

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

PUBLIC DISCLOSURE UP TO THE PERIOD ENDED 31 DECEMBER 2025

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REVENUE ACCOUNT FOR THE QUARTER ENDED 31 DECEMBER 2025

(₹ in Lakh)

Particulars	Schedule	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par			
			Individual Par Life	Individual Par Pension	Individual Non Par Life	Individual Non Par Annuity	Health	Group Non Par Life	Group Variable Life	Individual Life	Individual Linked Pension	Group Life
Premium earned-net												
(a) Premium	L-4											
First year Premiums		15,832	5,168	-	7,085	632	-	-0	-	2,942	5	-
Renewal Premiums		35,292	12,178	21	16,767	161	35	0	-	6,054	76	-
Single Premiums		267	-	-	2	153	-	13	-	57	1	39
Total		51,391	17,346	21	23,854	945	35	14	-	9,054	82	39
(b) Reinsurance ceded		-1,016	-56	-	-843	-	-24	-50	-	-44	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Sub Total		50,375	17,290	21	23,011	946	12	-36	-	9,010	82	39
Income from Investments												
(a) Interest, Dividend & Rent - Gross		11,823	3,122	135	7,486	187	14	97	1	612	22	146
(b) Profit on sale / redemption of investments		10,592	1,665	438	753	56	28	30	-	7,363	111	149
(c) (Loss on sale / redemption of investments)		-3,973	-422	-18	-230	-1	-	-6	-	-3,154	-40	-102
(d) Transfer /Gain/(Loss) on revaluation / change in fair value*		5,298	-105	-	-308	-	-	-	-	5,564	34	113
(e) Amortisation of Premium / Discount on investments		2,203	300	-272	1,957	3	2	31	0	170	4	7
Sub Total		25,943	4,560	284	9,658	246	44	151	2	10,555	130	313
Other Income												
(a) Income on Unclaimed amount of Policyholders		0	-	-	0	-	-	-	-	-	-	-
(b) Interest On Loans To Policyholders		218	84	-	134	0	-	-	-	-	-	-
(c) Others		21	0	-	20	0	-	-	-	0	0	-0
Contribution from Shareholders' A/c												
(a) Towards Excess Expenses Of Management		-	-	-	-	-	-	-	-	-	-	-
(b) Towards remuneration Of MD/CEO/WT/Other KMPs		373	105	0	203	13	0	1	0	51	0	1
(c) Others		-	-	-	-	-	-	-	-	-	-	-
Sub Total		613	189	0	357	13	0	1	0	51	0	1
Total (A)		76,931	22,039	305	33,027	1,205	56	116	2	19,616	212	353
Commission	L-5											
First year Premiums		5,033	1,332	-	3,322	92	-0	0	-	284	0	2
Renewal Premiums		718	281	0	368	3	0	0	-	63	1	-
Single Premiums		2	-	-	-	1	-	1	-	0	0	-
Rewards and Remuneration to Agent, brokers & other intermediaries		-	-	-	-	-	-	-	-	-	-	-
Total		5,752	1,613	0	3,691	96	0	1	-	348	2	2
Operating Expenses related to Insurance Business	L-6											
Provision for Doubtful debts		19	-11	24	6	-1	0	-	-	0	-0	-
Bad debt written off		0	-	-	0	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others-Provision for standard and Non-Standard Assets		-0	0	0	0	-0	0	0	0	-0	0	0
Goods and Services Tax on ULIP Charges		7	-	-	-	-	-	0	-0	-1	0	8
Total (B)		26,303	7,954	34	14,633	466	5	41	0	3,149	11	11
Benefits Paid (Net)	L-7											
Interim Bonuses Paid		11	8	4	-	-	-	-	-	-	-	-
Terminal Bonuses Paid		75	-	75	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-
(a) Gross		29,879	11,589	-592	18,646	620	19	-397	1	-106	1	97
(b) Amount ceded in Reinsurance		-238	-23	-	-242	-	-	26	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		10,696	-	-	-	-	-	-	-	10,407	97	192
(e) Funds for discontinued policies		532	-	-	-	-	-	-	-	502	30	-
Total (C)		61,558	16,011	68	26,016	798	33	-162	1	18,190	200	401
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		-10,930	-1,926	203	-7,623	-59	18	237	0	-1,722	1	-58
Amount transferred from Shareholders' Account (Non-technical Account)		11,370	1,927	-	7,622	59	-18	-	-	1,722	-1	58
Amount available for appropriation		439	-	202	-	-	-	237	-0	-	-	-
Appropriations												
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (Par)		202	-	202	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (Non Par)		237	-	-	-	-	-	237	-0	-	-	-
Balance being Funds for Future Appropriations -Linked		-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)		439	-	202	-	-	-	237	-0	-	-	-

The total surplus is disclosed below:

(a) Interim Bonuses Paid	11	8	4	-	-	-	-	-	-	-	-	-
(b) Terminal Bonuses Paid	75	-	75	-	-	-	-	-	-	-	-	-
(c) Allocation of Bonus to Policyholders	-	-	-	-	-	-	-	-	-	-	-	-
(d) Surplus shown in the Revenue Account	439	-	202	-	-	-	-	237	-0	-	-	-
(e) Total Surplus [(a) + (b)+ (c) +(d)]:	525	8	281	-	-	-	-	237	-0	-	-	-
Significant Non-cash expenses #	40,869	11,566	-592	18,404	620	19	-371	1	10,803	128	290	

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

Particulars	Schedule	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par			
			Individual Par Life	Individual Par Pension	Individual Non Par Life	Individual Non Par Annuity	Health	Group Non Par Life	Group Variable Life	Individual Life	Individual Linked Pension	Group Life
Premium earned-net												
(a) Premium	L-4											
First year Premiums		36,571	10,765	-	17,194	1,995	-	-6	-	6,608	15	-
Renewal Premiums		92,966	31,261	59	42,850	423	117	11	-	17,948	296	-
Single Premiums		1,174	-	-	7	434	-	21	-	184	11	516
Total		1,30,711	42,026	59	60,051	2,851	117	27	-	24,741	322	516
(b) Reinsurance ceded		-3,043	-175	-	-2,506	-	-69	-158	-	-136	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Sub Total		1,27,668	41,851	59	57,545	2,851	49	-131	-	24,605	322	516
Income from Investments												
(a) Interest, Dividend & Rent - Gross		37,001	9,845	445	22,656	523	47	318	3	2,639	75	449
(b) Profit on sale / redemption of investments		30,994	4,847	596	4,859	93	28	66	-	19,816	233	457
(c) (Loss on sale / redemption of investments)		-13,267	-2,021	-132	-1,142	-9	-	-6	-	-9,564	-120	-273
(d) Transfer /Gain/(Loss) on revaluation / change in fair value*		4,565	-362	-	-1,239	-	-	-	-	6,102	28	36
(e) Amortisation of Premium / Discount on investments		6,410	1,727	-166	4,188	-4	4	86	0	546	9	19
Sub Total		65,703	14,036	744	29,322	604	79	463	4	19,539	224	688
Other Income												
(a) Income on Unclaimed amount of Policyholders		0	-	-	0	-	-	-	-	-	-	-
(b) Interest On Loans To Policyholders		621	237	-	384	0	-	-	-	-	-	-
(c) Others		31	0	-	28	0	-	-	-	2	0	0
Contribution from Shareholders' A/c												
(a) Towards Excess Expenses Of Management		-	-	-	-	-	-	-	-	-	-	-
(b) Towards remuneration Of MD/CEO/WTD/Other KMPs		373	105	0	203	13	0	1	0	51	0	1
(c) Others		-	-	-	-	-	-	-	-	-	-	-
Sub Total		1,026	342	0	616	13	0	1	0	53	0	1
Total (A)		1,94,396	56,229	803	87,483	3,468	128	333	4	44,197	546	1,205
Commission	L-5											
First year Premiums		13,042	2,887	-	9,085	295	-0	0	-	771	2	2
Renewal Premiums		1,807	767	1	839	8	1	0	-	185	5	-
Single Premiums		4	-	-	-	2	-	1	-	1	0	-
Rewards and Remuneration to Agent, brokers & other intermediaries		-	-	-	-	-	-	-	-	-	-	-
Total		14,853	3,654	1	9,924	306	1	1	-	957	7	2
Operating Expenses related to Insurance Business	L-6											
Provision for Doubtful debts		291	214	25	28	4	0	-	-	18	1	-
Bad debt written off		4	-	-	4	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others-Provision for standard and Non-Standard Assets		0	0	0	0	0	0	0	0	0	0	0
(c) For GST Input Credits		5,013	1,355	1	3,168	96	1	3	0	380	5	5
Goods and Services Tax on ULIP Charges		451	-	-	-	-	-	0	-0	423	6	22
Total (B)		63,441	17,661	46	34,515	2,388	16	136	0	8,501	45	134
Benefits Paid (Net)	L-7											
Interim Bonuses Paid		56,850	11,515	1,140	20,221	418	46	742	-	22,297	214	257
Terminal Bonuses Paid		23	15	8	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		140	-	140	-	-	-	-	-	-	-	-
(a) Gross		74,129	30,182	-898	43,182	2,679	74	-1,339	3	91	7	148
(b) Amount ceded in Reinsurance		-398	-10	-	-475	-	-	87	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		15,233	-	-	-	-	-	-	-	14,380	40	813
(e) Funds for discontinued policies		3,636	-	-	-	-	-	-	-	3,396	240	-
Total (C)		1,49,612	41,702	389	62,928	3,098	120	-510	3	40,162	501	1,218
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		-18,656	-3,134	368	-9,960	-2,017	-8	706	1	-4,466	-0	-146
Amount transferred from Shareholders' Account (Non-technical Account)		19,732	3,134	-	9,960	2,017	8	-	-	4,466	0	146
Amount available for appropriation		1,075	-	368	-	-	-	706	1	-	-	-
Appropriations												
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (Par)		368	-	368	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (Non Par)		707	-	-	-	-	-	706	1	-	-	-
Balance being Funds for Future Appropriations -Linked		-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)		1,075	-	368	-	-	-	706	1	-	-	-

The total surplus is disclosed below:

(a) Interim Bonuses Paid		23	15	8	-	-	-	-	-	-	-	-
(b) Terminal Bonuses Paid		140	-	140	-	-	-	-	-	-	-	-
(c) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-
(d) Surplus shown in the Revenue Account		1,075	-	368	-	-	-	706	1	-	-	-
(e) Total Surplus [(a) + (b)+ (c) + (d)]		1,238	15	516	-	-	-	706	1	-	-	-
Significant Non-cash expenses #		92,599	30,172	-898	42,707	2,679	74	-1,252	3	17,866	287	961

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

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

Particulars	Schedule	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par			
			Individual Par Life	Individual Par Pension	Individual Non Par Life	Individual Non Par Annuity	Health	Group Non Par Life	Group Variable Life	Individual Life	Individual Linked Pension	Group Life
Premium earned-net												
(a) Premium	L-4											
First year Premiums		11,463	4,509	-	3,699	270	-	-1	-	2,976	12	-
Renewal Premiums		33,189	11,202	26	16,784	-	35	0	-	5,116	26	-
Single Premiums		266	-	-	-1	83	-	64	-	65	-	55
Total		44,918	15,710	26	20,482	353	35	63	-	8,156	38	55
(b) Reinsurance ceded		-976	-58	-	-794	-	-22	-69	-	-32	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Sub Total		43,943	15,652	26	19,687	353	13	-5	-	8,124	38	55
Income from Investments												
(a) Interest, Dividend & Rent - Net		10,990	2,781	161	6,885	160	15	142	1	680	21	144
(b) Profit on sale / redemption of investments		16,462	2,850	118	2,198	4	1	5	-	11,015	89	182
(c) (Loss on sale / redemption of investments)		-5,490	-1,413	-26	-354	-9	-4	-	-	-3,572	-40	-72
(d) Transfer /Gain/(Loss) on revaluation / change in fair value*		-18,435	-5	-	-52	-	-	-	-	-17,851	-186	-341
(e) Amortisation of Premium / Discount on investments		1,676	445	16	949	6	1	29	-0	232	4	-6
Sub Total		5,202	4,658	269	9,627	161	13	176	1	-9,496	-112	-93
Other Income												
(a) Income on Unclaimed amount of Policyholders		0	-	-	0	-	-	-	-	-	-	-
(b) Interest On Loans To Policyholders		167	60	-	107	0	-	-	-	0	-	-
(c) Others		11	0	-	8	0	-	-	-	3	0	-
Contribution from Shareholders' A/c												
(a) Towards Excess Expenses Of Management		-	-	-	-	-	-	-	-	-	-	-
(b) Towards remuneration Of MD/CEO/WD/Other KMPs		-	-	-	-	-	-	-	-	-	-	-
(c) Others		-	-	-	-	-	-	-	-	-	-	-
Sub Total		178	60	-	115	0	-	-	-	3	0	-
Total (A)		49,323	20,370	295	29,429	515	25	170	1	-1,370	-74	-38
Commission	L-5											
First year Premiums		3,508	1,598	-	1,620	90	-	-0	-	199	1	-
Renewal Premiums		740	288	0	399	-	0	0	-	52	0	-
Single Premiums		2	-	-	-0	0	-	2	-	0	-	-
Rewards and Remuneration to Agent, brokers & other intermediaries		-25	-14	-	-8	-2	-	-	-	-0	-0	-
Total		4,226	1,872	0	2,011	88	0	2	-	251	1	-
Operating Expenses related to Insurance Business	L-6											
Provision for Doubtful debts		14,560	5,625	4	5,115	339	5	256	0	3,188	12	16
Bad debt written off		71	42	-2	39	-9	0	1	-	-1	0	0
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others-Provision for standard and Non-Standard Assets		-	-	-	-	-	-	-	-	-	-	-
Goods and Services Tax on ULIP Charges		235	-	-	-	-	-	-	-	225	3	7
Total (B)		19,092	7,539	2	7,165	418	6	259	0	3,663	17	23
Benefits Paid (Net)	L-7											
Interim Bonuses Paid		17,556	2,930	438	4,150	159	-15	301	-	9,242	58	292
Change in valuation of liability in respect of life policies												
(a) Gross**		28,094	12,287	-325	16,308	264	10	-520	1	41	3	25
(b) Amount ceded in Reinsurance		-210	-	-	-233	-	-	23	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies		-11,964	-	-	-	-	-	-	-	-11,441	-160	-363
(e) Funds for discontinued policies		-532	-	-	-	-	-	-	-	-543	11	-
Total (C)		32,948	15,220	115	20,225	423	-5	-195	1	-2,701	-89	-46
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		-2,717	-2,389	178	2,040	-326	24	106	0	-2,331	-2	-15
Amount transferred from Shareholders' Account (Non-technical Account)		3,024	2,389	-	-2,039	326	-	-	-0	2,331	2	15
Amount available for appropriation		308	-0	178	1	0	24	106	-	-0	0	-0
Appropriations												
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (PAR)		178	-	178	-	-	-	-	-	-	-	-
Revenue Surplus transferred to Balance Sheet (NON PAR)		130	-	-	-	-	24	106	-	-	-	-
Balance being Funds for Future Appropriations -Linked		-0	-	-	-	-	-	-	-	-1	0	-
TOTAL (D)		307	-	178	-	-	24	106	-	-1	0	-

NOTES:

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

**represents Mathematical Reserves after allocation of bonus [The bonus is ₹ Nil thousands for the current year (previous year ₹ Nil thousands)]

The total surplus is disclosed below:

(a) Interim Bonuses Paid	4	3	2	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders	-	-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account	308	-	178	-	-	24	106	-	-	-1	0	-
(d) Total Surplus [(a) + (b) + (c)].	312	3	180	-	-	24	106	-	-	-1	0	-

