acquisition through different channels (Group)**

(₹ in Lakhs)

Sr.No.	Channels	For the Quarter Ended 30 September 2025			For the Quarter Ended 30 September 2024			For the Half Year Ended 30 September 2025			For the Half Year Ended 30 September 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	-	2,612	12	-	13,628	55	-	3,250	14	-	29,499	121
3	Corporate Agents -Others	-	-	-	-	(169)	4	-	-	-	-	97	6
4	Brokers	-	2	0	-	12	0	-	255	2	-	88	1
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	-	-	481	-	9,138	533	-	(114)	464	-	19,367	755
7	IMF	-	-	-	-	-	-	-	-	-	-	-	-
8	POS – Point of Sale	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total(A)</b>	-	<b>2,614</b>	<b>492</b>	-	<b>22,609</b>	<b>592</b>	-	<b>3,391</b>	<b>479</b>	-	<b>49,051</b>	<b>883</b>
1	Referral (B)												
	<b>Grand Total (A+B)</b>	-	<b>2,614</b>	<b>492</b>	-	<b>22,609</b>	<b>592</b>	-	<b>3,391</b>	<b>479</b>	-	<b>49,051</b>	<b>883</b>

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

Date: 30 September 2025

Business Acquisition through different channels (Individuals)

(₹ in Lakhs)

Sr.No.	Channels	For the Quarter ended 30 September 2025		For the Quarter ended 30 September 2024		For the Half Year Ended 30 September 2025		For the Half Year Ended 30 September 2024	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	2,317	2,610	4,565	4,607	3,759	3,815	7,694	6,863
2	Corporate Agents-Banks	3,379	3,280	3,893	3,729	5,697	5,424	5,572	6,030
3	Corporate Agents -Others	1,223	1,786	869	1,791	2,119	3,416	2,307	3,527
4	Brokers	379	1,063	285	396	440	1,126	852	971
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-
	- Online (Through Company Website)	113	120	143	140	217	235	254	229
	- Others	7,008	4,289	2,220	2,792	11,325	7,142	3,825	4,148
7	IMF	-	-	-	-	-	-	-	-
8	Common Service Centres	-	-	-	-	-	-	-	-
9	Web Aggregators	-	-	-	-	-	-	-	0
10	Point of Sales	44	5	59	30	58	9	99	40
11	Others (Please Specify)	-	-	-	-	-	-	-	-
	Total (A)	14,463	13,154	12,034	13,486	23,615	21,167	20,603	21,808
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	14,463	13,154	12,034	13,486	23,615	21,167	20,603	21,808

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

Date: 30 September 2025

Name of the Insurer: Edelweiss Life Insurance Company Limited

For the Quarter ended 30 September 2025

Ageing of Claims <sup>1</sup>									
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	184	116	30	15	12	8	365	1,237.49
2	Survival Benefit <sup>2</sup>	12038	4328	214	146	94	0	16820	4,871.79
3	Annuities / Pension	339	11	8	0	0	0	358	91.96
4	Surrender <sup>3</sup>	4495	92	103	85	114	87	4976	11,791.04
5	Other benefits <sup>4</sup>	174	9	0	0	0	0	183	413.70
	Death Claims	0	123	0	0	0	0	123	1,241.02

<sup>1</sup> 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.

<sup>2</sup> Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.<sup>3</sup> 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.<sup>4</sup> 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 <sup>1</sup>									
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	8	183	191	86.14
5	Other benefits	0	0	0	0	0	0	0	0.00
	Death Claims	0	134	0	0	0	0	134	197.78

<sup>1</sup> 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)****Name of the Insurer: Edelweiss Life Insurance Company Limited**

Date: 30 September 2025

For the year ended 30 September 2025

Ageing of Claims <sup>1</sup>									
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	414	226	73	42	24	12	791	2,583.24
2	Survival Benefit <sup>2</sup>	21627	5892	540	190	105	0	28354	8,850.55
3	Annuities / Pension	715	43	40	14	6	0	818	188.75
4	Surrender <sup>3</sup>	9013	275	300	121	114	87	9910	23,519.43
5	Other benefits <sup>4</sup>	332	12	0	0	0	0	344	699.74
	Death Claims	0	240	0	0	0	0	240	2,247.32

<sup>1</sup> 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.

<sup>2</sup> Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.<sup>3</sup> 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.<sup>4</sup> 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 <sup>1</sup>									
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	23	364	387	185.72
5	Other benefits	0	0	0	0	0	0	0	0.00
	Death Claims	0	442	0	0	0	0	442	502.90

<sup>1</sup> 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: 30 September 2025

Name of the Insurer: Edelweiss Life Insurance Company Limited

For the Quarter ended 30 September 2025

**Death Claims****No. of claims only**

Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period <sup>1</sup>	10	2
2	Claims Intimated / Booked during the period	122	135
(a)	Less than 3 years from the date of acceptance of risk	37	122
(b)	Greater than 3 years from the date of acceptance of risk	85	13
3	Claims Paid during the period	123	134
4	Claims Repudiated during the period <sup>2</sup>	1	0
5	Claims Rejected <sup>3</sup>	0	0
6	Unclaimed <sup>4</sup>	0	0
7	Claims O/S at End of the period	8	3
	<b>Outstanding Claims:-</b>		
	Less than 3months	8	3
	3 months and less than 6 months	0	0
	6 months and less than 1 year	0	0
	1year and above	0	0

<sup>1</sup> Opening Balance is the closing balance of previous quarter.<sup>2</sup> Where claim cannot be considered due to non-admissibility under the provisions of Sec.45.<sup>3</sup> Where claim cannot be considered due to non-admissibility resulting from the policy terms and conditions.<sup>4</sup> 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 <sup>1</sup>	Annuities/ Pension	Surrender	Other Benefits <sup>2</sup>
1	Claims O/S at the beginning of the period	530	2585	225	2760	1
2	Claims Booked during the period	486	18915	351	5291	185
3	Claims Paid during the period	365	16820	358	4976	183
4	Claims Repudiated during the period	0	0	0	0	0
5	Claims Rejected	0	0	0	0	0
6	Unclaimed <sup>3</sup>	0	0	0	0	0
7	Claims O/S at End of the period	651	4680	218	3075	3
	<b>Outstanding Claims (Individual)</b>					
	Less than 3months	165	2303	180	725	3
	3 months and less than 6 months	80	470	18	769	0
	6 months and less than 1 year	199	1889	20	1184	0
	1year and above	207	18	0	397	0

<sup>1</sup> Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.<sup>2</sup> Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits.<sup>3</sup> 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: 30 September 2025

Name of the Insurer: Edelweiss Life Insurance Company Limited

For the year ended 30 September 2025

**Death Claims****No. of claims only**

Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period <sup>1</sup>	0	1
2	Claims Intimated / Booked during the period	249	445
(a)	Less than 3 years from the date of acceptance of risk	70	414
(b)	Greater than 3 years from the date of acceptance of risk	179	31
3	Claims Paid during the period	240	442
4	Claims Repudiated during the period <sup>2</sup>	1	1
5	Claims Rejected <sup>3</sup>	0	0
6	Unclaimed <sup>4</sup>	0	0
7	Claims O/S at End of the period	8	3
	<b>Outstanding Claims:-</b>		
	Less than 3months	8	3
	3 months and less than 6 months	0	0
	6 months and less than 1 year	0	0
	1year and above	0	0