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
Premium earned-net													
(a) Premium		L-4											
First year Premiums			32,346	12,781	-	11,390	602	-	8	-	7,371	195	-
Renewal Premiums			86,101	28,376	75	42,453	-	119	17	-	14,990	72	-
Single Premiums			2,075	-	-	32	619	-	741	-	466	-36	252
Total			1,20,522	41,156	75	53,875	1,221	119	766	-	22,827	231	252
(b) Reinsurance ceded			-2,879	-174	-	-2,345	-	-64	-205	-	-92	-	-
(c) Reinsurance accepted			-	-	-	-	-	-	-	-	-	-	-
Sub Total			1,17,643	40,983	75	51,530	1,221	55	561	-	22,735	231	252
Income from Investments													
(a) Interest, Dividend & Rent - Gross			32,203	8,297	555	19,264	459	44	433	4	2,642	69	435
(b) Profit on sale / redemption of investments			45,909	4,978	308	4,265	18	3	20	-	35,296	367	654
(c) (Loss on sale / redemption of investments)			-8,353	-1,730	-137	-831	-10	-4	-3	-	-5,482	-57	-98
(d) Transfer /Gain/(Loss) on revaluation / change in fair value*			-8,189	40	-	258	-	-	-	-	-8,203	-118	-166
(e) Amortisation of Premium / Discount on investments			4,553	1,210	23	2,500	19	3	88	-0	692	11	7
Sub Total			66,123	12,795	750	25,457	485	46	538	4	24,945	272	831
Other Income													
(a) Income on Unclaimed amount of Policyholders			1	-	-	1	-	-	-	-	-	-	-
(b) Interest On Loans To Policyholders			449	164	-	286	0	-	-	-	0	-	-
(c) Others			55	12	0	41	0	-	0	-	2	0	0
Contribution from Shareholders' A/c													
(a) Towards Excess Expenses Of Management			-	-	-	-	-	-	-	-	-	-	-
(b) Towards remuneration Of MD/CEO/WTD/Other KMPs			-	-	-	-	-	-	-	-	-	-	-
(c) Others			-	-	-	-	-	-	-	-	-	-	-
Sub Total			505	176	0	328	0	-	0	-	2	0	0
Total (A)			1,84,271	53,954	825	77,315	1,706	101	1,099	4	47,682	503	1,083
Commission													
First year Premiums		L-5	9,930	4,315	-	4,948	94	-	-0	-	551	22	-
Renewal Premiums			1,880	730	1	994	-	1	0	-	153	1	-
Single Premiums			31	-	-	0	8	-	18	-	5	-1	-
Rewards and Remuneration to Agent, brokers & other intermediaries			141	62	-	39	6	-	-	-	34	1	-
Total			11,982	5,106	1	5,981	108	1	18	-	743	22	-
Operating Expenses related to Insurance Business													
Provision for Doubtful debts		L-6	44,030	16,885	17	16,425	899	15	1,080	1	8,648	208	51
Bad debt written off			185	74	-2	89	-2	-0	2	-	21	0	1
Provision for Tax			-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)													
(a) For diminution in the value of investments (Net)			-	-	-	-	-	-	-	-	-	-	-
(b) Others			-	-	-	-	-	-	-	-	-	8	-
Goods and Services Tax on ULIP Charges			679	-	-	-	-	-	0	-	650	8	20
Total (B)			56,876	21,866	17	22,496	1,006	17	1,100	1	10,063	239	72
Benefits Paid (Net)													
Interim Bonuses Paid		L-7	54,458	7,978	1,270	12,128	386	-4	1,044	-	30,634	506	516
Change in valuation of liability in respect of life policies			9	6	3	-	-	-	-	-	-	-	-
(a) Gross			75,021	30,676	-986	45,697	1,105	28	-1,208	3	-350	-19	74
(b) Amount ceded in Reinsurance			62	-	-	34	-	-	29	-	-	-	-
(c) Amount accepted in Reinsurance			-	-	-	-	-	-	-	-	-	-	-
(d) Fund Reserve for Linked Policies			11,913	-	-	-	-	-	-	-	11,590	-134	457
(e) Funds for discontinued policies			1,331	-	-	-	-	-	-	-	1,259	72	-
Total (C)			1,42,794	38,660	287	57,859	1,491	24	-135	3	43,133	425	1,047
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)													
			-15,399	-6,572	521	-3,038	-790	60	134	-0	-5,515	-161	-36
Amount transferred from Shareholders' Account (Non-technical Account)													
Amount available for appropriation			16,235	6,572	-	3,039	790	-	-	0	5,635	162	36
Appropriations			836	-0	521	1	0	60	134	-	120	1	-0
Transfer to Shareholders' Account			-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves			-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (Par)			521	-	521	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (Non Par)			194	-	-	-	-	60	134	-	-	-	-
Balance being Funds for Future Appropriations-Linked			121	-	-	-	-	-	-	-	120	2	-
TOTAL (D)			836	-	521	-	-	60	134	-	120	2	-
The total surplus is disclosed below:													
(a) Interim Bonuses Paid			9	6	3	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders			-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account			836	-	521	-	-	60	134	-	120	2	-
(d) Total Surplus [(a) + (b)+ (c)]			845	6	524	-	-	60	134	-	120	2	-

PROFIT AND LOSS ACCOUNT FOR THE QUARTER AND PERIOD ENDED 31 DECEMBER 2025

SHAREHOLDERS' ACCOUNT (NON-TECHNICAL ACCOUNT)

(` in Lakh)

Particulars	SCHEDULE	For the Quarter Ended	For the Period Ended	For the Quarter Ended	For the Period Ended
		31 December 2025	31 December 2025	31 December 2024	31 December 2024
Amounts transferred from the Policyholders' Account (Technical Account)		-	-	-	-
Income from investments					
(a) Interest, Dividend & Rent (Gross)		886	3,484	780	2,320
(b) Profit on sale / redemption of investments		588	3,138	514	1,020
(c) (Loss on sale / redemption of investments)		(55)	(84)	(184)	(273)
(d) Amortisation of Premium / Discount on Investments		138	523	152	465
Sub Total		1,558	7,061	1,262	3,532
Other income		-	1	-	0
Total (A)		1,558	7,062	1,262	3,532
Expenses other than those directly related to the insurance business	3A	215	655	19	71
Contribution to Policyholders' A/c		-	-	-	-
(a) Towards Excess Expenses of Management		-	-	-	-
(b) Towards remuneration of MD/CEO/WTD/Other KMPs		373	373	450	552
(c) Others		-	-	-	-
Interest on subordinated debt		-	-	-	-
Expenses towards CSR activities		-	-	-	-
Penalties		-	100	-	-
Bad debts written off		-	-	-	-
Amount Transferred to Policyholders' Account		11,370	19,732	3,024	16,235
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		-	-	-	-
Total (B)		11,958	20,861	3,493	16,858
Profit / (Loss) before tax		(10,401)	(13,798)	(2,231)	(13,326)
Provision for taxation		-	-	-	-
Profit / (Loss) after tax		(10,401)	(13,798)	(2,231)	(13,326)
APPROPRIATIONS					
(a) Balance at the beginning of the year		(2,33,126)	(2,29,730)	(2,28,154)	(2,17,113)
(b) Interim dividends paid during the year		-	-	-	-
(c) Final dividend paid		-	-	-	-
(e) Transfer to reserves / other accounts *		2	4	1	55
Profit / (Loss) carried to the Balance Sheet		(2,43,524)	(2,43,524)	(2,30,384)	(2,30,385)
Earning per share of face value Rs.10					
Basic		(0.89)	(1.19)	(0.22)	(1.34)
Diluted		(0.89)	(1.19)	(0.22)	(1.34)

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

As per our report of even date

BALANCE SHEET AS AT 31 DECEMBER 2025

(₹ in Lakh)

PARTICULARS	SCHEDULE	As at 31 December 2025	As at 31 December 2024
SOURCES OF FUNDS			
Shareholders' funds			
Share capital	L-8, L-9	1,26,445	1,06,513
Share application money pending for Allotment	L-10	-	-
Reserves and surplus		1,71,377	1,71,381
Credit/(debit) fair value change account		4,935	1,201
Sub-total		3,02,757	2,79,095
Borrowings	L-11	-	-
Policyholders' Funds			
Credit/(Debit) Fair Value Change Account		5,004	11,995
Policy liabilities		7,62,842	6,48,584
Funds for Discontinued Policies			
Discontinued on account of non-payment of premium		18,936	17,381
Others		-	-
Insurance reserves		-	-
Provision for Linked Liabilities		1,95,936	1,86,786
Add: Credit/(Debit) Fair Value Change Account		19,578	19,140
Total Provision for Linked Liabilities		2,15,514	2,05,926
Sub-total		10,02,296	8,83,887
Funds for Future Appropriations			
Linked		3,967	3,173
Non-Linked (Non-PAR)		-	-
Non-Linked (PAR)		3,967	3,173
Deferred Tax Liabilities (Net)		-	-
Surplus in Revenue account (Non PAR) #		707	315
Total		13,09,727	11,66,469
APPLICATION OF FUNDS			
Investments			
Shareholders'	L-12	54,815	38,569
Policyholders'	L-13	7,59,375	6,32,956
Assets held to cover linked liabilities	L-14	2,34,450	2,23,308
Loans	L-15	8,364	6,368
Fixed assets	L-16	8,668	8,259
Deferred Tax Assets (Net)		-	-
Current assets			
Cash and bank balances	L-17	7,828	7,445
Advances and other assets	L-18	31,811	50,992
Sub-total (A)		39,638	58,437
Current liabilities	L-19	37,695	31,459
Provisions	L-20	1,413	355
Sub-total (B)		39,108	31,814
Net Current Assets (C) = (A - B)		530	26,624
Miscellaneous expenditure (to the extent not written off or adjusted)	L-21	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		2,43,524	2,30,385
Deficit in Revenue Account (Policyholders' Account)		-	-
Total		13,09,727	11,66,469

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)	769	722

Note-1

(a) 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 December 31, 2025 of ₹ 4000 lacs (previous year as at December 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.

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

(c) 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.

[2] Note on Provision for GST Input Credit

The recent GST rate change exempting individual life insurance policies under Notification No. 16/2025-Central Tax (Rate) dated September 17, 2025 effective September 22, 2025 has impacted the tax structure of life insurance companies, particularly in relation to utilisation of accumulated Input Tax Credit. In this context, Management has reviewed its accumulated input tax credits and created a provision of ₹ 5013 lacs, as a measure of financial prudence. This provisioning does not impact the eligibility of the accumulated credits nor does it affect our right to utilise these credits. Management remains hopeful of utilizing 100% of the accumulated credits over time through renewed focus on taxable avenues like group business.

[3] Note on New Labour Code

Pursuant to the notification of the new Labour Codes effective November 21, 2025 the Company has reassessed its employee benefit obligations based on the revised definition of wages. Accordingly, an incremental liability on account of past service cost has been recognised in accordance with AS 15- Employee Benefits, amounting to ₹1011 lacs and has been charged to the Revenue Account for the quarter and nine months ended 31 December 2025. The Company will continue to monitor further developments and update its estimates upon notification of the detailed Rules and clarifications.

EDELWEISS LIFE INSURANCE COMPANY LIMITED

FORM L-4-PREMIUM SCHEDULE
PREMIUM

(₹ in Lakh)

	PARTICULARS	For the Quarter Ended 31 December 2025	For the Period Ended 31 December 2025	For the Quarter Ended 31 December 2024	For the Period Ended 31 December 2024
1	First year premiums	15,832	36,571	11,463	32,346
2	Renewal Premiums	35,292	92,966	33,189	86,101
3	Single Premiums	267	1,174	266	2,075
	TOTAL PREMIUM	51,391	1,30,711	44,918	1,20,522
	Premium Income from Business written :				
	In India	51,391	1,30,711	44,918	1,20,522
	Outside India	-	-	-	-

EDELWEISS LIFE INSURANCE COMPANY LIMITED				
Form L-5- Commission Schedule				
COMMISSION				
(₹ in Lakh)				
PARTICULARS	For the Quarter Ended 31 December 2025	For the Period Ended 31 December 2025	For the Quarter Ended 31 December 2024	For the Period Ended 31 December 2024
Commission				
Direct – First year premiums	4,907	12,916	3,508	9,930
- Renewal premiums	718	1,807	740	1,880
- Single premiums	2	4	2	31
Gross Commission	5,627	14,727	4,251	11,841
Add: Commission on Re-insurance Accepted	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-
Net Commission	5,627	14,727	4,251	11,841
Rewards and Remuneration to Agent, brokers and other intermediaries	125	125	(25)	141
TOTAL	5,752	14,853	4,226	11,982
Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):				
Individual agents	1,481	3,807	1,696	4,225
Corporate Agents-Banks/FII/HFC	2,500	6,606	1,290	3,756
Corporate Agents -Others	1,777	4,254	989	2,925
Brokers	(9)	173	238	1,043
Micro Agents	-	-	-	-
Direct Business - Online	-	-	-	-
Direct Business - Others	-	-	-	-
Common Service Centre (CSC)	-	-	-	-
Web Aggregators	-	-	-	0
IMF	-	-	-	-
Point of Sales (Direct)	3	13	14	33
Others	-	-	-	-
Total	5,752	14,853	4,226	11,982
Commission (Excluding Reinsurance commission)				
Business written				
In India	5,752	14,853	4,226	11,982
Outside India	-	-	-	-

L-6- Operating Expenses Schedule

(₹ in Lakh)

Particulars	For the Quarter Ended	For the Period Ended	For the Quarter Ended	For the Period Ended
	31 December 2025	31 December 2025	31 December 2024	31 December 2024
Employees' remuneration & welfare benefits	9,205	25,353	8,123	25,628
Travel, conveyance and vehicle running expenses	213	569	213	627
Training expenses	18	179	120	493
Rent, rates & taxes	233	910	354	1,082
Repairs & Maintenance	198	685	257	846
Printing & stationery	37	105	33	115
Communication expenses	61	159	67	203
Legal & professional charges	242	861	155	840
Medical Fees	18	49	20	67
Auditors' Fees, expenses, etc.	-	-	-	-
(a) as auditor	7	21	6	18
(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	3	1	4
(d) Out of pocket expenses	1	2	1	2
Advertisement & publicity	732	2,997	2,757	5,547
Interest & Bank Charges	36	165	48	192
Depreciation	755	1,988	577	1,903
Brand/Trade Mark usage fee/charges	(194)	(0)	111	295
Business Development, Marketing & Sales Promotion	459	2,079	339	1,780
Stamp duty on policies	45	116	1	82
Information Technology Expenses	778	2,481	892	2,872
Goods and Service Tax (GST)*	2,246	2,871	101	248
Others:				
(a) Business Support Expenses	242	816	286	850
(b) (Profit)/Loss on sale of Fixed Assets	17	34	(3)	(3)
(c) Brokerage	20	33	-	-
(d) Subscriptions & Membership	-	-	-	-
(e) General & Other Insurance Expenses	126	353	99	335
Total	15,496	42,831	14,557	44,027
Operating Expenses Related to Insurance Business				
In India	15,496	42,831	14,557	44,027
Outside India	-	-	-	-

EDELWEISS LIFE INSURANCE COMPANY LIMITED

L-6A-Shareholders' Expenses Schedule

(₹ in Lakh)

Particulars	For the Quarter Ended 31 December 2025	For the Period Ended 31 December 2025	For the Quarter Ended 31 December 2024	For the Period Ended 31 December 2024
Employees' remuneration & welfare benefits	-	-	-	-
Rents,rates & taxes	(5)	13	(4)	10
Legal and Professional fee	-	-	-	-
Bank Charges	-	-	-	-
Directors Sitting fees	14	48	19	52
Others	206	594	5	9
Total	215	655	19	71
In India	215	655	19	71
Outside India	-	-	-	-

EDELWEISS LIFE INSURANCE COMPANY LIMITED

Form L-7- Benefits Paid Schedule [Net]

(₹ in Lakh)

Particulars	For the Quarter Ended	For the Period	For the Quarter Ended	For the Period
	31 December 2025	Ended 31 December 2025	31 December 2024	Ended 31 December 2024
1. Insurance claims				
(a) Claims by Death	2,022	5,356	2,096	6,225
(b) Claims by Maturity	1,201	3,321	1,600	4,103
(c) Annuities/Pension payment	116	319	103	288
(d) Periodical benefit	5,274	13,170	1,828	4,920
(e) Health	15	43	6	37
(e) Surrenders	12,363	35,659	12,286	40,160
(e) Other Benefits	-	-	-	-
Withdrawals	304	985	476	1,539
Interest on Unclaimed Amount	(0)	(0)	(4)	0
Others	-	-	-	-
Benefits Paid (Gross)	21,295	58,852	18,392	57,272
In India	21,295	58,852	18,392	57,272
Outside India	-	-	-	-
2. (Amount ceded in reinsurance):	-	-	-	-
(a) Claims by Death	(693)	(2,002)	(868)	(2,944)
(b) Claims by Maturity	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-
(d) Periodical benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Others	-	-	-	-
3. Amount accepted in reinsurance:	-	-	-	-
(a) Claims by Death	-	-	-	-
(b) Claims by Maturity	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-
(d) Periodical benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Others	-	-	-	-
Total	20,602	56,850	17,524	54,328
Benefits Paid (Net)	20,602	56,850	17,524	54,328
In India	20,602	56,850	17,524	54,328
Outside India	-	-	-	-

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

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

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

EDELWEISS LIFE INSURANCE COMPANY LIMITED

Form L-8 - Share Capital Schedule

SHARE CAPITAL

(₹ in Lakh)

Particulars	As at 31 December 2025	As at 31 December 2024
Authorised Capital		
200,00,00,000 Equity Shares of ₹ 10 each (Previous year - 200,00,00,000)	2,00,000	2,00,000
Issued Capital		
1,26,44,45,763 Equity Shares of ₹ 10 each (Previous year - 1,11,46,33,463)	1,26,445	1,06,513
Subscribed Capital		
1,26,44,45,763 Equity Shares of ₹ 10 each (Previous year - 1,11,46,33,463)	1,26,445	1,06,513
Called-up Capital		
1,26,44,45,763 Equity Shares of ₹ 10 each (Previous year - 1,11,46,33,463)	1,26,445	1,06,513
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	-	-
Preference Shares of ₹.... Each	-	-
Total	1,26,445	1,06,513

Out of the total equity share capital, 1,03,63,25,252 equity shares (previous year As at December 31,2024 - 83,70,07,552 equity shares and As at March 31, 2025- 886512952 equity shares) of ₹ 10/- each are held by the holding company, Edelweiss Financial Services Limited.