<sup>1</sup> Opening Balance is the closing balance of previous quarter.<sup>2</sup> Where claim cannot be considered due to non-admissibility under the provisions of Sec.45.<sup>3</sup> Where claim cannot be considered due to non-admissibility resulting from the policy terms and conditions.<sup>4</sup> 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 <sup>1</sup>	Annuities/ Pension	Surrender	Other Benefits <sup>2</sup>
1	Claims O/S at the beginning of the period	599	2769	169	2663	0
2	Claims Booked during the period	843	30265	867	10322	347
3	Claims Paid during the period	791	28354	818	9910	344
4	Claims Repudiated during the period	0	0	0	0	0
5	Claims Rejected	0	0	0	0	0
6	Unclaimed <sup>3</sup>	0	0	0	0	0
7	Claims O/S at End of the period	651	4680	218	3075	3
	<b>Outstanding Claims (Individual)</b>					
	Less than 3months	165	2303	180	725	3
	3 months and less than 6 months	80	470	18	769	0
	6 months and less than 1 year	199	1889	20	1184	0
	1year and above	207	18	0	397	0

<sup>1</sup> Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.<sup>2</sup> Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits.<sup>3</sup> 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: 30th September' 2025**
**GRIEVANCE DISPOSAL FOR THE QUARTER ENDING 30th September 2025**

SI No.	Particulars	Opening Balance <sup>1</sup> 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		
<b>1</b>	<b>Complaints made by the customers</b>							
a)	Death Claims	0	2	0	0	2	0	3
b)	Policy Servicing	0	9	4	0	5	0	25
c)	Proposal Processing	0	8	3	0	5	0	14
d)	Survival Claims	0	15	12	0	3	0	24
e)	ULIP Related	0	1	0	0	1	0	1
f)	Unfair Business Practices	0	165	25	1	139	0	290
g)	Others	0	37	17	1	19	0	91
	<b>Total Number of Complaints</b>	<b>0</b>	<b>237</b>	<b>61</b>	<b>2</b>	<b>174</b>	<b>0</b>	<b>448</b>

<b>2</b>	<b>Total No. of Policies upto corresponding period of previous year</b>	20603
<b>3</b>	<b>Total No. of Claims upto corresponding period of previous year</b>	1222
<b>4</b>	<b>Total No. of Policies during current year</b>	23615
<b>5</b>	<b>Total No. of Claims during current year</b>	694
<b>6</b>	<b>Total No. of Policy Complaints (current year) per 10000 policies (current year)</b>	190
<b>7</b>	<b>Total No. of Claim Complaints (current year) per 10000 claims registered (current year)</b>	43

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
	<b>Total Number of Complaints</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0%</b>

<sup>1</sup> 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

I. INDIVIDUAL BUSINESS																	
Range (Minimum to Maximum) of parameters used for valuation																	
Type	Category of business	Interest Rate		Mortality Rate <sup>1</sup>		Morbidity Rate		Fixed Expenses <sup>2</sup>		Variable Expenses <sup>3</sup>		Inflation Rate		Withdrawal rates <sup>4</sup>		Future Bonus Rates <sup>5</sup>	
		As at 30th September for the year 2025	As at 30th September for the year 2024	As at 30th September for the year 2025	As at 30th September for the year 2024	As at 30th September for the year 2025	As at 30th September for the year 2024	As at 30th September for the year 2025	As at 30th September for the year 2024	As at 30th September for the year 2025	As at 30th September for the year 2024	As at 30th September for the year 2025	As at 30th September for the year 2024	As at 30th September for the year 2025	As at 30th September for the year 2024	As at 30th September for the year 2025	As at 30th September 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	638 - 1275	607 - 1215	1%	1%	5%	5%	1.6% - 12%	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	771-964	734 - 918	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
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 - 1275	23 - 1215	0%-2%	0%-2%	5%	5%	0% - 25.2%	0% - 36%		
	General Annuity*	2% - 6.75%	2% - 6.75%	55.3% - 165.8%	55.3% - 165.8%	NA	NA	386-771	367-734	NA	NA	5%	5%	0% - 16%	0% - 16%		
	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 & index	Set in line with pricing/reinsurance & index	453 - 734	432 - 699	2%	2%	5%	5%	2.4% - 4%	2.4% - 12%	NOT APPLICABLE	
	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%	119.6%	119.6%	NA	NA	575 - 1275	548 - 1215	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		
	Pension	5%-6%	5%-6%	86.7%	86.7%	NA	NA	437 - 824	416 - 813	NA	NA	5%	5%	4%-16%	4% - 16%		
	Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		

II. GROUP BUSINESS																	
Range (Minimum to Maximum) of parameters used for valuation																	
Type	Category of business	Interest Rate		Mortality Rate		Morbidity Rate		Fixed Expenses <sup>2</sup>		Variable Expenses <sup>3</sup>		Inflation Rate		Withdrawal rates <sup>4</sup>		Future Bonus Rates (Assumption)	
		As at 30th September for the year 2025	As at 30th September for the year 2024	As at 30th September for the year 2025	As at 30th September for the year 2024	As at 30th September for the year 2025	As at 30th September for the year 2024	As at 30th September for the year 2025	As at 30th September for the year 2024	As at 30th September for the year 2025	As at 30th September for the year 2024	As at 30th September for the year 2025	As at 30th September for the year 2024	As at 30th September for the year 2025	As at 30th September for the year 2024	As at 30th September for the year 2025	As at 30th September 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
Non-Par	Non-Linked -VIP																
	Life	5%-6%	5%-6%	117.3%	117.3%	NA	NA	8743	8327	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		
	Non-Linked -Others																
	Life	5%-6.25%	5%-6.25%	92.8% - 261.1%	92.8% - 261.1%	NA	NA	15-405 per member (other than fund based) 8,743 (Fund Based)	14-386 per member (other than fund based) 8,327 (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	12753	12145	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		

<sup>1</sup> Mortality assumptions are based on the Indian Assured Lives Mortality Table (IALM) (2012-14) Ultimate  
<sup>2</sup> For annuity products, mortality rates are based on IAM 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  
<sup>3</sup> Fixed per policy expenses  
<sup>4</sup> Renewal premium related expenses  
<sup>5</sup> Restricted to Lapse, Surrender and Reduced Paid up  
<sup>6</sup> Future bonus rates (cash & reversionary bonus rates) are consistent with the valuation interest rate and is expressed as a percentage of sum assured and reversionary bonus wherever applicable)