Form L-9- Pattern of Shareholding Schedule

PATTERN OF SHAREHOLDING

Shareholder	As at 31 DECEMBER 2025		As at 31 DECEMBER 2024	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters :				
• Indian-Edelweiss Financial Services Limited	1,03,63,25,252	82.0%	83,70,07,552	78.6%
Investors :				
• Foreign-Tokio Marine & Nichido Fire Insurance Co. Ltd.	22,81,20,511	18.0%	22,81,20,511	21.4%
Others :	-	-	-	-
Total	1,26,44,45,763	100.0%	1,06,51,28,063	100.0%

FORM LSA-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 DECEMBER 31, 2025

Sl. No.	Category	No. of investors	No. of shares held	% of shareholdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock In Period	
(i)	(ii)		(iii)	(iv)	(v)	Number of shares (vi)	As a percentage of Total Shares held (vii) = (vi) / (iii) * 100	Number of shares (viii)	As a percentage of Total Shares held (ix) = (viii) / (iii) * 100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
	(i) Individuals/IRF (Names of major shareholders)								
	(ii) Bodies Corporate:								
	(i) Edelweiss Financial Services Limited	1	1,03,63,25,252	81.90%	1,03,632.53			34,88,93,700	33.67
	(Refer Note 1)								
	(iii) Financial Institutions/Banks								
	(iv) Central Government/State Government(s)/President of India								
	(v) Person acting in Concert (Please specify)								
	(vi) Any other (Please specify)								
A.2	Foreign Promoters								
	(i) Individuals (Names of major shareholders)								
	(ii) Bodies Corporate:								
	(iii) Any other (Please specify)								
B	Non Promoters								
B.1	Public Shareholders								
B.1.1	Institutions								
	(i) Mutual Funds								
	(ii) Foreign Portfolio Investors								
	(iii) Financial Institutions/Banks								
	(iv) Insurance Companies								
	(v) IR belonging to Indian Promoter								
	(vi) IR belonging to Foreign Promoter of Indian Promoter								
	(vii) Provident Fund/Pension Fund								
	(viii) Alternative Investment Fund								
	(ix) NBFCs registered with RBI								
	(x) Any other (Body Corporate)(i) Tokio Marine & Nichido Fire Insurance Co. Ltd	1	22,81,20,511	18.04%	22,812.05				
	(ii) Central Government/State Government(s)/President of India								
B.1.2	Non-Institutions								
	(i) Individual share capital upto Rs. 2 lacs								
	(ii) Individual share capital excess of Rs. 2 lacs								
	(iii) Others:								
	Trusts:								
	(Non Resident Indian (NRI))								
	(Overseas Members)								
	(Non Resident Indian Non Repatriable)								
	(Bodies Corporate)								
	(IRF)								
	(iv) Any other (Please specify)								
B.2	Non Public Shareholders								
B.2.1	Custodian / DR Holder								
B.2.2	Employee Benefit Trust								
B.2.3	Any other (Please specify)								
Total		2	1,26,44,45,763	100%	1,26,444.58			34,88,93,700	33.67

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 31(XI) 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)

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 (ix) = (vi)/ (iii) x 100.
A Promoters & Promoters Group							
A.1 Indian Promoters							
i) Individuals/HUF (Name of Major shareholders)							
	(i) Mr. Rakesh Shah	1	14,56,01,730	15.30	1,456.03		
	(ii) Mr. Venkateshram A Ramaswamy	1	5,95,70,550	6.30	595.77		
	(iii) Mrs. Vidya Rakesh Shah	1	3,52,97,357	3.73	352.97		
	(iv) Mrs. Aparna T Chandrashekar	1	2,40,00,000	2.54	240.00		
ii) Bodies Corporate							
iii) Financial Institutions/Banks							
iv) Central Government /State Government(s)/President of India							
v) Persons acting in Concert (Please specify)							
	(i) Shilpa Urush, Modu	1	9,50,000	0.10	9.50		
	(ii) Sneha Srigad Desai	1	10,25,000	0.11	10.25		
	(iii) Arakom Venkateshram Ramaswamy	1	50,000	0.01	0.50		
	(iv) Saire Investment Advisors LLP	1	33,00,000	0.34	33.00		
	(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) Kanva Venkat Arakom	-	-	-	-		
	(vii) Neel Rakesh Shah	-	-	-	-		
w) Any other (Please specify)							
A.2 Foreign Promoters:							
i) Individuals (Name of major shareholders)							
ii) Bodies Corporate:							
iii) Any other (Please specify)							
	(i) Sejal Premal Parakh	1	9,50,000	0.10	9.50		
	(ii) Avanti Rakesh Shah	-	-	-	-		
B Non Promoters							
B.1 Public Shareholders							
i.1 Institutions							
	(i) Mutual Funds	7	67,70,132	0.72	67.70		
	(ii) Foreign Portfolio Investors	142	17,43,41,887	18.44	1,743.44		
	(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	5	1,49,100	0.02	1.49		
	(vi) FII belonging to Foreign Promoter	-	-	-	-		
	(vii) FII belonging to Foreign Promoter of Indian Promoter#	-	-	-	-		
	(viii) Provident Fund/Pension Fund	-	-	-	-		
	(ix) Alternative Investment Fund	25	2,24,79,655	2.38	224.80		
x) Any other (Please specify)							
i.2 Central Government/State Government(s)/President of India							
	(i) Central Government/State Government(s)/President of India	2	7,590	0.00	0.08		
i.3 Non-Institutions							
	(i) Individual share capital upto Rs. 2 lacs	2,71,011	16,17,22,310	17.09	1,617.22		
	(ii) Individual share capital excess of Rs. 2 lacs	165	12,40,66,766	13.11	1,240.67		
ii) Others:							
	Trusts	12	12,92,075	0.14	12.92		
	Non Resident Indians (NRIs)	3,211	3,65,64,099	3.87	365.64		
	Clearing Members	74	25,59,658	0.27	25.60		
	Non Resident Indian Non repatriable	0	0	0.00	0.00		
	Bodies Corporate	1,134	6,36,63,687	6.73	636.64		
	IEPF	1	1,74,636	0.02	1.75		
vi) Any others (Please specify)							
	Foreign Nationals	2	6,001	0.00	0.06		
	Hindu Undivided Family	9,185	1,10,18,191	1.16	110.18		
	Foreign Companies	1	78,000	0.01	0.78		
	Directors	0	0	0	0		
	Foreign Portfolio Investor (Individual)	0	0	0	0		
	Key Managerial Personnel	2	1,21,952	0.01	1.12		
	Body Corp-Ltd Liability Partnership	154	73,17,799	0.77	73.18		
B.2 Non Public Shareholders							
2.1) Custodian /DR Holder							
2.2) Employee Benefit Trust							
2.3) Any others (Please specify)							
Total		2,85,146	94,64,73,324	100	9,464.73		

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

Part C: CERTIFICATION

- Certified that the details of equity holding of the foreign investors and foreign promoters (and subsidiaries of foreign investors and foreign promoters) of the Indian insurance company, in the Indian promoter/Indian investor as provided for in Regulation 19(2) of the Registration 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 31 December 2025	As at 31 December 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	3	3
Closing Balance	185	189
General reserves	-	-
Less : Amount utilized for Buy-back of shares	-	-
Less : Amount utilized for issue of Bonus shares	-	-
Catastrophe reserve	-	-
Other reserves	-	-
Balance of profit in Profit and Loss Account	-	-
Total	1,71,377	1,71,381

Note: a) Additions to and deductions from the reserves shall be disclosed under each of the specified heads

Form L-11 -Borrowings Schedule

BORROWINGS

(₹ in Lakh)

Particulars	As at 31 December 2025	As at 31 December 2024
Debentures / Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
Total	-	-

EDELWEISS LIFE INSURANCE COMPANY LIMITED

Form L-12- Investments- Shareholders Schedule

INVESTMENTS - SHAREHOLDERS

(₹ in Lakh)

Particulars	As at 31 December 2025	As at 31 December 2024
LONG TERM INVESTMENTS		
Government securities and Government guaranteed bonds including Treasury Bills	-0	99
Other Approved Securities	-	-
Other Investments	-	-
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	5,194	0
(e) Other Securities- Bank Deposits	-	-
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate ~	-	-
Investments in Infrastructure and Housing Sector	189	3,918
Less: Provision for Diminution in value of Investments	(189)	-
Other than Approved Investments \$ #	25,170	30,119
Sub-Total (A)	30,364	34,136
SHORT TERM INVESTMENTS		
Government securities and Government guaranteed bonds including Treasury Bills	-	-
Other Approved Securities	-	-
Other Investments	-	-
(a) Shares	-	-
(aa) Equity	10,279	853
(bb) Preference	-	-
(b) Mutual Funds	2,500	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	-	-
(e) Other Securities- Bank Deposits/TREPS	4,124	1,817
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	0	-
Investments in Infrastructure and Housing Sector	-	-
Other than Approved Investments *	7,548	1,763
Sub-Total (B)	24,451	4,433
Total (A+B)	54,815	38,569
In India	54,815	38,569
Outside India	-	-
Total	54,815	38,569

NOTES:

Particulars	As at 31 December 2025 (₹ in Lacs)	As at 31 December 2024 (₹ in Lacs)
Investments in subsidiary company at cost		
Aggregate book value (historical cost) and market value of Investment other than Equity, Mutual fund, Pref, AIF, SR, InvIT, REIT & Real Estate:		
Long Term Investments		
Book Value (Historical cost)	21,470	26,239
Market Value	23,122	28,067
Short Term Investments		
Book Value (Historical cost)	11,021	-
Market Value	11,621	-
Book Value (Historical cost) and market value of Equity, AIF InvIT, SR, Mutual fund, REIT & Real Estate:		
Long Term Investments		
Book Value (Historical cost)	7,297	5,687
Market Value	8,360	7,359
Short Term Investments		
Book Value (Historical cost)	6,824	1,010
Market Value	13,005	1,165

Includes Investment in

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

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

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

~ Includes investment in REIT

EDELWEISS LIFE INSURANCE COMPANY LIMITED

Form L-13-Investments- Policyholder Schedule

INVESTMENTS - POLICYHOLDERS

(₹ in Lakh)

Particulars	As at 31 December 2025	As at 31 December 2024
LONG TERM INVESTMENTS		
Government securities and Government guaranteed bonds including		
Treasury Bills	4,13,427	3,62,969
Other Approved Securities	24,473	21,878
Other Investments	-	-
(a) Shares	-	-
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	35,234	22,332
(e) Other Securities - Bank Deposits	-	-
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate ~	6,021	5,090
Investments in Infrastructure and Housing Sector	1,31,747	1,00,106
Less: Provision for Diminution in value of Investments	(1,451)	-
Other than Approved Investments \$ #	40,869	37,924
Sub-Total (A)	6,50,319	5,50,299
SHORT TERM INVESTMENTS		
Government securities and Government guaranteed bonds including		
Treasury Bills	54	201
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity	52,138	31,213
(bb) Preference	4.92	-
(b) Mutual Funds	16,953	10,966
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	499	50
(e) Other Securities- Bank Deposit/TREPS	11,997	30,768
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investments in Infrastructure and Housing Sector	10,483	1,747
Other than Approved Investments *	16,927	7,712
Sub-Total (B)	1,09,056	82,657
Total (A+B)	7,59,375	6,32,956
In India	7,59,375	6,32,956
Outside India	-	-
Total	7,59,375	6,32,956

Particulars	As at 31 December 2025 (₹ in Lacs)	As at 31 December 2024 (₹ in Lacs)
Aggregate book value(historical cost) and market value of Investment other than Equity, Mutual fund, Pref ,AIF , SR, InvIT, REIT & Real Estate:		
Book Value (Historical cost)	6,17,686	5,16,551
Market Value	6,35,387	5,53,764
Book Value (Historical cost) and market value of Equity , AIF InvIT, SR , Mutual fund, REIT & Real Estate:		
Book Value (Historical cost)	1,14,675	65,758
Market Value	1,17,155	66,933

Includes Investments in

\$ Non Convertible Debentures (NCD) of Holding and Fellow subsidiaries of ₹ 8,481 lakhs in (previous year ₹ 9,953 lakh)

* Non Convertible Debentures (NCD) of Holding and Fellow subsidiaries of ₹ 2,893 lakhs in (previous year ₹ 1,002 lakhs)

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

~ Includes investment in REIT

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

ASSETS HELD TO COVER LINKED LIABILITIES

(₹ in Lakh)

Particulars	As at 31 December 2025	As at 31 December 2024
LONG TERM INVESTMENTS		
Government securities and Government guaranteed bonds including		
Treasury Bills	15,720	13,669
Other Approved Securities	1,780	2,083
Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	2,799	3,497
(e) Other Securities-Bank Deposits	-	-
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investments in Infrastructure and Housing Sector	7,057	9,015
Other than Approved Investments	-	-
Sub-Total (A)	27,356	28,264
SHORT TERM INVESTMENTS		
Government securities and Government guaranteed bonds including		
Treasury Bills	4,396	5,853
Other Approved Securities	4,425	1,989
Other Investments	-	-
(a) Shares		
(aa) Equity	1,31,604	1,35,550
(bb) Preference	14	-
(b) Mutual Funds	11,113	7,326
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	4,396	2,665
(e) Other Securities - Bank Deposits/TREPS	6,978	7,130
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investments in Infrastructure and Housing Sector	23,331	8,392
Other than Approved Investments	19,608	24,888
Sub-Total (B)	2,05,865	1,93,793
CURRENT ASSETS		
Cash and Bank Balances	3	53
Advance and Other Assets	2,154	2,374
Sub-Total (C)	2,157	2,427
Current Liabilities	928	1,176
Provisions	-	-
Sub-Total (D)	928	1,176
Net Current Asset (E) = (C-D)	1,229	1,251
Total (A+B+E)	2,34,450	2,23,308
In India	2,34,450	2,23,308
Outside India	-	-
Total	2,34,450	2,23,308

Notes:-

Particulars	As at 31 December 2025 (₹ in Lacs)	As at 31 December 2024 (₹ in Lacs)
Aggregate book value(historical cost) and market value of Investment other than Equity, Mutual fund, Pref ,AIF , SR, InvIT, REIT & Real Estate:		
Book Value (Historical cost)	47,975	43,124
Market Value	48,426	43,867
Book Value (Historical cost) and market value of Equity , AIF InvIT, SR , Mutual fund, REIT & Real Estate:		
Book Value (Historical cost)	1,59,980	1,51,388
Market Value	1,73,553	1,88,435

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

(₹ in Lakh)

Particulars	Shareholders		Policyholders		Assets held to cover Linked Liabilities		Total	
	As at 31 December 2025	As at 31 December 2024	As at 31 December 2025	As at 31 December 2024	As at 31 December 2025	As at 31 December 2024	As at 31 December 2025	As at 31 December 2024
Long Term Investments:								
Book Value	29,301	32,709	6,47,868	5,50,200	27,047	27,863	7,04,216	6,10,772
Market Value	31,482	35,467	6,43,255	5,68,816	27,356	28,264	7,02,093	6,32,547
Short Term Investments:								
Book Value	13,946	3,223	40,928	42,478	36,463	32,327	91,337	78,028
Market Value	14,121	3,245	41,947	43,464	37,492	32,635	93,560	79,344

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 31 December 2025	As at 31 December 2024
SECURITY- WISE CLASSIFICATION		
Secured		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt Securities etc	-	-
(c) Loans against policies	8,346	6,304
(d) Others	-	-
Unsecured		
(a) Others	20	66
Less: Provision For Outstanding Loans	-2	-1
Total	8,364	6,369
BORROWER - WISE CLASSIFICATION		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	8,346	6,304
(f) Others	20	66
Less: Provision For Outstanding Loans	-2	-1
Total	8,364	6,369
PERFORMANCE - WISE CLASSIFICATION		
(a) Loans classified as standard:		
(aa) In India	8,364	6,369
(bb) Outside India	-	-
(b) Non - standard loans less provisions:		
(aa) In India	-	-
(bb) Outside India	-	-
Total	8,364	6,369
MATURITY - WISE CLASSIFICATION		
(a) Short Term	444	134
(b) Long Term	7,920	6,234
Total	8,364	6,369

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

- 1) Principal receivable within 12 months from the Balance Sheet date is ₹ 292 lacs (31 March 2024 : ₹142 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 (31 March 2024: ₹ 1 lacs)

Provision against Non-Performing Loans As at 31 March 2025

(₹ in Lacs)

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

Provision against Non-Performing Loans As at 31 March 2024

(₹ in Lacs)

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

Form L-16- Fixed Assets Schedule

FIXED ASSETS

(₹ in Lakh)

Particulars	Cost/Gross Block				Depreciation				Net Block	
	As at 01 April 2025	Additions	Deductions / Adjustments	As at 31 December 2025	As at 01 April 2025	For the Year	On Sale/Adjustment	As at 31 December 2025	As at 31 December 2025	As at 31 December 2024
Intangible assets:										
Goodwill	-			-	-	-	-	-	-	-
Computer Software	12,480	2,085	18	14,547	8,441	1,466	6	9,902	4,645	3,780
Tangible assets:										
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	1,679	399	212	1,866	1,231	157	-73	1,461	405	476
Furniture & Fittings	1,039	85	528	597	764	40	307	497	100	293
Information Technology Equipments (including servers)	2,612	335	335	2,611	1,948	266	316	1,897	713	732
Vehicles	-	-	-0	0	0		-	0	-0	-0
Office Equipment	533	81	53	561	467	25	-26	518	42	66
Buildings *	2,818			2,818	453	34		487	2,331	2,376
Total	21,161	2,984	1,146	22,999	13,304	1,988	530	14,762	8,237	7,723
Capital Work-In-Progress	1,140	2,276	2,984	431	-	-	-	-	431	536
Grand Total	22,300	5,260	4,130	23,430	13,304	1,988	530	14,762	8,668	8,259

EDELWEISS LIFE INSURANCE COMPANY LIMITED

Form L-17-Cash and Bank Balances Schedule

CASH AND BANK BALANCES

(₹ in Lakh)

Particulars	As at	
	31 December 2025	31 December 2024
1. Cash [including cheques, drafts and stamps]	1,584	1,214
2. Bank balances		
(a) Deposit accounts	-	-
(aa) Short-term (due within 12 months of the date of Balance Sheet)	7	15
(bb) Others	9	1
(b) Current accounts	6,228	6,215
(c) Others	-	-
3. Money at call and short notice		
(a) With banks	-	-
(b) With other institutions	-	-
4. Others	-	-
Total	7,828	7,445
Balances with non-scheduled banks included in 2 & 3 above	-	-
Cash and bank balances		
In India	7,828	7,445
Outside India	-	-
Total	7,828	7,445

1. Cheques on hand amount to ₹ 3,947 lacs (31 March 2024: ₹ 3,539 lacs)

EDELWEISS LIFE INSURANCE COMPANY LIMITED

Form L-18-Advances and Other Assets Schedule

ADVANCES AND OTHER ASSETS

(₹ in Lakh)

Particulars	As at	
	31 December 2025	31 December 2024
ADVANCES		
Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	1,383	1,750
Advances to Directors/Officers	-	-
Advance tax paid and taxes deducted at source(Net of provision for taxation)	1,323	1,986
Goods and Service Tax Credit		
Gross	6,683	4,838
Less : Provision towards GST Input Credits	-5,013	-
Net	1,671	4,838
Others		
a) Advance to Suppliers	376	501
b) Staff Loans and Advances	94	105
Total (A)	4,847	9,179
OTHER ASSETS		
Income accrued on Investments	7,415	19,871
Outstanding premiums	6,881	6,941
Agents' Balances		
Gross	573	596
Less : Provision for doubtful agents' balance	-479	-368
Net	94	227
Foreign Agencies Balances	-	-
Due from other entities carrying on insurance business (including reinsurers)	22	117
Due from subsidiaries/holding company	-	-
Investments held for Unclaimed Amount of Policyholders	1	2
Interest on investments held for Unclaimed Amount of Policyholders	0	0
Others		
Rent & Others Security Deposit	839	764
Management Fees Receivable	253	288
Derivative Asset	-	7,379
Receivable For Sale Of Investment	5,109	5,224
Other Receivables *	6,350	999
Total (B)	26,964	41,812
Total (A + B)	31,811	50,992

Other receivables includes GST deposit paid under protest of is ₹ 300 lacs (31 March 2024: ₹ 300 lacs)

EDELWEISS LIFE INSURANCE COMPANY LIMITED

Form L-19-Current Liabilities Schedule

CURRENT LIABILITIES

(₹ in Lakh)

Particulars	As at 31 December 2025	As at 31 December 2024
Agents' Balances	3,788	3,147
Balances due to other insurance companies	111	84
Deposits held on reinsurance ceded	-	-
Premiums received in advance	489	146
Unallocated premium	1,974	1,858
Sundry creditors	456	382
Due to subsidiaries/holding company	7	103
Claims Outstanding	4,769	2,508
Annuities Due	103	43
Due to Officers/Directors	-	-
Unclaimed amount of policyholders	1	2
Income accrued on Unclaimed amounts	0	0
Interest payable on debentures/bonds	-	-
Goods and Service tax Liabilities	99	122
Others		
a) Tax Deducted to be remitted	419	404
b) Expense Payable	5,675	7,782
c) Security Deposit Received	208	208
d) Others - Payable	7,662	14,078
e) Capital Advance	-	-
f) Payable for investment purchased	6,247	-
g) Due to Policyholders	818	590
h) Derivative Liability	4,869	-
Total	37,695	31,459

Form L-20- Provisions Schedule

PROVISIONS

(₹ in Lakh)

Particulars	As at 31 December 2025	As at 31 December 2024
For taxation (less payments and taxes deducted at source)	-	-
For proposed dividends	-	-
For dividend distribution tax	-	-
Others		
Provision for Employee Benefits	1,413	355
Provision for Expenses	-	-
Other Provisions	-	-
Total	1,413	355

Form L-21-Miscellaneous Expenditure Schedule

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

(₹ in Lac)

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

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

Date: 31 December 2025

Analytical Ratios for Life Companies

Sl.No.	Particulars	For the Quarter Ended 31 December 2025	For the Year Ended 31 December 2025	For the Quarter Ended 31 December 2024	For the Year Ended 31 December 2024
1	New Business Premium Growth Rate				
	(i) Linked Business:				
	a) Life	-1.8%	-9.6%	34.8%	15.2%
	b) Pension	-49.1%	-83.6%	-40.9%	-1221.1%
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	14.6%	-15.8%	22.9%	38.3%
	b) Annuity	NA	NA	NA	NA
	c) Pension	0.0%	0.0%	0.0%	0.0%
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	NA	NA
	Non Participating:				
	a) Life	88.8%	41.4%	-36.8%	-28.3%
	b) Annuity	122.1%	98.9%	109.8%	170.0%
	c) Pension	NA	NA	NA	NA
	c) Health	0.0%	0.0%	0.0%	0.0%
	e) Variable Insurance	NA	NA	NA	NA
2	Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)	1.3%	1.7%	1.3%	3.2%
3	Percentage of Linked New Business Premium (Individual Business) to New Business Premium (Individual Business) Total	18.7%	18.3%	26.3%	23.9%
4	Net Retention Ratio	98.0%	97.7%	97.8%	97.6%
5	Conservation Ratio				
	(i) Linked Business:				
	a) Life	74.8%	80.3%	72.3%	77.1%
	b) Pension	200.2%	110.8%	65.8%	91.9%
	c) Health	NA	NA	NA	NA
	d) Variable Insurance	NA	NA	NA	NA
	(ii) Non-Linked Business:				
	Participating:				
	a) Life	77.5%	76.0%	79.6%	81.0%
	b) Annuity	NA	NA	NA	NA
	c) Pension	80.5%	78.9%	72.3%	-8656.4%
	d) Health	NA	NA	NA	NA
	e) Variable Insurance	NA	NA	NA	NA
	Non Participating:				
	a) Life	81.9%	79.6%	84.3%	80.3%
	b) Annuity	60%	70%	NA	NA
	c) Pension	NA	NA	NA	NA
	d) Health	102.3%	98.9%	92.1%	89.6%
	e) Variable Insurance	NA	NA	NA	NA
6	Expense of Management to Gross Direct Premium Ratio	37.0%	42.1%	41.8%	46.5%
7	Commission Ratio (Gross commission and Rewards paid to Gross Premium)	11.2%	11.4%	9.4%	9.9%
8	Business Development and Sales Promotion Expenses to New Business Premium	2.9%	5.5%	2.9%	5.2%
9	Brand/Trade Mark usage fee/charges to New Business Premium	-1.2%	0.0%	0.9%	0.9%
10	Ratio of Policyholders' Fund to Shareholders' funds	1698.8%	1698.8%	1828.9%	1828.9%
11	Change in net worth (Amount in Rs. Lakhs)	5,010	5,010	475	475

Sl.No.	Particulars	For the Quarter Ended 31 December 2025	For the Year Ended 31 December 2025	For the Quarter Ended 31 December 2024	For the Year Ended 31 December 2024
12	Growth in Networth	9.2%	9.2%	1.0%	1.0%
13	Ratio of Surplus to Policyholders' Fund	-1.9%	-1.9%	0.1%	0.1%
14	Profit after tax / Total Income	-13.3%	-6.9%	- **	- **
15	(Total Real Estate + Loans)/(Cash & Invested Assets)	1.6%	1.6%	1.5%	1.5%
16	Total Investments/(Capital + Reserves and Surplus)	1931.3%	1931.3%	1844.2%	1844.2%
17	Total Affiliated Investments/(Capital+ Reserves and Surplus)	86.2%	86.2%	78.2%	78.2%
18	Investment Yield (Gross & Net)				
	A. With Realized Gains				
	Shareholders' Funds	14.6%	21.9%	12.7%	11.7%
	Policyholders' Funds :				
	Non Linked				
	Par	7.5%	8.1%	9.3%	9.0%
	Non Par	8.3%	8.9%	9.7%	9.3%
	Linked				
	Par	NA	NA	NA	NA
	Non Par	10.0%	9.4%	16.8%	25.3%
	B. Without Realised gain				
	Shareholders' Funds	43.6%	44.9%	10.9%	11.3%
	Policyholders' Funds :				
	Non Linked				
	Par	12.8%	4.6%	-0.8%	10.6%
	Non Par	4.7%	2.2%	6.8%	11.7%
	Linked				
	Par	NA	NA	NA	NA
	Non Par	19.5%	12.6%	-16.0%	16.6%
19	Persistence Ratio - Premium Basis (Regular Premium/Limited Premium Payment under Individual category)				
	For 13th month	61.3%	71.6%	67.1%	76.7%
	For 25th month	49.2%	57.4%	58.4%	62.9%
	For 37th month	48.5%	53.6%	54.2%	52.2%
	For 49th month	49.2%	47.0%	41.6%	45.7%
	For 61st month	34.3%	38.7%	40.6%	43.5%
	Persistence Ratio - Premium Basis (Single Premium/Fully paid-up under Individual category)				
	For 13th month	100.0%	99.5%	99.4%	99.6%
	For 25th month	98.5%	98.9%	99.8%	99.6%
	For 37th month	99.4%	98.0%	96.6%	96.8%
	For 49th month	86.2%	92.9%	94.2%	98.0%
	For 61st month	92.0%	91.1%	89.2%	86.1%
	Persistence Ratio - Number of Policy Basis (Regular Premium/Limited Premium Payment under Individual category)				
	For 13th month	58.7%	64.2%	57.9%	63.7%
	For 25th month	46.2%	51.8%	52.2%	56.1%
	For 37th month	45.3%	48.8%	47.4%	47.7%
	For 49th month	43.4%	43.3%	38.1%	41.9%
	For 61st month	33.2%	37.3%	42.6%	44.4%
	Persistence Ratio - Number of Policy Basis (Single Premium/Fully paid-up under Individual category)				
	For 13th month	100.0%	99.8%	96.2%	99.9%
	For 25th month	90.6%	99.7%	98.1%	100.0%
	For 37th month	94.3%	99.8%	94.8%	99.7%
	For 49th month	86.3%	99.5%	95.5%	99.8%
	For 61st month	94.1%	92.7%	89.8%	87.0%

Sl.No.	Particulars	For the Quarter Ended 31 December 2025	For the Year Ended 31 December 2025	For the Quarter Ended 31 December 2024	For the Year Ended 31 December 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	181%	181%	170%	170%
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)	1,39,830	1,22,659	1,13,438	1,05,479

Equity Holding Pattern for Life Insurers and information on earnings:

1	No. of shares	1,26,44,45,763	1,26,44,45,763	1,06,51,28,063	1,06,51,28,063
2	Percentage of shareholding				
	Indian	0.82	0.82	0.79	0.79
	Foreign	0.18	0.18	0.21	0.21
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)	(0.89)	(1.19)	(0.22)	(1.34)
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.89)	(1.19)	(0.22)	(1.34)
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.89)	(1.19)	(0.22)	(1.34)
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.89)	(1.19)	(0.22)	(1.34)
8	Book value per share (Rs)	5.11	5.11	4.89	4.89

Notes:-

- The persistency ratios are calculated in accordance with the Master Circular on Actuarial, Finance and Investment Functions of Insurers Ref no. IRDAI/ACTL/CIR/MISC/80/05/2024 dated May 17, 2024 and presented as required under IRDAI circular no. IRDAI/F&A/CIR/MISC/256/09/2021 dated September 30, 2021

For the Year Ended

1. For 31st Dec 2025, 13th month persistency includes policies issued in Jan 2024 to Dec 2024 , 25th month includes policies issued in Jan 2023 to Dec 2023 and so on
2. For 31st Dec 2024, 13th month persistency includes policies issued in Jan 2023 to Dec 2023 , 25th month includes policies issued in Jan 2022 to Dec 2022 and so on

For the Quarter ended

1. For 31st Dec 2025, 13th month persistency includes policies issued in Oct 2024 to Dec 2024 , 25th month includes policies issued in Oct 2023 to Dec 2023 and so on
2. For 31st Dec 2024, 13th month persistency includes policies issued in Oct 2023 to Dec 2023 , 25th month includes policies issued in Oct 2022 to Dec 2022 and so on

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 31 DECEMBER 2025

Particulars	For the Period Ended 31 December 2025 (₹ in lakhs)	For the Period Ended 31 December 2024 (₹ in lakhs)
A Cash Flows from operating activities:		
1 Premium received from policyholders, including advance receipts	1,40,367	1,26,546
2 Other receipts (Other Income)	32	(16)
3 Payments to the re-insurers, net of commissions and claims	(876)	419
4 Payment to co-insurers, net of claims recovery	-	-
5 Payments of claims	(59,628)	(59,042)
6 Payments of commission and brokerage	(17,767)	(13,734)
7 Payments of other operating expenses	(38,337)	(39,206)
8 Preliminary and pre-operative expenses	-	-
9 Deposits, advances and staff loans	(58)	(264)
10 Income taxes paid (Net)	(5,669)	(6,520)
11 Goods and services Tax paid	(1,049)	(1,003)
12 Other payments	-	-
13 Cash flows before extraordinary items	17,014	7,181
14 Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	17,014	7,181
B Cash flows from investing activities:		
1 Purchase of fixed assets	(2,245)	(3,112)
2 Proceeds from sale of fixed assets	583	7
3 Purchases of investments	(7,46,472)	(6,03,700)
4 Loans disbursed	(781)	(1,028)
5 Sales of investments	6,63,479	5,30,729
6 Repayments received	-	-
7 Rents/Interests/ Dividends received	53,193	45,967
8 Investments in money market instruments and in liquid mutual funds (Net)	153	23,825
9 Expenses related to investments	-	-
Net cash flow from investing activities	(32,090)	(7,312)
C Cash flows from financing activities:		
1 Proceeds from issuance of share capital *	14,981	10,002
2 Proceeds from borrowing	-	-
3 Repayments of borrowing	-	-
4 Interest/dividends paid	-	-
Net cash flow from financing activities	14,981	10,002
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents	(95)	9,872
Cash and cash equivalents at the beginning of the year	47,014	25,114
Cash and cash equivalents at the end of the year	46,919	34,986

Net Liabilities (Rs.lakhs) (Frequency -Quarterly)			
Type	Category of business	Mathematical Reserves as at 31st December for the year 2025	Mathematical Reserves as at 31st December for the year 2024
Par	Non-Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	2,54,441	2,11,008
	General Annuity	-	-
	Pension	7,988	9,963
	Health	-	-
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Total Par	2,62,429	2,20,971
Non-Par	Non-Linked -VIP		
	Life	67	63
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	4,85,569	4,16,438
	General Annuity	11,782	8,679
	Pension	-	-
	Health	886	791
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	2,33,259	2,21,870
	General Annuity	-	-
	Pension	3,300	3,079
	Health	-	-
	Total Non Par	7,34,863	6,50,920
Total Business	Non-Linked -VIP		
	Life	67	63
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Non-Linked -Others		
	Life	7,40,009	6,27,447
	General Annuity	11,782	8,679
	Pension	7,988	9,963
	Health	886	791
	Linked -VIP		
	Life	-	-
	General Annuity	-	-
	Pension	-	-
	Health	-	-
	Linked-Others		
	Life	2,33,259	2,21,870
	General Annuity	-	-
	Pension	3,300	3,079
	Health	-	-
	Total	9,97,292	8,71,891