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



**Name of the Insurer: Edelweiss Life Insurance Company LTD**

**For the Quarter ending: Sep 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
2025-07-02	Oberoi Realty Ltd	AGM	Management	To confirm 1st interim dividend @ Rs. 2 per equity share (20%), 2nd interim dividend @ Rs. 2 per equity share (20%), 3rd interim dividend @ Rs. 2 per equity share (20%), and 4th interim dividend @ Rs. 2 per equity share (20%), as the final dividend for the financial year 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-07-02	Tata Steel Limited	AGM	Management	To declare dividend of Rs. 3.60 per Ordinary (equity) Share of face value Rs. 1/- each for the Financial Year 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-07-03	Trent Limited	AGM	Management	To declare a dividend of Rs 5/- per Equity Share of face value of Rs 1/- each for the Financial Year ended 31st March 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-07-04	Tata Power Company Ltd	AGM	Management	To declare a dividend on Equity Shares for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-07-10	Kalpataru Projects International Ltd	AGM	Management	To declare final dividend on equity shares at the rate of Rs. 9/- per equity share for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-07-15	JSW Infrastructure Ltd	AGM	Management	To declare a dividend at the rate of Rs. 0.80 per Equity Share of face value of Rs. 2/- each of the Company for the financial year ended 31st March 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-07-15	Motilal Oswal Financial Services Limited	AGM	Management	To confirm the Interim Dividend paid of Rs. 5/- per Equity Share of face value of Rs. 1/- each to its Equity Shareholders, as the Final Dividend for the Financial Year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-07-16	Cyient Limited	AGM	Management	To declare a final dividend of Rs. 14/- (at the rate of 280% on face value of Rs. 5/- each) on the equity shares for the financial year 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-07-16	Escorts Kubota Ltd	AGM	Management	To confirm payment of interim dividend of Rs. 10/- per equity share i.e. 100% on the face value of Rs. 10/- each fully paid up and declare a final dividend at the rate of Rs.18/- per equity share i.e. 180% on face value of Rs. 10/- each fully paid-up of the Company, for the financial year ended March 31, 2025.	FOR	For	Sufficient Funds Available. No Concern Found.
2025-07-18	JK Cement Limited	AGM	Management	To approve and confirm final dividend of Rs. 15 (150%) (previous year Rs. 20/- including Rs. 5/- as special dividend) per equity share for the Financial Year 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-07-18	Nippon Life India Asset Management Ltd	AGM	Management	To confirm the payment of Interim Dividend of Rs. 8/- per Equity Share and to declare a Final Dividend of Rs. 10/- per Equity Share for the financial year 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-07-18	Shriram Finance Limited	AGM	Management	To declare a final dividend of Rs. 3/- per Equity Share of face value of Rs. 2/- each fully paid-up and to confirm the payment of two Interim Dividends viz. (i) first interim dividend of Rs. 22/- per Equity Share of face value of Rs. 10/- each fully paid up (pre-split of face value of equity share) and (ii) second interim dividend of Rs. 2.50 per Equity Share of face value of Rs. 2/- each fully paid up (post-split of face value of equity share) declared by the Board of Directors at their respective meetings held on October 25, 2024 and January 24, 2025, for the Financial Year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-07-19	Central Bank of India	AGM	Management	To approve and declare dividend on the Equity Share of Rs. 10 each of Bank for the financial year 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-07-21	Persistent Systems Limited	AGM	Management	To confirm the payment of the Interim Dividend of INR 20 per equity share of INR 5 each and to approve the payment of Final Dividend of INR 15 per equity share of INR 5 each recommended for the Financial Year 2024-25, aggregating to INR 35 per equity share of INR 5 each.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-07-21	Pfizer Limited	AGM	Management	To declare a dividend of Rs. 165/- (1650%) per equity share of Rs. 10/- each for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-07-22	IDBI Bank Limited	AGM	Management	To declare dividend on equity shares of the Bank for the financial year 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-07-22	Mahindra & Mahindra Financial Services Limited	AGM	Management	Declaration of dividend of Rs. 6.50/- (i.e. 325%) per equity share of the face value of Rs. 2/- each, for the financial year ended 31st March 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-07-22	Solar Industries India Limited	AGM	Management	To declare a Dividend at the rate of Rs.10 /- per equity share of Rs. 2/- each fully paid up of the Company, as recommended by the Board of Directors for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-07-22	Titan Company Limited	AGM	Management	To declare dividend of Rs. 11/- per equity share of face value of Rs. 1/- each on equity shares for the Financial Year ended 31st March 2025.	FOR	For	Sufficient Fund Available. No Concern Found.

2025-07-23	Anant Raj Limited	AGM	Management	To declare final dividend @ 36.50% i.e. Rs. 0.73 per equity share (face value of Rs. 2 per equity share), as recommended by the Board of Directors, for the financial year ended March 31, 2025, and the same be paid out of the profits of the Company for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-07-23	Sundaram Finance Limited	AGM	Management	To consider a final dividend of Rs. 21/- per share (210% on the face value of Rs. 10/-), as recommended by the Directors, be and is hereby declared for the financial year ended 31st March 2025 on the paid-up capital of Rs. 111.10 cr. and the same be paid to the shareholders, whose names appear on the Register of Members of the Company on 16th July 2025, making with the interim dividend of Rs. 14/- per share (140% on the face value of Rs. 10/-), a total dividend of Rs. 35/- per share (350% on the face value of Rs. 10/-) for the year 2024-25 and that the total dividend amount of Rs. 388.86 cr. representing the said total dividend of Rs. 35/- per share (350% on the face value of Rs. 10/-) be paid out of the profits for the year 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found
2025-07-23	Sustainable Energy Infra Trust	AGM	Management	To consider and adopt audited Standalone Financial Statements and audited Consolidated Financial Statements of Sustainable Energy Infra Trust (trust) as at and for the Financial year ended March 31, 2025, together with the report of the auditors thereon and the report on the performance of the trust for the Financial year ended March 31, 2025.	FOR	For	In Line With Opinion From Ses = Unqualified Financial Statements
2025-07-23	Sustainable Energy Infra Trust	AGM	Management	To consider and adopt the valuation report of the assets of Sustainable Energy Infra Trust (Trust) for the Financial year ended March 31, 2025.	FOR	For	In Line With Opinion From Ses - No Concern Identified.
2025-07-23	Sustainable Energy Infra Trust	AGM	Management	To consider and approve the Amended Distribution Policy of Sustainable Energy Infra Trust (Trust).	FOR	For	In Line With Opinion From Ses - No Concern Identified.
2025-07-24	Bajaj Finance Limited	AGM	Management	To declare a dividend for the financial year ended 31 March 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-07-24	CG Power and Industrial Solutions Limited	AGM	Management	To confirm the payment of the interim dividend of Rs. 1.30 per Equity Share i.e. 65% on face value of Rs. 2/- per share for the Financial Year 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found
2025-07-24	Coromandel International Limited	AGM	Management	To declare a final dividend of Rs. 6 per equity share, representing 600 % of face value of equity share of Re. 1/- each and a special dividend of Rs. 3 per equity share, representing 300 % of face value of equity share of Re. 1/- each, as recommended by Board of Directors, be declared for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-07-24	Dr. Reddy's Laboratories Limited	AGM	Management	To declare dividend of Rs. 8/- per equity share for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-07-24	Mphasis Limited	AGM	Management	To declare a final dividend of Rs. 57/- per equity share of face value of Rs. 10/- each for the Financial Year ended 31 March 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-07-24	Oracle Financial Services Software Limited	AGM	Management	To confirm the payment of interim dividend of Rs. 265 per equity share already paid, as the final dividend for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-07-24	Zensar Technologies Limited	AGM	Management	To confirm payment of Interim Dividend declared during the FY 2024-25 at the rate of INR 2 per equity share of face value of INR 2 each, and to declare Final Dividend of INR 11 per equity share of face value of INR 2 each, of the Company for the Financial Year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-07-25	Axis Bank Limited	AGM	Management	To declare dividend on the equity shares of the Bank, for the fiscal year ended 31 March, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-07-25	Bajaj Finserv Limited	AGM	Management	To declare a dividend of Rs. 1 per equity share of face value of Rs. 1 for the financial year ended 31 March 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-07-25	Intellect Design Arena Ltd	AGM	Management	To declare a final dividend of Rs. 4 / - plus a special dividend of Rs. 3 / - per equity share of face value of Rs. 5/- each for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-07-25	ITC Limited	AGM	Management	To confirm Interim Dividend of Rs. 6.50 per Ordinary Share of Rs. 1/- each and declare Final Dividend of Rs. 7.85 per Ordinary Share for the financial year ended 31st March, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-07-25	JSW Steel Limited	AGM	Management	To declare dividend of Rs. 2.80/- per equity share of Rs. 1 each of the Company, for the financial year 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found
2025-07-25	Newgen Software Technologies Ltd	AGM	Management	To declare a final dividend of Rs. 5/- per Equity Share having a Face value of Rs. 10/- each of the Company for the financial year ended 31st March 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-07-25	UPL Limited	AGM	Management	Declaration of dividend at the rate of Rs. 6 per equity share of face value of Rs. 2 each (on Fully paid-up equity shares and Partly paid-up equity shares in proportion to their share in the paid-up equity share capital), as recommended by the Board of Directors, for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found