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

Geographical Distribution of Total Business - Individuals

Sl.No.	State / Union Territory	New Business - Rural			New Business - Urban			Total New Business			Renewal Premium2 (₹ in Lakhs)	Total Premium (New Business and Renewal2) (₹ in Lakhs)
		No. of Policies	Premium (₹ in Lakhs)	Sum Assured (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	Sum Assured (₹ in Lakhs)	No. of Policies	Premium (₹ in Lakhs)	Sum Assured (₹ in Lakhs)		
STATES												
1	Andhra Pradesh	196	144	2,122	428	399	6,124	624	542.19	8,246.65	915	1,456.73
2	Arunachal Pradesh	-	-	-	1	4	22	1	3.77	21.70	19	22.86
3	Assam	-	1	-17	2	5	16	2	6.17	-0.93	109	115.42
4	Bihar	54	37	592	32	20	289	86	57.02	881.10	364	421.33
5	Chhattisgarh	148	63	775	138	137	1,837	286	199.63	2,612.21	403	603.00
6	Goa	1	5	66	14	14	159	15	18.78	224.44	144	163.26
7	Gujarat	68	72	956	516	1,051	11,683	584	1,122.84	12,639.11	3,043	4,166.31
8	Haryana	71	95	1,047	249	658	8,609	320	752.49	9,656.90	1,256	2,008.57
9	Himachal Pradesh	36	27	278	24	33	237	60	60.19	515.19	175	235.52
10	Jharkhand	35	18	158	63	58	765	98	75.59	922.90	288	364.02
11	Karnataka	165	135	1,239	592	890	9,472	757	1,024.37	10,710.61	2,228	3,252.18
12	Kerala	636	1,001	12,672	1,164	2,141	26,785	1,800	3,142.53	39,456.86	6,811	9,953.19
13	Madhya Pradesh	81	46	655	263	342	3,469	344	387.93	4,124.11	532	919.99
14	Maharashtra	2,843	256	4,088	1,245	2,716	23,465	4,088	2,972.14	27,552.44	7,421	10,393.62
15	Manipur	2	2	23	-	0	-	2	1.81	22.51	0	1.62
16	Meghalaya	-	-	-	-1	-0	-	-1	-0.16	-6.78	4	3.75
17	Mizoram	-	-	-	-	1	-	-	0.63	-	0	0.79
18	Nagaland	-	-	-	-	-	-	-	-	-	-1	-0.79
19	Odisha	126	73	932	123	98	1,049	249	171.50	1,981.26	721	892.02
20	Punjab	5,704	138	1,735	293	286	3,267	5,997	424.49	5,001.81	1,022	1,446.90
21	Rajasthan	37	25	287	59	153	1,701	96	177.81	1,987.50	471	648.86
22	Sikkim	-	-	-	-	-	-	-	-	-	18	17.60
23	Tamil Nadu	516	292	3,348	1,204	1,074	11,016	1,720	1,366.64	14,364.81	2,117	3,483.51
24	Telangana	54	42	836	423	509	7,367	477	550.44	8,202.31	1,352	1,902.56
25	Tripura	2	1	6	-	-	-	2	0.64	5.82	2	2.67
26	Uttarakhand	38	44	393	20	23	307	58	67.11	700.11	171	237.87
27	Uttar Pradesh	134	122	1,611	517	830	9,483	651	951.88	11,094.69	1,998	2,949.82
28	West Bengal	83	18	248	225	230	1,962	308	247.47	2,209.61	1,191	1,438.88
TOTAL		11030	2,654.53	34,049.51	7,594	11,671.36	1,29,077.44	18,624	14,325.90	1,63,126.95	32,776.16	47,102.06
UNION TERRITORIES												
1	Andaman and Nicobar Islands	-	-	-	4	-2	29	4	-1.72	28.77	7	5.19
2	Chandigarh	-	-	-	28	31	266	28	31.11	266.15	120	150.84
3	Dadra and Nagar Haveli and Daman & Diu	1	21	147	5	37	332	6	57.65	478.58	110	167.57
4	Govt. of NCT of Delhi	2	1	6	603	1,571	16,285	605	1,571.70	16,290.74	2,128	3,700.01
5	Jammu & Kashmir	11	11	89	11	10	132	22	20.89	220.66	108	128.58
6	Ladakh	-	-	-	-	-	-	-	-	-	0	-0.13
7	Lakshadweep	-	-	-	-	-	-	-	-	-	1	0.71
8	Puducherry	1	1	4	30	41	324	31	41.42	327.77	43	84.40
TOTAL		15	33.34	245.49	681	1,687.70	17,367.19	696	1,721.04	17,612.68	2,516.14	4,237.18
GRAND TOTAL		11045	2,687.88	34,295.00	8,275	13,359.06	1,46,444.63	19,320	16,046.94	1,80,739.63	35,292.30	51,339.23
IN INDIA								19,320	16,046.94	1,80,739.63	35,292.30	51,339.23
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	530	357	5,767	1,068	924	14,391	1,598	1,281.34	20,158.15	2,263.85	3,545.19
2	Arunachal Pradesh	1	1	10	1	7	22	2	7.69	31.70	27.76	35.45
3	Assam	6	12	123	1	18	115	7	30.31	238.16	401.97	432.28
4	Bihar	133	79	1,142	100	67	988	233	146.52	2,130.22	935.70	1,082.22
5	Chhattisgarh	395	170	1,941	350	274	4,150	745	443.93	6,090.22	1,052.02	1,495.95
6	Goa	14	16	164	49	75	615	63	90.65	779.34	407.27	497.92
7	Gujarat	163	173	2,135	1,336	2,276	28,121	1,499	2,449.67	30,255.65	8,111.15	10,560.82
8	Haryana	183	221	3,455	602	1,080	14,893	785	1,301.44	18,348.97	3,244.46	4,545.90
9	Himachal Pradesh	101	58	932	62	56	643	163	113.49	1,575.86	468.82	582.31
10	Jharkhand	113	58	592	181	157	1,879	294	214.88	2,471.81	854.86	1,069.74
11	Karnataka	393	277	4,210	1,476	2,202	23,961	1,869	2,478.93	28,170.57	4,584.07	7,063.00
12	Kerala	1,817	2,493	32,864	3,262	5,294	67,354	5,079	7,786.52	1,00,217.52	18,582.93	26,369.45
13	Madhya Pradesh	205	120	1,516	655	806	9,290	860	926.58	10,806.13	1,493.69	2,420.27
14	Maharashtra	3,360	661	10,204	3,558	6,537	70,352	6,918	7,197.61	80,555.98	19,866.87	27,064.48
15	Manipur	7	6	74	-	0	-	7	6.23	73.51	5.00	11.23
16	Meghalaya	-	-	-	-	1	-7	-1	0.80	-6.78	-11.14	-10.34
17	Mizoram	-	-	-	-	2	-	-	2.11	-	0.26	2.38
18	Nagaland	-	-	-	-	-	-	-	-	-	2.37	2.37
19	Odisha	320	182	2,322	329	295	3,424	649	476.67	5,746.46	2,015.84	2,492.51
20	Punjab	11,029	304	4,364	672	565	8,216	11,701	868.93	12,579.75	2,737.22	3,606.15
21	Rajasthan	115	80	1,198	170	282	4,008	285	361.11	5,206.29	1,285.07	1,646.18
22	Sikkim	-	0	-	2	3	24	2	2.73	23.86	37.08	39.81
23	Tamil Nadu	1,412	784	8,600	3,111	2,888	25,614	4,523	3,672.03	34,214.61	5,360.33	9,032.36
24	Telangana	150	104	2,054	1,020	1,262	19,055	1,170	1,365.78	21,108.76	3,651.84	5,017.62
25	Tripura	4	3	31	-	-	-	4	3.18	31.34	5.71	8.89
26	Uttarakhand	79	82	818	82	89	983	161	170.89	1,800.51	450.61	621.49
27	Uttar Pradesh	410	331	4,567	1,280	1,608	21,334	1,690	1,938.32	25,901.62	5,343.74	7,282.05
28	West Bengal	271	91	1,270	589	655	5,831	860	746.27	7,101.40	3,218.07	3,964.34
TOTAL		21211	6,663.38	90,354.82	19,955	27,421.24	3,25,256.79	41,166	34,084.62	4,15,611.61	86,397.41	1,20,482.03
UNION TERRITORIES												
1	Andaman and Nicobar Islands	-	-	-	12	10	163	12	10.02	163.44	6.23	16.25
2	Chandigarh	-	-	-	80	100	916	80	99.71	915.84	327.68	427.38
3	Dadra and Nagar Haveli and Daman & Diu	2	22	152	14	55	449	16	76.39	601.37	194.36	270.75
4	Govt. of NCT of Delhi	3	-1	16	1,507	2,819	31,181	1,510	2,817.95	31,196.70	5,641.06	8,459.01
5	Jammu & Kashmir	33	28	248	39	30	337	72	58.12	584.44	298.37	356.49
6	Ladakh	-	-	-	-	-	-	-	-	-	0.13	0.13
7	Lakshadweep	-	-	-	-	-	-	-	-	-	1.47	1.47
8	Puducherry	7	3	23	72	64	551	79	67.07	574.00	87.48	154.55
TOTAL		45	51.77	438.33	1,724	3,077.49	33,597.44	1,769	3,129.26	34,035.78	6,556.79	9,686.04
GRAND TOTAL		21256	6,715.15	90,793.16	21,679	30,498.73	3,58,854.23	42,935	37,213.87	4,49,647.39	92,954.20	1,30,168.07
IN INDIA								42,935	37,213.87	4,49,647.39	92,954.20	1,30,168.07
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	-	-	-	-	-	-	39	-	-	-	38.80	-	-	38.80
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Kerala	-	2,392	11	1,246	-	462	0	84	-	12	0.03	84.24	-	0.03
13	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Maharashtra	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Manipur	-	-	-	-	-	1	-0	1,413	-	1	-0.36	1,412.98	0.16	-0.20
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		-	2,392	11.25	1,245.94	-	475	40.5678509	1,729	-	2,867	51.82	2,974.58	0.16	51.98
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		-	2,392	11.25	1,245.94	-	475	40.57	1,728.64	-	2,867	51.82	2,974.58	0.16	51.98
IN INDIA		-	-	-	-	-	-	-	-	-	2867	51.82	2,974.58	0.16	51.98
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	-	-	-	-	-	-	234	-	-	-	234.41	-	-	234.41
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Karnataka	-	-	-	-	-	306	11	2,148	-	306	10.80	2,148.12	-0.03	10.77
12	Kerala	-	5,212	24	2,993	-	892	4	491	-	6,104	27.62	3,484.08	-	27.62
13	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Maharashtra	-	-	-	-	-	-170	258	-3,353	-	-170	258.47	-3,353.29	11.48	269.94
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		-	5,212	23.63	2,993.08	-	1,028	507.66	-714.17	-	6,240	531.29	2,278.91	11.45	542.74
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	180	-	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		-	5,212	23.63	2,993.08	-	1,046	507.67	-534.17	-	6,258	531.30	2,458.91	11.45	542.75
IN INDIA															
OUTSIDE INDIA															

FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)-3A
 COMPANY NAME & CODE : EDELWEISS LIFE INSURANCE CO. LTD (147)
 STATEMENT AS ON : 31-Dec-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	54,815
Investments (Policyholders)	8A	7,59,375
Investments (Linked Liabilities)	8B	2,34,450
Loans	9	8,364
Fixed Assets	10	8,668
Current Assets		
a. Cash & Bank Balance	11	7,828
b. Advances & Other Assets	12	31,811
Current Liabilities		
a. Current Liabilities	13	37,695
b. Provisions	14	1,413
c. Misc. Exp not Written Off	15	-
d. Debit Balance of P&L A/c		2,43,524
Application of Funds as per Balance Sheet (A)	TOTAL (A)	8,22,678
Less: Other Assets	SCH	Amount
Loans (if any)	9	8,364
Fixed Assets (if any)	10	8,668
Cash & Bank Balance (if any)	11	7,828
Advances & Other Assets (if any)	12	31,811
Current Liabilities	13	37,695
Provisions	14	1,413
Misc. Exp not Written Off	15	-
Investments held outside India		-
Debit Balance of P&L A/c		2,43,524
**Provision for Diminution in Value of Investment		-
	TOTAL (B)	-2,25,962
Funds Available for Investments	(A-B)	10,48,640

Reconciliation of Investment Assets	
Total Investment Assets (as per Balance Sheet)	10,48,640
Balance Sheet Value of:	
A. Life Fund (including Fund Beyond Solvency Margin)	7,84,971
B. Pension & Gen Annuity Fund	29,219
C. Unit Linked Funds	2,34,450
	10,48,640

NON - LINKED BUSINESS

INVESTMENT ASSETS	PERCENTAGE AS PER REG.	SH		PH			BOOK VALUE (SH + PH)	Actual %	FVC AMOUNT	TOTAL FUND (Balance Sheet Value)	MARKET VALUE
		BALANCE	FRSM+	UL-NON UNIT RESERVE	PAR	NON PAR					
A. LIFE FUND		(a)	(b)	(c)	(d)	(e)	F=(a+b+c+d+e)				
1. Govt. Securities	Not Less than 25%	-	-	-	1,13,432	2,84,403	3,97,835	51.21%	-	3,97,835	3,80,799
2. Govt. Securities or Other Approved Securities (Incl. Not Less than 50%)		-	-	-	1,27,658	2,94,144	4,21,803	54.29%	-	4,21,803	4,04,711
3. Investment Subject to Exposure Norms											
a. Housing & Infrastructure	Not Less than 15%	-	-	-	45,027	89,399	1,34,427	17.30%	2,178	1,36,605	1,43,831
1. Approved Investment		-	189	-	894	1,551	2,634	0.34%	(1,686)	948	948
2. Other Investment		-	-	-	-	-	-	-	-	-	-
b. (i) Approved Investments	Not exceeding 35%	24	15,600	288	62,350	49,348	1,27,619	16.42%	8,429	1,36,048	1,37,592
(ii) Other Investments* not to exceed 15%		58	31,880	-	15,153	43,418	90,509	11.64%	(942)	89,567	92,454
TOTAL : LIFE FUND	100%	81	47,679	288	2,51,082	4,77,861	7,76,992	100.00%	7,979	7,84,971	7,79,537

B. PENSION / GROUP GRATUITY FUND	PERCENTAGE AS PER REG.	PH		TOTAL BOOK VALUE	Actual %	FVC AMOUNT	TOTAL FUND (Balance Sheet Value)	MARKET VALUE
		PAR	NON PAR					
1. Government Securities	Not Less than 20%	3,757	11,888	15,645	53.74%	-	15,645	15,352
Government Securities or other approved securities (including (i) above)	Not Less than 40%	4,061	12,090	16,150	55.47%	-	16,150	15,857
2. Balance in approved investment	Not Exceeding 60%	7,609	5,355	12,965	44.53%	105	13,069	13,256
TOTAL : PENSION / GROUP GRATUITY FUND	100%	11,670	17,445	29,116	100%	105	29,219	29,113

LINKED BUSINESS

C. LINKED LIFE INSURANCE FUND	PERCENTAGE AS PER REG.	PH		TOTAL FUND (Balance Sheet Value)	Actual %
		PAR	NON PAR		
1. Approved Investments	Not Less than 75%	-	2,14,841.75	2,14,842	91.64%
2. Other than Approved Investment	Not More than 25%	-	19,608.41	19,608	8.36%
TOTAL : LINKED LIFE INSURANCE FUND	100%	-	2,34,450	2,34,450	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.

Link to FORM 3A (Part B)

No.	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date (Rs in Lacs)		NAV as per LB 2	NAV as on the above date	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return / Yield	3 Year Rolling CAGR	Highest NAV since inception
1	Bond Fund	ULIF00317/08/11BONDUNFD147	29-Jul-11	Non Par	11,975.03	29,9809	29,9809	29,5961	29,1440	28,4510	27,8347		7.71%	7.60%	29,9809
2	Discontinuation Fund	ULIF00701/01/12DISCONT147	01-Feb-12	Non Par	18,415.22	23,5354	23,5354	23,2383	23,0594	22,6164	22,2790		5.64%	6.61%	23,5354
3	Group Balance Fund	ULGF00205/09/11GFBALANCER147	25-Jan-13	Non Par	3,072.65	29,9444	29,9444	29,3703	29,6462	28,6529	28,3031		5.80%	8.44%	29,9824
4	Group Bond Fund	ULGF00305/09/11GFBOND147	25-Jan-13	Non Par	2,629.65	26,6554	26,6554	26,4048	26,3758	25,7233	25,0064		6.59%	7.38%	26,6766
5	Group Growth Fund	ULGF00105/09/11GFOROWTH147	25-Jan-13	Non Par	6,439.09	35,5071	35,5071	34,5122	35,1952	33,6986	33,9281		4.65%	9.64%	35,5633
6	Managed Fund	ULIF00618/08/11MANAGED147	03-Aug-11	Non Par	2,833.91	39,1397	39,1397	38,1954	38,7876	37,3331	37,1080		5.48%	9.58%	39,1827
7	Pension Secure Fund	ULIF00931/03/15ETLIPNSSCR147	04-Feb-16	Non Par	815.87	20,1788	20,1788	19,9898	19,9553	19,4856	18,9393		6.54%	7.43%	20,2003
8	Equity Midcap Fund	ULIF010710/10/15ETLIPMIDCAP147	19-Jan-17	Non Par	58,732.17	36,2366	36,2366	34,1944	36,4410	32,8501	36,7534		1.41%	20.69%	37,9469
9	Equity Large Cap Fund	ULIF00118/08/11QLARGECAP147	28-Jul-11	Non Par	49,438.24	58,6468	58,6468	55,3951	57,5415	53,2698	54,3274		7.95%	12.52%	60,2047
10	PE Based Fund	ULIF00526/08/11PEBASED147	22-Jul-11	Non Par	1,135.16	43,2453	43,2453	41,6844	42,6746	40,5766	41,3900		4.48%	10.74%	43,2938
11	Pension Growth Fund	ULIF00831/03/15ETLIPNSGRT147	04-Feb-16	Non Par	1,883.54	29,7735	29,7735	28,1423	29,5216	27,6133	28,9331		2.90%	13.01%	31,5576
12	Equity Top 250	ULIF0027/07/11EQTOP250147	20-Jul-11	Non Par	54,206.41	59,3031	59,3031	56,6791	59,2746	55,0810	59,1202		0.31%	14.07%	63,8067
13	Money Market Fund	ULIF00425/08/11MONEYMARKET147	25-Aug-11	Non Par	187.44	27,3750	27,3750	27,0255	26,6817	26,1620	25,7204		6.43%	6.71%	27,3750
14	Discontinued Policy Pension Fund	ULIF01031/03/15ETLIPNSDSC147	04-Feb-16	Non Par	521.27	17,2341	17,2341	17,0030	16,7873	16,4646	16,1786		6.52%	6.92%	17,2341
15	Group Money Market Fund	ULGF00405/09/11GFMONEYMARKET147	25-Jan-13	Non Par	-	10,0000	10,0000	10,0000	10,0000	10,0000	10,0000		NA	NA	10,0000
16	Equity Blue Chip Fund	ULIF01226/11/18ETLIPLCHIP147	31-May-19	Non Par	16,160.27	23,1987	23,1987	21,8735	22,8778	20,8908	20,9816		10.57%	13.37%	23,2618
17	Gilt Fund	ULIF01326/11/18ETLIPGILTFND147	13-Jun-19	Non Par	2,000.26	16,4566	16,4566	16,3155	16,3882	15,9433	15,4830		6.29%	7.86%	16,5022
18	LONG TERM BOND FUND	ULIF01426/06/20ETLIPLNGTERM147	29-Feb-24	Non Par	415.04	11,1084	11,1084	10,9742	11,1998	10,9233	10,6455		4.35%	NA	11,2663
19	Equity Small Cap fund	ULIF01523/12/24SMALLCAP147	24-Jan-25	Non Par	3,588.97	10,4508	10,4508	10,4445	11,4343	9,8615			NA	NA	11,4784
Total					2,34,450.17										

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.

FORM L-29 - Detail regarding debt securities (Non Ulip)

Name of the Insurer: EDELWEISS LIFE INSURANCE CO. LTD

Date: 31-Dec-2025

Detail regarding Debt securities

(` in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/12/2025	As % of total for this class	As at 31/12/2024	As % of total for this class	As at 31/12/2025	As % of total for this class	As at 31/12/2024	As % of total for this class
Break down by credit rating								
Sovereign								
AAA rated	5,74,335	79.18%	4,89,135	79.45%	5,83,822	80.27%	4,72,891	79.56%
AA or better	43,272	0.06	22,349	3.63%	41,553	0.06	21,461	3.61%
Rated below AA but above A	49,577	6.84%	56,107	9.11%	47,339	6.51%	53,522	9.00%
A rated	3,507	0.00	281	0.00	3,486	0.00	299	0.00
Rated below B	-	0.00%	3,497	0.57%	-	0.00%	3,500	0.59%
				-				
Others								
MF/FD/OTHERS	54,626	7.53%	44,320	7.20%	51,145	7.03%	42,715	7.19%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
Total	7,25,317	100.00%	6,15,689	100.00%	7,27,344	100.00%	5,94,388	100.00%
Breakdown by residual maturity								
Up to 1 year	51,240	7.06%	54,204	8.80%	50,835	6.99%	52,578	8.85%
more than 1 year and up to 3years	47,603	6.56%	33,905	5.51%	45,964	6.32%	32,922	5.54%
More than 3 years and up to 7years	60,870	8.39%	59,610	9.68%	58,414	8.03%	57,193	9.62%
More than 7 years and up to 10 years	33,823	4.66%	16,013	2.60%	33,322	4.58%	15,917	2.68%
More than 10 years and up to 15 years	35,164	4.85%	18,689	3.04%	36,004	4.95%	19,063	3.21%
More than 15 years and up to 20 years	35,196	4.85%	23,538	3.82%	36,411	5.01%	23,123	3.89%
Above 20 years	4,61,421	63.62%	4,09,732	66.55%	4,66,393	64.12%	3,93,593	66.22%
Total	7,25,317	100.00%	6,15,689	100.00%	7,27,344	100.00%	5,94,388	100.00%
Breakdown by type of the issuer								
Central Government	3,96,151	54.62%	3,44,763	56.00%	4,13,480	56.85%	3,43,154	57.73%
State Government	26,406	3.64%	22,388	3.64%	26,419	3.63%	21,275	3.58%
Corporate Securities	2,31,394	31.90%	1,90,764	30.98%	2,19,594	30.19%	1,75,431	29.51%
MF/REV REPO/TREP/FD/OTHERS	71,366	9.84%	57,773	9.38%	67,852	9.33%	54,528	9.17%
Others	-	-	-	-	-	-	-	-
Total	7,25,317	100.00%	6,15,689	100.00%	7,27,344	100.00%	5,94,388	100.00%

Note :

1. In case of a debt instrument is rated by more than one agency, then the lowest rating has been taken for the purpose of classification.
2. Market value of the securities is in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.
3. Figures comprises of aggregate of Life Fund and Fund Beyond Solvency Margin

Detail regarding Debt securities

(` in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/12/2025	As % of total for this class	As at 31/12/2024	As % of total for this class	As at 31/12/2025	As % of total for this class	As at 31/12/2024	As % of total for this class
Break down by credit rating								
Sovereign								
AAA rated	45,735	93.33%	43,737	73.32%	45,592	93.59%	43,506	73.81%
AA or better	2,268	4.63%	2,311	3.88%	2,121	4.35%	2,180	3.70%
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	1,000	2.04%	13,600	22.80%	1,000	2.05%	13,254	22.49%
A1+/P1+/PR1+/F1+	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	49,003	100.00%	59,648	100.00%	48,713	100.00%	58,939	100.00%
Breakdown by residual maturity								
Up to 1 year	22,204	45.31%	31,384	52.62%	22,218	45.61%	31,076	52.73%
more than 1 year and up to 3years	5,439	11.10%	4,267	7.15%	5,328	10.94%	4,251	7.21%
More than 3 years and up to 7years	8,572	17.49%	7,822	13.11%	8,363	17.17%	7,642	12.97%
More than 7 years and up to 10 years	9,313	19.00%	15,139	25.38%	9,313	19.12%	14,969	25.40%
More than 10 years and up to 15 years	1,056	2.16%	1,035	1.74%	1,032	2.12%	1,002	1.70%
More than 15 years and up to 20 years	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Above 20 years	2,419	4.94%	-	0.00%	2,459	5.05%	-	0.00%
Total	49,003	100.00%	59,648	100.00%	48,713	100.00%	58,939	100.00%
Breakdown by type of the issuer								
Central Government	19,803	40.41%	19,522	32.73%	19,812	40.67%	19,411	32.93%
State Government	7,667	15.65%	4,073	6.83%	7,658	15.72%	4,086	6.93%
Corporate Securities	13,568	27.69%	15,324	25.69%	13,277	27.26%	15,058	25.55%
MF/REV REPO/TREP/FD/OTHERS	7,964	16.25%	20,730	34.75%	7,964	16.35%	20,383	34.58%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	49,003	100.00%	59,648	100.00%	48,713	100.00%	58,939	100.00%

Note :

1. In case of a debt instrument is rated by more than one agency, then the lowest rating has been taken for the purpose of classification.
2. Market value of the securities is in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

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

Name of the Insurer: EDELWEISS LIFE INSURANCE CO. LTD

Date: 31-Dec-2025

Detail regarding Debt securities

(` in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/12/2025	As % of total for this class	As at 31/12/2024	As % of total for this class	As at 31/12/2025	As % of total for this class	As at 31/12/2024	As % of total for this class
Break down by credit rating								
AAA rated*	24,005	93.23%	25,935	95.85%	24,135	93.35%	24,870	95.87%
AA or better	744	2.89%	738	-	720	2.79%	720	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	1,000	3.88%	3,097	4.15%	1,000	3.87%	3,097	4.13%
A1+/P1+/PR1+/F1+	-	0.00%	-	-	-	0.00%	-	-
Total	25,749	100.00%	29,769	100.00%	25,856	100.00%	28,688	100.00%
Breakdown by residual maturity								
Up to 1 year	4,590	17.83%	3,560	7.52%	4,585	17.73%	3,561	7.59%
more than 1 year and up to 3years	2,088	8.11%	1,070	4.99%	2,075	8.03%	1,063	5.10%
More than 3 years and up to 7years	385	1.50%	356	0.38%	382	1.48%	356	0.40%
More than 7 years and up to 10 years	1,151	4.47%	1,141	0.37%	1,116	4.32%	1,113	0.40%
More than 10 years and up to 15 years	184	0.71%	132	0.00%	202	0.78%	145	0.01%
More than 15 years and up to 20 years	1,260	4.89%	1,748	6.00%	1,275	4.93%	1,606	5.85%
Above 20 years	16,092	62.50%	21,762	80.27%	16,221	62.74%	20,844	80.14%
Total	25,749	100.00%	29,769	100.00%	25,856	100.00%	28,688	100.00%
Breakdown by type of the issuer								
Central Government	15,352	59.62%	20,562	75.66%	15,645	60.51%	20,016	76.76%
State Government	505	1.96%	639	2.23%	505	1.95%	602	2.23%
Corporate Securities	7,346	28.53%	5,058	11.15%	7,159	27.69%	4,559	11.10%
MF/REV REPO/TREP/FD/OTHERS	2,546	9.89%	3,510	10.96%	2,546	9.85%	3,511	9.91%
Others	-	0.00%	-	-	-	0.00%	-	-
Total	25,749	100.00%	29,769	100.00%	25,856	100.00%	28,688	100.00%

Note :

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

FORM L-30 : Related Party Transactions

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

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

Date : **31 December 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 31 Dec 2025	For the Period Ending 31 Dec 2025	For the Quarter Ending 31 Dec 2024	For the Period Ending 31 Dec 2024
1	Edelweiss Financial Service Limited	Holding Company	Insurance Premium (Group policyholder) Collected / (Refundable)	0	-1	0.03	0.13
			ESOP/ SAR Charges	-3	-22	-28.70	-76.55
			Branding Fees	194	-	-110.78	-295.03
			Capital Infusion	9,971	14,981	9,917.84	14,957.60
			Interest on Non Convertible Debentures (NCD)	890	2,419	650.75	1,813.20
			ESOP/ SAR Lapsation (Retained Earning)	-	2	-	51.92
			Redemption of Securities	-	-	2,896.80	3,764.45
2	ECL Finance Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	-	-	23.84	98.90
			Purchase of Securities	-	-	-	-
			Redemption of Securities	-	-	1,468.00	1,468.00
			Insurance Premium (Group policyholder) Collected / (Refundable)	-	-1	-2.20	43.33
			Marketing Charges	-	-17	-10.00	-10.00
			Rent Income	71	214	71.40	214.20
			Claims paid to Group Policyholders	-	-13	-15.99	-29.05
Reimbursement of Common Facility Charges	5	14	18.84	26.78			
3	Edelweiss Retail Finance Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	-	65	108.12	316.34
			Insurance Premium (Group policyholder) Collected / (Refundable)	-	-0	-0.39	-2.21
			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	-	-
			Sublease Rent Income	0	1	0.28	0.46
5	Nido Home Finance Limited (formerly known as Edelweiss Housing Finance Limited)	Fellow Subsidiary	Insurance Premium (Group policyholder) Collected / (Refundable)	-0	-14	21.37	433.32
			Claims paid to Group Policyholders	-131	-212	-122.31	-273.52
			Interest on Non-Convertible Debentures	-	-	-	-
			Rent Income	31	92	30.60	91.80
			Marketing Charges	-	-	-	182.00
Reimbursement of Common Facility Charges	2	6	8.07	11.48			
6	Zuno General Insurance Limited (formerly known as Edelweiss General Insurance Company Limited)	Fellow Subsidiary	Cost of premium towards Medclaim Insurance/Group Insurance	-154	-504	-225.08	-561.50
			Insurance Premium (Group policyholder) Collected / (Refundable)	-0	2	0.12	0.92
7	Edelweiss Rural & Corporate Services Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	47	139	46.52	138.88
			Office Rent, Business Centre Charges and Facility Charges	-11	-30	-10.04	-34.53
			Information Technology Cost	-167	-501	-164.04	-474.40
			Professional expenses	-2	-6	-1.81	-5.42
			Insurance Premium (Group policyholder) Collected / (Refundable)	-0	-7	-0.03	0.50
Sublease Rent Income	0	1	0.28	0.46			

PART-A Related Party Transactions

(₹ in Lakhs)

Sr. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter Ending 31 Dec 2025	For the Period Ending 31 Dec 2025	For the Quarter Ending 31 Dec 2024	For the Period Ending 31 Dec 2024
8	ECap Equities Limited (formerly known as Edel Land Limited)	Fellow Subsidiary	Office Rent, Business Centre Charges and Facility Charges	-66	-194	-62.67	-186.11
			Staff Welfare	-	-1	-4.36	-4.36
			IT Support Services			2.46	-
			Insurance Premium (Group policyholder) Collected / (Refundable)	0	4	0.09	0.88
9	Key Managerial Personnel	Key Managerial Personnel	Managerial Remuneration	-141	-973	551.80	1,352.03
			Policy Benefits paid	-	-	-26.84	-26.84
			Insurance Premium (Group policyholder) Collected / (Refundable)	8	13	7.80	35.90
10	Edelweiss Asset Reconstruction Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	5	1,739	149.11	453.85
			Insurance Premium (Group policyholder) Collected / (Refundable)	-0	1	0.04	-0.20
			Redemption of Securities	-	3,313	154.83	448.05
11	Edel Finance Company Limited	Fellow Subsidiary	Insurance Premium (Group policyholder) Collected / (Refundable)	-	0	-	-
			Interest on Non Convertible Debentures (NCD)	154	278	-	-
12	Edelcap Securities Ltd	Fellow Subsidiary	Insurance Premium (Group policyholder) Collected / (Refundable)	0	-1	0.20	1.55
13	Edel Investments Limited	Fellow Subsidiary	Insurance Premium (Group policyholder) Collected / (Refundable)	0	0	-0.01	-0.14
14	EdelGive Foundation	Fellow Subsidiary	Insurance Premium (Group policyholder) Collected / (Refundable)	-0	0	0.18	0.38
15	Edelweiss Alternative Asset Advisors Limited	Fellow Subsidiary	Insurance Premium (Group policyholder) Collected / (Refundable)	0	1	-0.03	2.98
16	Edelweiss Asset Management Limited	Fellow Subsidiary	Insurance Premium (Group policyholder) Collected / (Refundable)	0	2	0.31	1.07
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	-	-
19	Edelweiss Global Wealth Management Limited	Fellow Subsidiary	Insurance Premium (Group policyholder) Collected / (Refundable)	0	0	0.02	0.29
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	-	-
24	Sekura India Management Limited	Fellow Subsidiary	Insurance Premium (Group policyholder) Collected / (Refundable)	0	2	0.06	1.56
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	0.28	0.46
27	Comtrade Commodities Services Limited (formerly known as Edelweiss Comtrade Limited)	Fellow Subsidiary	Sublease Rent Income	0	1	0.19	0.38

Note : Negative Figures Denotes Outflow and Positive figures denotes Inflow

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Nature of Balance	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party (Rs. in Lakhs)
1	Edelweiss Rural & Corporate Services Limited	Fellow Subsidiaries	5	Accrued Interest on Non-Convertible Debentures	Receivable	Unsecured	NA	NA	NA
2	Edelweiss Financial Services Limited	Holding Company	866	Accrued Interest on Non-Convertible Debentures	Receivable	Unsecured	NA	NA	NA
3	Edel Finance Company Limited	Fellow Subsidiaries	176	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	-7	ESOP Balance Payable	Payable	Unsecured	NA	NA	NA
7	Edelweiss Rural & Corporate Services Limited	Fellow Subsidiaries	-65	Balance Payable - IT and Facilities	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	-26	Balance Payable - Rent & Maintenance charges	Payable	Unsecured	NA	NA	NA
11	ECL Finance Limited	Fellow Subsidiaries	17	Balance Receivable - Maintenance charges	Receivable	Unsecured	NA	NA	NA
12	Nido Home Finance Limited (formerly known as Edelweiss Housing Finance Limited)	Fellow Subsidiaries	0	Balance Receivable - Rent & Maintenance charges	Receivable	Unsecured	NA	NA	NA
Investments									
1	Edelweiss Financial Services Limited	Holding Company	36,915	Investments in Non-Convertible Debentures as on Date	Receivable	Unsecured	NA	NA	NA
2	Edel Finance Company Limited	Fellow Subsidiaries	7,773	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
Unallocated Premium Deposits Received									
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	0	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	-2	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	0	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	0	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 : December 31, 2025

Registration Number: **147 dated 10 May 2011****Board of Directors and Key Management Person (KMP) information**

Sr. No.	Name of the Directors	Designation	Role/Function	Details of change in the period if any
1	Mr. Rashes Shah	Chairman	Chairman	-
2	Mr. Rujan Panjwani	Vice - Chairman	Vice - Chairman	-
3	Mr. Sumit Rai	Managing Director & CEO	Managing Director & CEO	-
4	Mr. Subhrajit Mukhopadhyay	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	-

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

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

As at

31st Dec 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	10,05,899
	Deduct:		
02	Mathematical Reserves	2	9,97,292
03	Other Liabilities	3	-
04	Excess in Policyholders' funds (01-02-03)		8,607
05	Available Assets in Shareholders Fund:	4	48,413
	Deduct:		
06	Other Liabilities of shareholders' fund	3	-
07	Excess in Shareholders' funds (05-06)		48,413
08	Total ASM (04)+(07)		57,020
09	Total RSM		31,520
10	Solvency Ratio (ASM/RSM)		1.81

Note:

- 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;
- Item No. 02 shall be the amount of the Mathematical Reserves as mentioned in Form H;
- Item No. 03 and 06 shall be the amount of other liabilities as mentioned in the Balance Sheet;
- 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