2025-07-26	Balkrishna Industries Limited	AGM	Management	To confirm the payment of Interim Dividends on Equity Shares and to declare a Final Dividend of Rs. 4.00 per Equity Share (200%) on Equity Shares of Rs. 2/- each (face value), for the FY 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found
2025-07-26	Exide Industries Limited	AGM	Management	To declare final dividend on equity shares of Rs. 2.00 per share (200 %) of face value of Rs. 1.00 per share for the financial year ended 31st March 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-07-28	Torrent Pharmaceuticals Limited	AGM	Management	To confirm the payment of interim dividend of Rs. 26.00 per equity share of fully paid up face value of Rs. 5.00 each and in its meeting held on 20th May, 2025 recommended final dividend of Rs. 6.00 per equity share of fully paid up face value of Rs. 5.00 each for the financial year ended 31st March, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-07-29	IDFC First Bank Ltd	AGM	Management	To re-appoint Mr. Pradeep Natarajan (DIN: 10499651) as a Director, who retires by rotation and being eligible, offers himself for re-appointment.	FOR	For	No Concern Identified.
2025-07-29	IDFC First Bank Ltd	AGM	Management	To declare Dividend on equity shares of the Bank, for the Financial Year ended March 31, 2025.	FOR	For	Sufficient Funds Available.
2025-07-29	IDFC First Bank Ltd	AGM	Management	To provide a right to Currant Sea Investments B.V. to nominate 1 (one) Non-Executive Director liable to retire by rotation.	FOR	For	No Major Concern Identified
2025-07-29	Redington Ltd	AGM	Management	To declare dividend of Rs. 6.80 (340% of face value) per equity share of Rs. 2/- each for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-07-30	Aditya Birla Real Estate Ltd	AGM	Management	To declare dividend on equity shares of the Company for the year ended 31st March, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-07-30	Firstsource Solutions Limited	AGM	Management	To confirm the payment of Interim Dividend @ 40% (i.e. Rs. 4.00 per share) on Equity Shares of Rs. 10/- each, already paid for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-07-30	K.P.R. Mill Limited	AGM	Management	To declare dividend on Equity Shares.	FOR	For	Sufficient Fund Available. No Concern Found
2025-07-30	Max Healthcare Institute Ltd	AGM	Management	Declaration of final dividend of Rs. 1.50 (i.e., 15% of the face value) per equity share of the face value of Rs. 10/- each, as recommended by the board of directors for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-07-30	Neuland Laboratories Limited	AGM	Management	To declare final dividend of Rs. 12/- (120 %) per equity share of a face value of Rs.10 each, for the financial year 2024-25 as recommended by the Board.	FOR	For	Sufficient Fund Available. No Concern Found
2025-07-30	Zydus Wellness Limited	AGM	Management	To declare final dividend of of Rs. 6/- (60.0%) per equity share of the face value of Rs. 10/- each fully paid up for the Financial Year ended on March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-07-31	Cholamandalam Investment and Finance Company Limited	AGM	Management	To confirm an interim dividend of 65% (Rs. 1.30/- per equity share) approved by the Board of Directors on 31 January, 2025 on the outstanding equity shares of Rs. 2/- each of the Company for the year ended 31 March, 2025 and declare a final dividend of 35% (Rs. 0.70/-per equity share), as recommended by the Board of Directors, on the outstanding equity shares of Rs. 2/- each for the financial year ended 31 March, 2025.	FOR	For	Sufficient Funds Available, No Concern Found
2025-07-31	Mahindra & Mahindra Limited	AGM	Management	Declaration of Dividend of Rs. 25.30 (506%) per Ordinary (Equity) Share of the face value of Rs. 5 each for the year ended 31st March, 2025 on 124,35,28,831 Ordinary (Equity) Shares of the Company aggregating Rs. 3,146.13 crores as recommended by the Board of Directors be declared and that the said Dividend be distributed out of the Profits for the year ended on 31st March, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-07-31	Sonata Software Limited	AGM	Management	To declare Final Dividend of Rs. 4.40/- per equity share of par value of Rs. 1/- each for the Financial Year ended 31st March, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-07-31	Sun Pharmaceutical Industries Ltd	AGM	Management	To declare Final Dividend of Rs. 5.50/- per Equity Share of Rs. 1/- each for the financial year 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found
2025-07-31	Thermax Limited	AGM	Management	To declare dividend of Rs.14/- (700%) per equity share of face value of Rs. 2/- each for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-07-31	UTI Asset Management Company Ltd	AGM	Management	To declare Normal dividend of Rs. 26/- per equity share and a special dividend of Rs. 22/- per equity share, of face value of Rs. 10 each, resulting into an overall final dividend of Rs. 48/- per equity share of face value of Rs. 10 each as recommended by the Board of Directors of the Company, out of the profits of the Company for the financial year ended 31st March, 2025.	FOR	For	Sufficient Funds Available, No Concern Found
2025-07-31	Welspun Corp Limited	AGM	Management	Declaration of dividend at the rate of Rs. 5 (i.e 100%) per equity share of the face value of Rs. 5 each on fully paid-up equity shares of the Company, as recommended by the Board of Directors, for the financial year ended March 31, 2025.	FOR	For	Sufficient Funds Available. No Concern Found
2025-08-01	Capital Small Finance Bank Ltd	AGM	Management	To declare a final dividend amounting to Rs. 4/- per equity share of the Bank that is 40% on face value of Rs. 10/- each fully paid-up, for the financial year ended March 31, 2025, as recommended by the Board of Directors.	FOR	For	Sufficient Funds Available. No Concern Found.

2025-08-01	Kirloskar Brothers Limited	AGM	Management	To declare dividend on equity shares of the Company for the Financial Year ended March 31, 2025.	FOR	For	Sufficient Funds Available, No Concern Found.
2025-08-01	Tube Investments of India Limited	AGM	Management	To declare a final dividend at the rate of Rs. 1.50 per share and interim dividend of Rs. 2/- per share thus making a total dividend of Rs. 3.50 per equity share of Rs. 1/- each for the financial year 2024-25.	FOR	For	Sufficient Funds Available, No Concern Found.
2025-08-01	Union Bank of India	AGM	Management	To declare Dividend of Rs. 4.75/- per Equity Share of Rs. 10/- each for the Financial Year 2024 - 25.	FOR	For	Sufficient Funds Available, No Concern Found.
2025-08-02	Kotak Mahindra Bank Limited	AGM	Management	To declare dividend at the rate of Rs. 2.50/- per Equity Share of Rs. 5/-, as recommended by the Board of Directors, for FY 2024-25.	FOR	For	Sufficient Cash Available, No Concern. Found
2025-08-04	DLF Limited	AGM	Management	To declare dividend on equity shares for the financial year ended 31 March 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-08-04	Sumitomo Chemical India Ltd	AGM	Management	To declare a dividend on equity shares.	FOR	For	Sufficient Funds Available, No Concern Found.
2025-08-05	Apar Industries Limited	AGM	Management	To declare dividend at the rate of Rs. 51 (510%) per Equity Share of face Value of Rs. 10/- each, fully paid up, for the FY 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found
2025-08-05	Bosch Limited	AGM	Management	Declare Final Dividend of Rs. 512/- on equity shares for the Financial Year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-08-05	Hero MotoCorp Limited	AGM	Management	To confirm the payment of interim dividend of Rs. 100/- per equity share for the financial year 2024-25 and to declare final dividend of Rs. 65/-per equity share for the financial year 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found
2025-08-06	Bajaj Auto Limited	AGM	Management	To declare a dividend.	FOR	For	Sufficient Fund Available. No Concern Found
2025-08-06	Bajaj Holdings & Investment Limited	AGM	Management	To declare a dividend of Rs. 28 per equity share of face value of Rs. 10 each for the financial year ended 31 March 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-08-06	Birlasoft Ltd	AGM	Management	To confirm the payment of interim dividend of Rs. 2.50/- (125%) per equity share of face value of Rs. 2/- each and to declare a final dividend of Rs. 4/- (200%) per equity share of face value of Rs. 2/- each, for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-08-06	Blue Star Limited	AGM	Management	To declare a final dividend of Rs. 9 per equity share of the face value of Rs. 2 each of the Company for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-08-06	Godrej Agrovet Ltd	AGM	Management	To declare Final Dividend on Equity Shares at the rate of 110% (i.e. Rs. 11/- per Equity Share of Face Value of Rs. 10/-) for the Financial Year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-08-06	JB Chemicals & Pharmaceuticals Limited	AGM	Management	To confirm interim dividend of Rs. 8.50 per equity share paid during the financial year 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found
2025-08-06	JB Chemicals & Pharmaceuticals Limited	AGM	Management	To declare final dividend of Rs. 7.00 per equity share for the financial year 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found
2025-08-06	TD Power Systems Limited	AGM	Management	To confirm the payment of Interim Dividend (Rs. 0.60 per share) and declare final dividend (Rs. 0.65 per share) for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-08-07	Bharat Forge Limited	AGM	Management	To confirm the payment of an interim dividend and to declare a final dividend on Equity Shares for the Financial Year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-08-07	MRF Limited	AGM	Management	To declare a final dividend on equity shares. The Board has recommended a final dividend of Rs. 229/- (2290%) per equity share of Rs. 10 each.	FOR	For	Sufficient Fund Available. No Concern Found
2025-08-07	Orient Cement Limited	AGM	Management	To declare a dividend on equity shares for the Financial Year 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found
2025-08-07	Usha Martin Limited	AGM	Management	To declare dividend of Rs. 3 per Equity Share of Re. 1 each for the Financial Year ended 31st March 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-08-07	V-Guard Industries Limited	AGM	Management	To declare dividend of Rs. 1.50/- per equity share for the Financial Year 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found
2025-08-08	AU Small Finance Bank Limited	AGM	Management	To declare Dividend of Rs. 1.00 per equity share of Rs. 10 each for the FY 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found
2025-08-08	Bharti Airtel Limited	AGM	Management	To declare dividend at the rate of Rs. 16/- per fully paid-up equity share of face value of Rs. 5/- each and a pro-rata dividend at the rate of Rs. 4/- per partly paid-up equity shares of face value of Rs. 5/- each (Paid-up value of Rs. 1.25/- per share) for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-08-08	Bharti Airtel Ltd Partly Paid Up Shares	AGM	Management	To declare dividend at the rate of Rs. 16/- per fully paid-up equity share of face value of Rs. 5/- each and a pro-rata dividend at the rate of Rs. 4/- per partly paid-up equity shares of face value of Rs. 5/- each (Paid-up value of Rs. 1.25/- per share), as recommended by the Board of Directors, for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found