FORM 7

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

Name of Fund: LIFE FUND

STATEMENT AS ON : 31-Dec-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)	1,54,815	1,35,585	-	-	61,264	72,336	5,60,913	4,85,637	7,76,992	6,93,559
2	Gross NPA	-	-	-	-	1,640	-	-	1,640	1,640	1,640
3	% of Gross NPA on Investment assets (2/1)	-	-	-	-	2.68%	-	0.00%	0.24	0.21%	0.24%
4	Provision made on NPA	-	-	-	-	1,640	-	-	1,640	1,640	1,640
5	Provision as a % of NPA (4/2)	-	-	-	-	100%	-	0.00%	100.00	100%	100%
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	1,54,815	1,35,585	-	-	59,623	72,336	5,60,913	4,83,997	7,75,351	6,91,919
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:

- 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
- Total Investment Assets should reconcile with figures shown in Form 3A / 3B.
- Gross NPA is investments classified as NPA, before any provisions
- 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.
- Net Investment assets is net of 'provisions'
- Net NPA is gross NPAs less provisions
- Write off as approved by the Board

FORM 7

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

Name of Fund: PENSION, GENERAL ANNUITY FUND

STATEMENT AS ON : 31-Dec-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)	5,756	4,231	-	-	1,403	2,164	21,956	22,359	29,115	28,754
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment assets (2/1)	-	-	-	-	0.00%	-	0.00%	-	0.00%	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	0.00%	-	0.00%	-	0%	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	5,756	4,231	-	-	1,403	2,164	21,956	22,359	29,115	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:

- 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
- Total Investment Assets should reconcile with figures shown in Form 3A / 3B.
- Gross NPA is investments classified as NPA, before any provisions
- 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.
- Net Investment assets is net of 'provisions'
- Net NPA is gross NPAs less provisions
- Write off as approved by the Board

FORM 7

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

Name of Fund: LINKED FUND

STATEMENT AS ON : 31-Dec-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)	12,450	13,639	-	-	2,893	5,470	2,19,106	1,96,473	2,34,450	2,15,582
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment assets (2/1)	-	-	-	-	0.00%	-	0.00%	-	0.00%	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	0.00%	-	0.00%	-	0.00%	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	12,450	13,639	-	-	2,893	5,470	2,19,106	1,96,473	2,34,450	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

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	Investment*	INCOME ON INVESTMENT (%)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (%)	GROSS YIELD	NET YIELD	
A CENTRAL GOVERNMENT SECURITIES															
A1	Central Govt. Securities - Central Govt. Government Bonds	CGSB	392689	8131	2.08%	2.08%	385395	2337	5.85%	5.85%	316033	18441	5.80%	5.80%	
A2	Deposits under section 7 of Insurance Act 2018	CDSS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
A3	Treasury Bills	CTRB	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
A4	Sovereign Green Bonds	CSGB	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES															
B1	Other Approved Securities (excluding Infrastructure Investments)	SSDA	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
B2	State Government Bonds	SSGB	23969	451	1.88%	1.88%	22184	1356	5.66%	5.66%	22228	1300	5.80%	5.80%	
B3	Central Government Guaranteed Loans / Bonds	CGSL	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
C HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT															
TAXABLE BONDS															
C1	Bonds / Debentures issued by NHB/Institution accredited by NHB	HTBN	0	0	0.00%	0.00%	2723	16	2.02%	2.02%	5066	489	9.67%	9.65%	
C2	Bonds / Debentures issued by HUDCO	HTBD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
C3	Housing / Securitized Assets	HMSB	60317	1127	2.20%	2.20%	60991	1872	6.00%	6.00%	47023	3093	6.50%	6.50%	
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	HMSD	100	0	0.44%	0.44%	100	0	0.44%	0.44%	0	7	0.00%	0.00%	
C6	Bonds / Debentures issued by HUDCO	HTBD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
D INFRASTRUCTURE INVESTMENTS															
TAXABLE BONDS															
D1	Infrastructure - PSU - Equity Shares - Listed	ITFE	1206	36	1.33%	1.33%	743	15	2.02%	2.02%	472	103	21.71%	21.71%	
D2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITFC	4784	53	1.12%	1.12%	2389	112	4.62%	4.62%	594	107	15.08%	15.08%	
TAXABLE BONDS															
D3	Infrastructure - PSU - Debentures / Bonds	ITFD	22036	453	2.05%	2.05%	23460	1413	5.98%	5.98%	26699	3171	5.77%	5.77%	
D4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/LOANS	ITDO	212	212	2.28%	2.28%	190	190	2.63%	2.63%	0	0	0.00%	0.00%	
D5	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	ITEG	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
D6	Infrastructure - Debentures / Bonds / CP / Loans - (Promoter Group)	ITDG	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
D7	Infrastructure - Debentures / Bonds / CP / Loans	ITDS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
D8	Infrastructure - Equity (Promoter Group)	ITDE	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
D9	Infrastructure - Other Corporate Securities - CP	ITCEP	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
D10	Infrastructure - PSU - CP	ITFCP	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
D11	Infrastructure - Securitized Assets	ITSA	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
D12	Debt Instruments of InvTs - Approved Investment	IDTI	7817	176	2.25%	2.25%	7737	527	6.81%	6.81%	4325	269	6.21%	6.21%	
D13	Infrastructure - Infrastructure Development Fund (IDF)	IDFI	10035	243	2.02%	2.02%	12056	728	6.05%	6.05%	11389	686	6.03%	6.03%	
D14	INFRASTRUCTURE - OTHER EQUITY	IDRE	502	-4	-0.72%	-0.72%	264	-70	-26.50%	-26.50%	242	197	81.48%	81.48%	
D15	Reclassified Approved Investments - Equity	IREA	141	0	0.00%	0.00%	132	-10	-6.43%	-6.43%	447	10	6.30%	6.30%	
D16	Units of InvTs	ITU	14034	357	2.45%	2.45%	827	6.17%	6.17%	3947	288	4.50%	4.50%		
D17	OTHER Investment Infrastructure - Securitized Debt	ISDA	1640	0	0.00%	0.00%	1640	0	0.00%	0.00%	5604	2581	46.06%	46.06%	
TAX FREE BONDS															
D18	Infrastructure - PSU - Debentures / Bonds	ITFD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS															
E1	PSU - Equity Shares - Quoted	EAQD	3098	310	9.99%	9.99%	1837	132	18.08%	18.08%	973	274	28.13%	28.13%	
E2	Corporate Securities - Equity Shares (Ordinary)-Quoted	EACE	41345	1690	4.09%	4.09%	42922	8646	20.14%	20.14%	28255	2801	9.91%	9.91%	
E3	Corporate Securities - Debentures	ECDS	36969	890	2.41%	2.41%	38084	2742	7.20%	7.20%	14084	979	6.95%	6.95%	
E4	Corporate Securities - Debentures	EDPS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
E5	Corporate Securities - Preference Shares	EPNS	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) Investments - CCL, BS	ECDB	0	0	0.00%	0.00%	0	0	0.00%	0.00%	28929	3361	11.62%	11.62%	
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	CDs - CDs with Scheduled Banks	ECDD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
E10	CDs - CDs with Scheduled Banks	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	EMFP	12067	0	0.00%	0.00%	7618	136	1.79%	1.79%	9825	103	1.97%	1.97%	
E12	Mutual Funds - Under Promoter Group	EMPG	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
E13	Net Current Assets (Ethy in respect of LLP Fund Business)	ENCA	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
E14	Corporate Securities - Bonds - (Tax Free)	EPBF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
E15	Commercial Papers	ECCP	0	0	0.00%	0.00%	5656	52	0.93%	0.93%	0	0	0.00%	0.00%	
F APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS															
F17	Investment Properties - Immovable	ENP	5090	102	2.00%	2.00%	5090	306	6.01%	6.01%	5090	306	6.01%	6.01%	
F18	Passively Managed Equity ETF (Non Promoter group)	EETF	2723	44	1.62%	1.62%	3047	406	13.33%	13.33%	3831	-62	-2.39%	-2.39%	
F19	Deposits - Repo / Reverse Repo	ECMR	12016	158	1.31%	1.31%	15403	625	4.06%	4.06%	11720	550	4.70%	4.70%	
F20	Corporate Securities - Bonds - (Taxable)	EFTB	0	0	0.00%	0.00%	0	0	0.00%	0.00%	1959	15	0.76%	0.76%	
F21	Passively Managed Equity ETF (Promoter Group)	EETP	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
F22	Perpetual Debt Instruments of Tier I & II Capital issued by Non PSU Banks	EPBD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
F23	Units of Real Estate Investment Trust (REIT)	ERT	580	6	0.96%	0.96%	545	29	5.34%	5.34%	1965	708	36.06%	36.06%	
F24	Corporate Securities - Derivative Instruments	EDDI	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G OTHER INVESTMENTS															
G1	Equity Shares (incl. Co-op Securities)	EGSH	9932	2	0.02%	0.02%	8506	400	5.29%	5.29%	11953	845	7.07%	7.07%	
G2	Equity Shares (PSUs & Unlisted)	EGSU	748	0	0.02%	0.02%	707	0	0.03%	0.03%	508	-130	-25.64%	-25.64%	
G3	Mutual Funds - Debt / Income / Serial Plans	EMGS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G4	DEBT-INSTRUMENTS	EDSB	26821	543	2.03%	2.03%	20950	1820	7.80%	7.80%	16776	180	1.16%	1.16%	
G5	Debt Instruments / Bonds / CP / Loans - (Promoter Group)	EDSG	44909	1504	3.30%	3.30%	39967	5212	13.04%	13.04%	35582	3133	9.33%	9.33%	
G6	Mutual Funds (Under Insurer's Promoter Group)	EMGI	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)	EETF	0	0	0.00%	0.00%	599	12	1.99%	1.99%	758	-49	-6.48%	-6.48%	
G8	Derivative Instrument	EDDI	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)	EETP	0	0	0.00%	0.00%	0	0	0.00%	0.00%	444	13	2.89%	2.89%	
G10	Securitized Assets	ESPA	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G11	Infrastructure - Debentures / Bonds / CP / Loans - (Promoter Group)	ITDG	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G12	Units (Units without Charge)	ETLU	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G13	Debentures / Bonds / CP / Loans	EDDS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G14	Debentures / Bonds / CP / Loans - (Promoter Group)	EDDGP	0	0	0.00%	0.00%	0	0	0.00%	0.00%	2050	-23	-0.87%	-0.87%	
G15	Equity Shares in Housing Finance Companies	HMSD	138	0	0.00%	0.00%	81	-5	-6.62%	-6.62%	238	79	33.34%	33.34%	
G16	Alternate Investment Funds (Category I)	EMAF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G17	Reclassified Approved Investments - Debt	EDRD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G18	Debt Capital Instruments (DCI Debt III)	EDCI	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G19	Reclassified Approved Investments - Equity	EDAE	233	0	0.00%	0.00%	143	-2	-1.21%	-1.21%	96	3	3.13%	3.13%	
G20	Venture Fund	EDVF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G21	Alternate Investment Fund (Category II)	EMAF	13465	359	2.66%	2.66%	11599	877	7.56%	7.56%	2582	103	4.00%	4.00%	
G22	Reclassified Approved Investments - Debt	EDAD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
TOTAL				751997	16883	2.24%	2.24%	768003	52615	6.84%	7.14%	631168	43421	6.79%	6.79%

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. PDBM is prepared in respect of each fund in case of LLP (DCI) is prepared as Integrated Fund (IDF) and also as consolidated level.
 5. Returns as presented in Group and Net Yield are absolute
 6. Zero represents amount less than rupee one/100
 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: PENSION AND GENERAL ANNUITY FUND

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	Investment*	INCOME ON INVESTMENT (%)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (%)	GROSS YIELD	NET YIELD	
A CENTRAL GOVERNMENT SECURITIES															
A1	Central Govt. Securities - Central Govt. Government Bonds	CGSB	16131	292	1.81%	1.81%	16855	828	5.49%	5.49%	20200	1108	5.49%	5.49%	
A2	Deposits under section 7 of Insurance Act 2018	CDSS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
A3	Treasury Bills	CTRB	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
A4	Sovereign Green Bonds	CSGB	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES															
B1	Other Approved Securities (excluding Infrastructure Investments)	SSDA	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
B2	State Government Bonds	SSGB	505	10	1.91%	1.91%	154	31	5.79%	5.79%	602	34	5.67%	5.67%	
B3	Central Government Guaranteed Loans / Bonds	CGSL	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
C HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT															
TAXABLE BONDS															
C1	Bonds / Debentures issued by NBFI/Institution accredited by NHB	HTBN	1000	30	1.97%	1.97%	1499	80	5.50%	5.50%	505	6	1.23%	1.23%	
C2	Bonds / Debentures issued by HUDCO	HTBD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
C3	Housing - Securitised Assets	HMSB	1441	21	2.17%	2.17%	1552	90	6.40%	6.40%	204	120	6.47%	6.47%	
C4	Commercial Papers - NBF / 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	HMEC	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	1	0.00%	0.00%	
C6	Bonds / Debentures issued by HUDCO	HTBD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
D INFRASTRUCTURE INVESTMENTS															
D1	Infrastructure - PSU - Equity Shares - Listed	ITFE	26	0	1.60%	1.60%	18	2	9.80%	9.80%	24	2	9.58%	9.58%	
D2	Infrastructure - Central Securities - Equity Shares - Quoted	ITFC	1011	3	0.27%	0.27%	372	4	1.01%	1.01%	31	17	54.27%	54.27%	
TAXABLE BONDS															
D3	Infrastructure - PSU - Debenture / Bonds	ITFD	460	9	1.95%	1.95%	460	27	5.83%	5.83%	460	27	5.83%	5.83%	
D4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES	ITDO	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
D5	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	ITEG	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
D6	Infrastructure - Debenture / Bonds / CP / Loans - (Promoter Group)	ITDG	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
D7	Infrastructure - Debenture / Bonds / CP / Loans	ITDS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
D8	Infrastructure - Equity (Promoter Group)	ITDE	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 Invts - Approved Investment	ITDI	51	1	1.99%	1.99%	51	3	5.94%	5.94%	51	3	5.94%	5.94%	
D13	Infrastructure - Infrastructure Development Fund (IDF)	ITDF	503	10	2.01%	2.01%	104	30	6.00%	6.00%	504	10	2.00%	2.00%	
D14	INFRASTRUCTURE OTHER EQUITY	ITOE	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
D15	Reclassified Approved Investments - Equity	ITRE	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
D16	Units of Invts	ITUI	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
D17	OTHER Investment Infrastructure - Securitised Debt	ITSD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
TAX FREE BONDS															
D18	Infrastructure - PSU - Debenture / Bonds	ITFD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS															
E1	PSU - Equity Shares - Quoted	EAQD	378	47	12.45%	12.45%	242	14	5.87%	5.87%	44	19	43.91%	43.91%	
E2	Corporate Securities - Equity Shares (Ordinary)-Quoted	EACE	1377	449	32.60%	32.60%	1981	547	27.62%	27.62%	1362	114	8.38%	8.38%	
E3	Corporate Securities - Debentures	ECDS	2026	40	1.98%	1.98%	1469	92	6.15%	6.15%	771	46	6.21%	6.21%	
E4	Corporate Securities - Debentures	EDPS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
E5	Corporate Securities - Preference Shares	EPMS	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%	0	0	0.00%	0.00%	
E7	Deposits - Deposit with Scheduled Banks, Fd (incl. Bank Balance available) Investments - CCL, BS	ECDB	0	0	0.00%	0.00%	0	0	0.00%	0.00%	756	77	10.18%	10.18%	
E8	Deposits - CDN with Scheduled Banks	ECDC	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
E9	CDL - Securitised Instruments of Tier I & II Capital issued by PSU Banks	ECSD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
E10	Mutual Funds - Gilt / G Sec / Liquid Schemes	EMFP	1189	0	0.00%	0.00%	1080	1	0.10%	0.10%	1071	13	1.19%	1.19%	
E11	Mutual Funds - Under Promoter Group	EMPG	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
E12	Net Current Assets (Ethy in respect of LLP Fund Business)	ENCA	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
E13	Corporate Securities - Bonds - (Tax Free)	EPBF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
E14	Commercial Papers	ECCP	0	0	0.00%	0.00%	100	0	0.03%	0.03%	0	0	0.00%	0.00%	
F APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS															
E15	Investment Properties - Immovable	ENIP	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
E16	Passively Managed Equity ETF (Non Promoter group)	EETF	846	2	0.24%	0.24%	850	54	6.41%	6.41%	570	49	8.64%	8.64%	
E17	Deposits - Repo / Reverse Repo	ECMR	1567	20	1.30%	1.30%	1540	61	3.96%	3.96%	1170	55	4.70%	4.70%	
E18	Corporate Securities - Bonds - (Taxable)	EBTF	499	10	1.98%	1.98%	499	29	5.91%	5.91%	498	29	5.92%	5.92%	
E19	Passively Managed Equity ETF (Promoter Group)	EETP	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
E20	Securitised Debt Instruments of Tier I & II Capital issued by Non PSU Banks	ESDD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
E21	Units of Real Estate Investment Trust (REIT)	EBRT	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
E22	Corporate Securities - Derivative Instruments	EDDI	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G OTHER INVESTMENTS															
G1	Equity Shares (incl. Co-op Securities)	EGSH	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G2	Equity Shares (PSU & Unlisted)	EGSU	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G3	Mutual Funds - Debt / Income / Serial Plans	EMGS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G4	DEBENTURES	EDPS	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G5	Debt Instruments of Tier I & II Capital issued by PSU Banks	ESDD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G6	Mutual Funds - Gilt / G Sec / Liquid Schemes	EMFP	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)	EETF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G8	Derivative Instrument	EDDI	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)	EETP	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G10	Securitised Assets	ESDA	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G11	Infrastructure - Debenture / Bonds / CP / Loans - (Promoter Group)	ITDG	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G12	Units (Units without Charge)	ETLU	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G13	Debt Instruments of Invts - Approved Investment	ITDI	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G14	Debt Instruments of Invts - Approved Investment	ITDI	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	HMEC	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G16	Alternate Investment Funds (Category I)	AMAF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G17	Reclassified Approved Investments - Debt	HRCD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G18	Debt Capital Instruments (DCI Asset III)	DCDI	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G19	Reclassified Approved Investments - Equity	ERAE	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G20	Alternate Investment Fund (Category II)	AMAF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G21	Alternate Investment Fund (Category I)	AMAF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
G22	Reclassified Approved Investments - Debt	HRAD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%	
TOTAL				20615	958	3.28%	3.28%	20979	2007	6.69%	6.69%	14498	1791	5.52%	5.52%