2025-08-08	Cholamandalam Financial Holdings Ltd	AGM	Management	To declare a final dividend of Rs. 1.30/- per equity share (130% on the face value of Rs. 1/- each) on the paid-up share capital of the Company, as recommended by the Board of Directors for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-08-08	Crompton Greaves Consumer Electricals Ltd	AGM	Management	To declare a dividend of Rs. 3 per equity share of the face value of Rs. 2 each for the Financial Year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-08-08	Cummins India Limited	AGM	Management	To declare final dividend on equity shares of the Company for the Financial Year ended March 31, 2025, and to confirm the payment of interim dividend for the Financial Year 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found
2025-08-08	HDFC Bank Limited	AGM	Management	To consider declaration of dividend on Equity Shares.	FOR	For	Sufficient Fund Available. No Concern Found
2025-08-08	Marico Limited	AGM	Management	To confirm the Interim Dividend of Rs. 3.50 per equity share of Rs. 1 each paid during the year and to declare Final Dividend of Rs. 7 per equity share of Rs. 1 each for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-08-08	Radico Khaitan Limited	AGM	Management	To declare a dividend @ Rs. 4.00 per equity share of face value of Rs. 2/- each of the Company, as recommended by the Board of Directors, and the same be paid out of the profits of the Company for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-08-08	UNO Minda Ltd	AGM	Management	To declare final dividend of Rs. 1.50/- per equity share (i.e. 75.00 %) and to approve an interim dividend of Rs. 0.75 per equity share (i.e @ 37.50%) (already paid) for the financial year ended 31 March 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-08-11	Praj Industries Limited	AGM	Management	To declare dividend of Rs. 6/- (300%) per equity share of Rs. 2/- each for the financial year ended 31st March, 2025.	FOR	For	Sufficient Funds Available, No Concern Found.
2025-08-12	BASF India Limited	AGM	Management	To declare dividend at the rate of Rs. 20/- per equity share of face value of Rs. 10/- each fully paid-up, as recommended by the Board of Directors of the Company, for the financial year ended March 31, 2025 and the same be paid out of the profits of the Company.	FOR	For	Sufficient Funds Available, No Concern Found.
2025-08-12	Bata India Limited	AGM	Management	To confirm payment of Interim Dividend of Rs. 10/- per Equity Share of Rs. 5/- each, fully paid-up and declare Final Dividend for the financial year ended March 31, 2025. The Board of Directors has recommended Final Dividend of Rs. 9/- per Equity Share of Rs. 5/- each, fully paid-up.	FOR	For	Sufficient Funds Available, No Concern Found.
2025-08-12	Berger Paints (I) Limited	AGM	Management	To declare and payment of dividend of Rs. 3.80 (380%) per equity share of the face value of Rs. 1/- each fully paid up, of the Company, as recommended by the Board of Directors for the financial year ended 31st March, 2025.	FOR	For	Sufficient Funds Available, No Concern Found.
2025-08-12	Zydus Lifesciences Ltd	AGM	Management	To declare dividend of Rs. 11/- (1,100%) per equity share of the face value of Rs. 1/- each fully paid up, of the Company for the Financial Year ended on March 31, 2025.	FOR	For	Sufficient Funds Available, No Concern Found.
2025-08-13	Abbott India Limited	AGM	Management	To declare a final dividend of Rs. 475/- per Equity Share for the financial year ended March 31, 2025.	FOR	For	Sufficient Funds Available, No Concern Found.
2025-08-13	City Union Bank Limited	AGM	Management	To declare Dividend of 200% i.e. Rs. 2/- per equity share on face value of Rs. 1/- each fully paid up for the Financial Year 2024-25.	FOR	For	Sufficient Funds Available, No Concern Found.
2025-08-13	Endurance Technologies Limited	AGM	Management	To declare dividend on 140,662,848 equity shares of the Company at the rate of Rs. 10 per equity share of face value Rs. 10 each (100%) fully paid up, for the financial year ended 31st March, 2025.	FOR	For	Sufficient Funds Available, No Concern Found.
2025-08-13	The Ramco Cements Limited	AGM	Management	To declare a Dividend of Rs. 2/- per Share for the year ended 31st March 2025 and the same be paid to those shareholders whose names appear in the Register of Members maintained by the Company and the Register of Beneficial Owners maintained by the Depositories as on 6th August 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-08-14	Aegis Logistics Limited	AGM	Management	To declare Final dividend @ 600% i.e. Rs. 6.00/- per equity share of the Company having face value of Rs. 1 each and to confirm 1 (one) Interim Dividend @ 150 % of Rs. 1.25/-per equity share declared and paid on the face value of Rs. 1 each during FY 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-08-14	Amara Raja Energy & Mobility Ltd	AGM	Management	To confirm the payment of the interim dividend and to declare the final dividend of Rs. 5.20/- on the Company's equity shares for the Financial Year ending March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-08-14	AstraZeneca Pharma India Limited	AGM	Management	To declare Dividend of Rs. 32/- per share on equity shares for the financial year 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-08-14	Central Depository Services (India) Limited	AGM	Management	To declare Final Dividend at the rate of Rs. 12.50/- per Equity Share of Rs. 10/- each, fully paid up, for the Financial Year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-08-14	Deepak Nitrite Limited	AGM	Management	To declare dividend of Rs. 7.50 being 375% per equity share of face value of Rs. 2.00 each amounting to Rs. 102,29,47,807.50 for the Financial Year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found.

2025-08-14	Linde India Limited	AGM	Management	To declare dividend of 120% (i.e., Rs. 12/- per equity share) inclusive of a special dividend of 75% (i.e., Rs. 7.50/- per equity share) on the Equity Shares of Rs. 10/- each of the Company, for the financial year ended 31 March 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-08-14	Nava Ltd	AGM	Management	To declare final dividend at the rate of 600% i.e. Rs. 6.00 per equity share of Rs. 1/- each for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-08-14	PI Industries Limited	AGM	Management	To confirm the payment of Interim Dividend of Rs. 6.00 per equity share of face value of Re. 1.00 each and to declare Final Dividend of Rs. 10.00 per equity share of face value of Re.1.00 each for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-08-20	Bharti Hexacom Ltd	AGM	Management	To declare dividend at the rate of Rs. 10/- per fully paid-up equity share of face value of Rs. 5/- each, as recommended by the Board of Directors, for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-08-20	BSE Limited	AGM	Management	To declare a final dividend of Rs. 23.00 per equity share (including a special dividend of Rs. 5.00 to commemorate the 150th Year of BSE Limited) for the Financial Year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-08-20	Can Fin Homes Limited	AGM	Management	To confirm the payment of Interim Dividend of Rs. 6/- per Equity Share of face value of Rs. 2/- each and to declare Final Dividend of Rs. 6/- per Equity Share of face value of Rs. 2/- each, as recommended by the Board of Directors, for the Financial Year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-08-20	Hitachi Energy India Ltd	AGM	Management	To declare a final dividend at the rate of Rs. 6/- per equity share of Rs. 2/- each fully paid up of the Company, for the financial year ended March 31, 2025 and that the same be paid as recommended by the Board of Directors of the Company for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-08-20	InterGlobe Aviation Limited	AGM	Management	To declare final dividend of Rs. 10/- per equity share for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-08-21	Bayer Cropsience Limited	AGM	Management	To confirm the payment of Interim Dividend on Equity Shares of Rs. 10 each aggregating to Rs. 90 per equity share and to declare Final Dividend on Equity Shares of Rs. 10 each aggregating to Rs. 35 per equity share for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-08-21	CEAT Limited	AGM	Management	To declare dividend of Rs. 30/- per equity share of face value of Rs. 10/- each for the Financial Year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-08-21	Eicher Motors Limited	AGM	Management	To declare a dividend of Rs. 70/- per equity share of face value of Rs. 1/- each for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-08-21	Hindalco Industries Limited	AGM	Management	To declare Dividend of Rs. 5/- per equity share of the Company having face value Rs. 1/- each for FY 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-08-21	PNB Housing Finance Ltd	AGM	Management	To declare a dividend of INR 5/- per equity share of face value of Rs. 10/- each for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-08-21	The Karur Vysya Bank Limited	AGM	Management	To declare dividend at the rate of Rs. 2.60 per equity share having face value of Rs. 2 each fully paid-up (i.e. 130%), as recommended by the Board of Directors for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-08-22	CMS Info Systems Ltd	AGM	Management	To confirm (i) Interim Dividend of Rs. 3.25, and (ii) Special (Interim) Dividend of Rs. 3.00 per fully paid-up equity share, declared for financial year 2024-25 and to approve an additional Final Dividend of Rs. 3.25 per fully paid-up equity share for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-08-22	Hindustan Petroleum Corporation Limited	AGM	Management	To declare Final Dividend of Rs. 10.50/- per equity share for the Financial Year 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-08-22	Mahanagar Gas Limited	AGM	Management	To confirm the Interim Dividend of Rs. 12/- per equity share, paid during the financial year ended March 31, 2025 and to declare the Final Dividend of Rs. 18/- per equity share for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-08-23	Zen Technologies Ltd	AGM	Management	To declare a final dividend at the rate of 200% i.e. Rs. 2.00 per fully paid-up Equity Shares of face value of Rs. 1 each of the Company, as recommended by the Board of Directors for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-08-25	Bharat Petroleum Corporation Limited	AGM	Management	To confirm the payment of Interim Dividend and to declare a Final Dividend on Equity Shares for the Financial Year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-08-25	Chennai Petroleum Corporation Limited	AGM	Management	To declare dividend of Rs. 0.665/- per Preference share for the year 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-08-25	Chennai Petroleum Corporation Limited	AGM	Management	To declare dividend of Rs. 5/- per Equity Share for the year 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-08-27	REC Ltd	AGM	Management	To take note of the payment of 1st, 2nd, 3rd and 4th interim dividends and declare final dividend on equity shares of the Company for the financial year 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found.

2025-08-28	Hyundai Motor India Ltd	AGM	Management	To declare final dividend of Rs. 21/- per equity share (i.e. 210 % on the face value of Rs. 10 per share) as recommended by the Board of Directors for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-09-04	Aster DM Healthcare Limited	AGM	Management	To confirm the payment of Interim Dividends (including a special dividend on equity share) and to declare a Final Dividend of INR 1/- per equity share of INR 10/- each for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-09-04	Godfrey Phillips India Limited	AGM	Management	To declare Final Dividend at the rate of Rs. 60/- per equity share of Rs. 2/- each fully paid up of the Company for the Financial Year ended 31st March 2025 and the same be paid out of the profits of the Company.	FOR	For	Sufficient Fund Available. No Concern Found
2025-09-04	Gujarat Pipavav Port Limited	AGM	Management	To declare a final dividend of Rs. 4.20 per equity share and to confirm the interim dividend of Rs. 4.00 per equity share already paid during the year, for the financial year ended 31st March 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-09-08	Gravita India Limited	AGM	Management	To confirm the payment of interim dividend of Rs. 6.35/- (317.50% per equity share of Rs. 2/- each) for the Financial Year 2025-26.	FOR	For	Sufficient Fund Available. No Concern Found
2025-09-08	Triveni Engineering & Industries Limited	AGM	Management	To declare a dividend of Rs. 2.50 per equity share on 21,88,97,968 fully paid equity shares of Re.1/- each of the Company, for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-09-08	Triveni Turbine Limited	AGM	Management	To confirm the payment of Interim Dividend of Rs. 2 per equity share for the FY 25 and to declare a Final Dividend on Equity Shares for the FY 25.	FOR	For	Sufficient Fund Available. No Concern Found
2025-09-08	Welspun Living Ltd	AGM	Management	To declare dividend of Rs. 1.70 per share on Equity Shares for the financial year 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found
2025-09-12	Finolex Industries Limited	AGM	Management	To declare dividend on equity shares of the Company for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-09-12	Kalyan Jewellers India Ltd	AGM	Management	To declare a final dividend of Rs. 1.50/- paise per equity share of face value of Rs. 10/- each for the financial year ended 31st March, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-09-12	Multi Commodity Exchange of India Limited	AGM	Management	To declare a final dividend of Rs. 30/- per Equity Share of face value of Rs. 10/- each for the Financial Year ended 31st March, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-09-12	Paradeep Phosphates Ltd	AGM	Management	To declare dividend on the equity shares for the financial year 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found
2025-09-12	Premier Energies Ltd	AGM	Management	To confirm the payment of Interim Dividend on Equity Shares and to declare a Final Dividend on Equity Shares for the financial year March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-09-12	Whirlpool of India Limited	AGM	Management	To declare a final dividend of INR 5.00 per equity share for the Financial Year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-09-15	APL Apollo Tubes Limited	AGM	Management	To declare final dividend of Rs. 5.75/- per equity share of Rs. 2/- each fully paid up, (i.e. @ 287.5% of the face value of the equity shares) for the Financial Year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-09-15	HFCL Ltd	AGM	Management	To declare a dividend of Rs. 0.10 i.e., @10%, per fully paid-up equity share of face value of Rs. 1/- for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-09-15	PCBL Chemical Ltd	AGM	Management	To confirm the Interim Dividend @ 550% (i.e., Rs. 5.50/- per share on 37,74,62,604 Equity Shares) paid to the Company's shareholders for the Financial Year ended 31 March, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-09-15	Titagarh Rail Systems Ltd	AGM	Management	To declare final dividend of Re. 1 (50%) per equity share of Rs. 2/- each for the financial year ended 31st March, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-09-16	BLS International Services Limited	AGM	Management	To declare Final Dividend of Rs. 1.00/- (100%) on each paid up equity shares for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-09-17	Force Motors Limited	AGM	Management	To declare dividend for the Financial Year ended on March 31, 2025.	FOR	For	Sufficient Funds Available. No Concern Found.
2025-09-18	Century Plyboards (India) Limited	AGM	Management	To declare dividend on Equity Shares for the Financial Year ended 31st March, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-09-18	IRCON International Ltd	AGM	Management	To confirm the payment of the Interim Dividend of Rs. 1.65 per equity share of the face value of Rs. 2/- each [i.e. 82.50% of paid up equity share capital of Rs. 188,10,31,480/- amounting to Rs. 155.18 Crore] and to declare a final dividend @ Rs. 1.00 per share on the face value of Rs. 2/- each [i.e. 50% of paid-up capital of Rs. 188,10,31,480/- amounting to Rs. 94.05 Crore], for the financial year 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found
2025-09-18	Oil India Limited	AGM	Management	To declare Final Dividend (Rs. 1.50 per share i.e. 15% of the paid-up capital) for the financial year 2024-25 on the equity shares of the Company.	FOR	For	Sufficient Fund Available. No Concern Found
2025-09-19	Garden Reach Shipbuilders & Engineers Ltd	AGM	Management	To confirm the payment of Interim Dividend of Rs. 8.95 per equity share and to declare a Final Dividend of Rs. 4.90 per equity share for the financial year 2024-25 (i.e., total Dividend of Rs. 13.85 per equity share for the financial year 2024-25).	FOR	For	Sufficient Fund Available. No Concern Found

2025-09-19	Global Health Limited	AGM	Management	To declare final dividend of Rs. 0.50/- per Equity Share for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found
2025-09-20	Godawari Power And Ispat limited	AGM	Management	Declaration of Final Dividend of Re. 1/- per equity share of Face Value of Re. 1/- each fully paid for the Financial Year 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found
2025-09-22	Caplin Point Laboratories Limited	AGM	Management	To declare a final dividend of Rs. 3/- (150%) per equity share of Rs. 2/- as recommended by the Board of Directors of the Company and to ratify the Interim Dividend of Rs. 3/- (150 %) per equity share of Rs. 2/-, aggregating to Rs. 6/- (300%) for the year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-09-22	Doms Industries Ltd	AGM	Management	To declare the final dividend at the rate of Rs. 3.15/- per Equity Share of Rs. 10/- each fully paid-up of the Company, for the financial year 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-09-23	Dixon Technologies (India) Limited	AGM	Management	To declare a final dividend of Rs. 8/- per equity share of face value of Rs. 2/- each for the Financial Year 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-09-23	Mastek Limited	AGM	Management	To confirm the payment of Interim Dividend of Rs. 7 per equity share and also to declare a Final Dividend of Rs. 16 per equity share (on Face Value of Rs. 5 each) for the Financial Year 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-09-23	RITES Limited	AGM	Management	To confirm the payment of first, second and third interim dividend declared in the FY 2024-25 and to declare final dividend on equity shares for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-09-23	Techno Electric & Engineering Company Ltd	AGM	Management	To declare Final Dividend of Rs. 9/- per equity share of nominal value of Rs. 2/- each as recommended by the Board of Directors of the Company for payment, out of the profits of the Company, to those shareholders whose names appear in the Register of Members / Statement of Beneficial as on Record date.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-09-24	Engineers India Limited	AGM	Management	To declare final dividend of Rs. 2/- per share (on face value of Rs. 5/- each) on equity share capital of the Company amounting to Rs. 11240.84 lakhs for the financial year ended 31.03.2025 as recommended by the Board in addition to the payment of interim dividend of Rs. 2/- per share as already declared by the Board and paid accordingly.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-09-24	ESAF Small Finance Bank Limited	AGM	Management	Borrowing / raising of funds, by issue of debt securities on a Private Placement basis, for an amount not exceeding in aggregate Rs. 1000,00,00,000/- within the overall borrowing limits of the Bank.	FOR	For	Strengthening The Capitalization Of The Bank.
2025-09-24	NBCC (India) Limited	AGM	Management	To take note of the payment of interim dividend of Rs. 0.53/- (i.e. 53%) per fully paid-up Equity Share of Rs. 1/- each for the Financial Year 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-09-24	NBCC (India) Limited	AGM	Management	To declare final dividend of Rs. 0.14/- (i.e.14%) per fully paid-up Equity Share of Rs. 1/- each for the Financial Year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-09-24	Petronet LNG Limited	AGM	Management	To consider declaration of final dividend @ Rs. 3.00 per share (of the face value of Rs. 10/- each) of the Company for the financial year 2024-25, as recommended by the Board of Directors.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-09-25	HBL Engineering Ltd	AGM	Management	To declare dividend for the year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found.



2025-09-27	NLC India Limited	AGM	Management	To confirm the Interim Dividend @ Rs. 1.50 per equity share (15%) and to declare the Final Dividend @ Rs. 1.50 per equity share (15%) as recommended by the Board of Directors of the Company, aggregating to Rs. 3.00 per equity share (30%) on the paid-up share capital of Rs. 13,86,63,66,090/- of the Company for the Financial year 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-09-27	Olectra Greentech Limited	AGM	Management	To declare final dividend at the rate of 10% (i.e. Rs. 0.40/- only) per equity share of Rs. 4/- (Rupees Four only) each fully paid-up of the Company for the Financial Year ended 31st March, 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-09-27	Patanjali Foods Ltd	AGM	Management	To confirm the interim dividend of Rs. 8/- per equity share on 36,19,18,554 (net of 76,299 treasury shares) equity shares of Rs. 2/- each for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-09-27	Patanjali Foods Ltd	AGM	Management	To declare a final dividend of Rs. 2/- per equity share on 36,25,33,116 (net of 76,299 treasury shares) equity shares of face value of Rs. 2/- each for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-09-29	BEML Limited	AGM	Management	To confirm the payment of interim dividend of Rs. 5.00/- per equity share i.e., 50% on equity shares of Rs. 10 each declared on 06.02.2025 which was distributed among the eligible shareholders and a 2nd interim dividend of Rs. 15.00/- per equity share i.e., 150% on equity shares of Rs. 10 each and declare a final dividend of Rs. 1.20/- per equity share i.e., 12% on equity shares of Rs. 10 for the financial year 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-09-29	Cochin Shipyard Limited	AGM	Management	To confirm the payment of first interim dividend of Rs. 4.00 (80%) per equity share and second interim dividend of Rs. 3.50 (70%) per equity share and to declare final dividend of Rs. 2.25 (45%) per equity share (face value of Rs. 5) for the financial year 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-09-29	Kajaria Ceramics Limited	AGM	Management	To declare a final dividend of Rs. 4 per equity share of Re. 1 each fully paid up for the financial year 2024-25.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-09-29	National Securities Depository Limited	AGM	Management	To declare final dividend at the rate of Rs. 2/- per Equity Share, of the face value of Rs. 2/- each (i.e. 100%), for the financial year ended March 31, 2025, on 20 Crore equity shares of the Company.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-09-29	PG Electroplast Limited	AGM	Management	To declare dividend on equity shares for the financial year ended March 31, 2025.	FOR	For	Sufficient Fund Available. No Concern Found.
2025-09-30	LT Foods Limited	AGM	Management	To declare final dividend on equity shares at the rate of Rs. 1 per equity share of face value of Rs. 1 each for the financial year ended March 31, 2025 and to confirm the Interim Dividend of Rs. 2 per equity share, already paid during the financial year 2024-2025.	FOR	For	Sufficient Fund Available. No Concern Found.

**FORM L-45 OFFICES AND OTHER INFORMATION**

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

 Date: **30 SEPTEMBER 2025**

Sr. No.	Information		Number
1	No. of offices at the beginning of the year		103
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		9
5	No of branches at the end of the year		94
6	No. of branches approved but not opened		Nil
7	No. of rural branches		-
8	No. of urban branches		94
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:	2,844
		(b) Off-roll:	14
		(c) Total	2,858
11	No. of Insurance Agents and Intermediaries	(a) Individual Agents,	73148
		(b) Corporate Agents-Banks	5
		(c) Corporate Agents-Others	5
		(d) Insurance Brokers	10
		(e) Web Aggregators	0
		(f) Insurance Marketing Firm	1
		(g) Micro Agents	0
		(h) Point of Sales persons (DIRECT)	10516
		(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	2823	85156
Recruitments during the quarter	575	1097
Attrition during the quarter	554	2568
Number at the end of the quarter	<b>2844</b>	<b>83685</b>

\* Employees does not include Off-roll employees