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. PMSs shall be prepared in respect of each fund in case of LLP (DCI) & prepared as Integrated Fund (IDF) and also as consolidated level.
 5. Returns as presented in Gross and Net yield are absolute
 6. Zero represents amount less than rupee one i.e.
 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

(in millions)

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Current Quarter				Year to Date (Current Year)				Year to Date (Previous Year)			
			Investment ¹	INCOME ON INVESTMENT (%)	GROSS YIELD	NET YIELD	Investment ¹	INCOME ON INVESTMENT (%)	GROSS YIELD	NET YIELD	Investment ¹	INCOME ON INVESTMENT (%)	GROSS YIELD	NET YIELD
A CENTRAL GOVERNMENT SECURITIES														
A1	Central Gov. Securities, Central Gov. Guaranteed Bonds	CS2B	15746	194	1.23%	1.23%	15483	737	4.76%	4.76%	30320	960	8.79%	8.79%
A2	Deposits under section 7 of Insurance Act 2008	CS15	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
A3	Treasury Bills	CT8A	4676	75	1.60%	1.60%	4675	235	6.00%	6.00%	6312	327	5.15%	5.15%
A4	Coverage Green Bonds	CS2B	230	3	1.33%	1.33%	232	11	4.87%	4.87%	226	15	6.67%	6.67%
B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES														
B1	Other Approved Securities (Including Infrastructure Investments)	SG2A	3323	49	1.47%	1.47%	3248	144	5.00%	5.00%	4208	76	1.80%	1.80%
B2	State Government Bonds	SG2B	2224	39	1.76%	1.76%	1874	79	4.23%	4.23%	3303	103	5.83%	5.83%
B3	Federal Government Government Loans / Bonds	CS5	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
C HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT														
EMERALD BONDS CP														
C1	Bonds / Debentures issued by HUDCO	HT2N	1550	24	1.54%	1.54%	1550	100	6.30%	6.30%	2096	148	7.05%	7.05%
C2	Bonds / Debentures issued by HUDCO	HT2N	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
C3	Insurance - Securitised Assets	HMSR	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
C4	Commercial Papers - Other Institutions accredited by RBI	HT2N	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	HMSO	835	140	16.80%	16.80%	638	125	19.57%	19.57%	208	99	47.63%	47.63%
TAJ FREE BONDS														
C5	Bonds / Debentures issued by HUDCO	HT2D	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D INFRASTRUCTURE INVESTMENTS														
D1	Infrastructure - PSU - Equity Shares - Listed	ITFE	3682	12	0.33%	0.33%	2671	42	-3.13%	-2.11%	4177	389	9.32%	9.32%
D2	Infrastructure - Corporate Securities - Equity Shares - Listed	ITCE	16247	619	3.81%	3.81%	10077	1194	11.20%	11.20%	4526	178	12.79%	12.79%
EMERALD BONDS CP														
D3	Infrastructure - PSU - Debenture / Bonds	ITFD	4025	48	1.20%	1.20%	4070	216	5.31%	5.31%	3965	243	6.14%	6.14%
D4	INFRASTRUCTURE - OTHER CONCRETE SECURITIES - DEBT/TAJFREE	ITFD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D5	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	ITFC	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D6	Infrastructure - Debentures / Bonds / CDS / Loans (Promoter Group)	ITFC	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D7	Infrastructure - Debentures / Bonds / CDS / Loans	ITFC	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D8	Infrastructure - Equity (Promoter Group)	ITFE	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D9	Infrastructure - Other Corporate Securities - CDS	ITCF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D10	Infrastructure - PSU - CDS	ITCF	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 Issuer's Approved Investment	ITDI	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D13	Infrastructure - Infrastructure Development Fund (IDF)	ITDI	2066	40	1.93%	1.93%	2615	148	5.65%	5.65%	2077	165	7.95%	7.95%
D14	INFRASTRUCTURE GROUP EQUITY	ITDI	2942	52	1.76%	1.76%	2213	159	7.00%	7.00%	1115	230	21.44%	21.44%
D15	Reclassified Approved Investments - Equity	ITDI	1100	200	18.20%	18.20%	555	149	26.40%	26.40%	633	18	9.20%	9.20%
D16	Units of Trust	ITDI	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
D17	CPIS Investment Infrastructure - Securitised Debt	ITSA	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
TAJ FREE BONDS														
D18	Infrastructure - PSU - Debentures / Bonds	ITFD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
E1	PSU - Equity Shares - Listed	ITFE	10710	134	11.61%	11.61%	7703	137	18.01%	18.01%	7125	1368	19.20%	19.20%
E2	Corporate Securities - Equity Shares (Other) - Listed	ITCE	116282	7250	6.34%	6.34%	104330	1683	9.39%	9.39%	139989	17017	12.79%	12.79%
E3	Corporate Securities - Debenture	ITCE	4865	89	1.83%	1.83%	5150	322	6.20%	6.20%	4844	320	6.61%	6.61%
E4	Corporate Securities - Debenture	ITCE	0	0	0.00%	0.00%	17	0	0.00%	0.00%	14	0	0.00%	0.00%
E5	Corporate Securities - Preference Shares	ITPC	14	0	0.00%	0.00%	14	14	100.00%	100.00%	0	0	0.00%	0.00%
E6	Application Money	ITAM	0	0	0.00%	0.00%	0	0	0.00%	0.00%	1642	0	0.00%	0.00%
E7	Debt Instruments Underwritten Bonds, Fx (Net Balance)	ITDB	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E8	Investment in Debt Instruments - Securitised Debt	ITSD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	996	8	0.75%	0.75%
E9	CDS - CDO	ITCD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E10	Prepaid Debt Instruments of Trust & Capital Issued by PSU Banks	ITPD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E11	Mutual Funds - CDS / CDO / Liquid Schemes	ITMF	1000	0	0.00%	0.00%	1000	0	0.00%	0.00%	1100	11	0.00%	0.00%
E12	Mutual Funds - Other Promoter Group	ITMP	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 SLP Fund Business)	ITCA	1229	0	0.00%	0.00%	1228	0	0.00%	0.00%	0	0	0.00%	0.00%
E14	Corporate Securities - Bonds - (Tax Free)	ITBF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E15	Commercial Papers	ITCP	2317	40	1.73%	1.73%	2020	106	5.20%	5.20%	1417	53	3.75%	3.75%
APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
E16	Investment Properties - Intangible	ITNP	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E17	Investment Properties - Intangible	ITNP	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E18	Passively Managed Equity ETF (Non Promoter group)	ITET	10379	818	7.86%	7.86%	5495	892	16.23%	16.23%	5576	229	4.11%	4.11%
E19	Deposits - Regd / Reserve Repo	ITDR	5091	67	1.31%	1.31%	6045	247	4.08%	4.08%	4456	211	4.71%	4.71%
E20	Corporate Securities - Bonds - (Taxable)	ITTB	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E21	Passively Managed Equity ETF (Promoter Group)	ITET	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E22	Prepaid Debt Instruments of Trust & Capital Issued by Non PSU Assets	ITPD	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E23	Units of Real Estate Investment Trust (REITs)	ITRE	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
E24	Corporate Securities - Derivative Instruments	ITDI	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F OTHER INVESTMENTS														
F1	Equity Shares (Inc. Co-Subordinated)	ITSE	13005	180	0.76%	0.76%	12761	202	16.07%	16.07%	14074	1084	17.12%	17.12%
F2	Equity Shares (Pre & Subordinated)	ITSP	401	33	8.41%	8.41%	542	252	43.17%	43.17%	221	53	23.82%	23.82%
F3	Mutual Funds - Debt Income / Semi Plans	ITMF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F4	REMIC TRUSTS	ITRM	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F5	Debentures / Bonds / CDS / Loans - (Promoter Group)	ITFC	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F6	Mutual Funds (Under Insurer's Promoter Group)	ITMF	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)	ITET	2796	181	5.77%	5.77%	848	845	9.74%	9.74%	7105	365	16.04%	16.04%
F8	Securitized Instruments	ITSI	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F9	Passively Managed Equity ETF (Promoter Group)	ITET	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F10	Securitized Assets	ITSA	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F11	Infrastructure - Debentures / Bonds / CDS / Loans - (Promoter Group)	ITFC	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F12	Term Loans (Without Charge)	ITWL	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F13	Debentures / Bonds / CDS / Loans	ITFC	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F14	Debentures / Bonds / CDS / Loans - (Promoter Group)	ITFC	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F15	Equity Shares in Housing Finance Companies	HMSO	125	19	15.17%	15.17%	207	43	14.50%	14.50%	58	168	286.87%	286.87%
F16	Alternate Investment Funds (Category I)	ITAF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F17	Reclassified Approved Investments - Debt	ITDI	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F18	Debt Capital Instruments (DCI) Based IIS	ITDC	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F19	Debt Capital Instruments (DCI) Based IIS	ITDC	100	49	4.12%	4.12%	100	106	10.50%	10.50%	1203	76	1.02%	1.02%
F20	Reclassified Approved Investments - Equity	ITDI	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F21	Alternate Investment Funds (Category II)	ITAF	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
F22	Reclassified Approved Investments - Debt	ITDI	0	0	0.00%	0.00%	0	0	0.00%	0.00%	0	0	0.00%	0.00%
TOTAL			22812	1008	4.76%	4.76%	20442	2056	8.80%	8.80%	22611	2101	11.84%	11.84%

Note:
 1. Based on daily simple average of investments.
 2. Yield earned for Tax.
 3. In the interest and column, the figures of the corresponding Year to Date of the previous financial year are shown.
 4. FDMA is split in proportion to respect of each fund. In case of SLP FDMA is prepared as Segregated Fund (SLP) level and also as consolidated fund.
 5. Return is presented in Gross and Net after tax disclosure.
 6. Data represents amount less than values shown in.
 7. IIS includes fund-based liquidity margin for the purpose of this disclosure.

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: 31-Dec-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. DURING THE QUARTER									
-----NIL-----									
B. AS ON DATE									
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	227	05-06-2023	SMERA	AA-	A+	03-07-2023	
3	9.15% EDELWEISS FINANCIAL SERVICES LTD NCD 28-12-2026	ODPG	1,080	21-03-2023	SMERA	AA-	A+	03-07-2023	
4	9.16% EDELWEISS FINANCIAL SERVICES LTD NCD 29-04-2026	ODPG	1,248	23-12-2022	SMERA	AA-	A+	03-07-2023	
5	9.55% EDELWEISS FINANCIAL SERVICES LTD NCD 28-12-2026	ODPG	4,062	23-12-2022	SMERA	AA-	A+	03-07-2023	
6	9.35% EDELWEISS FINANCIAL SERVICES LTD NCD 20-10-2027 27	ODPG	5,270	20-10-2022	SMERA	AA-	A+	03-07-2023	
7	9.55% EDELWEISS FINANCIAL SERVICES LTD NCD 29-04-2026	ODPG	135	05-06-2023	SMERA	AA-	A+	03-07-2023	
8	0.00% EDELWEISS FINANCIAL SERVICES LTD NCD 08-01-2026	ODPG	73	05-06-2023	CARE	A+	A	04-01-2024	
9	9.39% EDELWEISS FINANCIAL SERVICES LTD NCD 08-01-2026	ODPG	180	23-03-2023	CARE	A+	A	04-01-2024	
10	9.80% EDELWEISS FINANCIAL SERVICES LTD NCD 08-01-2026	ODPG	58	05-06-2023	CARE	A+	A	04-01-2024	

Note:

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

CERTIFICATION:

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2
 COMPANY NAME & CODE : EDELWEISS LIFE INSURANCE CO. LTD (147)
 Statement as on: 31-Dec-2025
 STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : PENSION AND GENERAL ANNUITY FUND

(In Lacs)

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

Note:

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

CERTIFICATION:

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

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

Sr. No	Particulars	For the Quarter Ended 31 December 2025				For the Quarter Ended 31 December 2024				Up to the Period Ended 31 December 2025				Up to the Period Ended 31 December 2024			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First year Premium																
	<i>i) Individual Single Premium (ISP)</i>																
	From 0-10,000	3	7,950	7,950	397	-	-	-	-	8	12,971	12,971	1,155	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	2	-	0	1	1	-	2	5	2	6
	From 50,001- 75,000	-	-	-	-	-	-	-	-	1	1	1	1	2	4	-	9
	From 75,000-100,000	3	3	7	3	(0)	-	3	(0)	11	12	12	14	7	8	3	9
	From 1,00,001-1,25,000	-	-	2	-	5	4	-	6	3	3	3	4	6	5	-	8
	Above Rs. 1,25,000	57	13	33	55	59	16	8	77	179	46	46	212	445	52	8	843
	<i>ii) Individual Single Premium-Annuity (ISPA)</i>																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	2	1	1	0	-	-	-	-	4	2	2	0	-	-	-	-
	From 2,00,001-250,000	3	1	2	0	9	4	17	2	7	3	3	0	39	17	17	31
	From 2,50,001 -3,00,000	3	1	1	(3)	-	-	-	-	26	9	9	(11)	6	2	2	6
	Above Rs. 3,00,000	146	19	21	9	74	4	41	5	397	43	43	27	574	41	41	392
	<i>iii) Group Single Premium (GSP)</i>																
	From 0-10,000	52	-	2,854	1,477	303	-	9,766	8,950	66	-	6,092	3,429	555	-	56,698	35,865
	From 10,000-25,000	-	-	-	(0)	(13)	-	30	8,458	(3)	-	(20)	(159)	110	-	774	16,960
	From 25,001-50,000	(0)	-	(1)	(17)	(3)	-	60	10,862	(5)	-	(14)	(193)	153	-	514	19,290
	From 50,001- 75,000	-	-	-	-	11	-	44	5,863	(3)	-	(5)	(107)	81	-	161	9,164
	From 75,000-100,000	-	-	-	-	9	-	20	2,589	(1)	-	(1)	35	40	-	57	3,997
	From 1,00,001-1,25,000	-	-	-	-	9	-	11	1,418	(1)	-	(1)	42	22	-	23	2,240
	Above Rs. 1,25,000	-	-	-	-	(198)	-	12	2,821	485	-	(1)	87	32	-	20	3,713
	<i>iv) Group Single Premium- Annuity (GSPA)</i>																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>v) Individual non Single Premium (INSP)</i>																
	From 0-10,000	1	18	17	369	(18)	58	375	(18,887)	3	36	36	1,288	23	375	375	3,629
	From 10,000-25,000	118	515	550	10,962	238	1,111	4,841	15,944	391	1,703	1,703	31,327	985	4,838	4,841	47,454
	From 25,001-50,000	2,088	4,797	5,036	32,791	1,218	3,048	8,891	31,400	5,452	12,819	12,819	90,381	3,634	8,893	8,891	73,900
	From 50,001- 75,000	703	1,116	1,184	11,675	774	1,340	3,723	15,647	1,809	2,828	2,828	30,702	2,191	3,726	3,723	36,140
	From 75,000-100,000	1,762	1,776	1,903	19,665	1,357	1,388	4,524	17,950	4,536	4,591	4,591	54,333	4,352	4,514	4,524	48,180
	From 1,00,001-1,25,000	664	540	583	6,092	848	755	1,884	12,676	1,773	1,435	1,435	20,194	2,110	1,879	1,884	25,270
	Above Rs. 1,25,000	9,852	2,502	2,776	98,487	6,777	2,304	6,209	80,587	20,606	5,924	5,924	2,19,001	18,440	6,187	6,209	1,91,516
	<i>vi) Individual non Single Premium- Annuity (INSPA)</i>																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	7	7	9	3	47	49	79	30	95	95	95	41	70	79	79	43
	From 1,00,001-150,000	18	10	11	3	4	3	16	2	68	97	97	44	19	16	16	12
	From 150,001- 2,00,000	27	11	11	7	44	24	33	25	141	85	85	67	58	33	33	34
	From 2,00,001-250,000	15	4	4	3	14	6	7	7	55	39	39	34	14	7	7	10
	From 2,50,001 -3,00,000	28	10	10	11	24	9	17	13	100	33	33	41	43	17	17	25
	Above Rs. 3,00,000	550	26	32	207	138	21	49	107	1,549	159	159	781	399	49	49	302
	<i>vii) Group Non Single Premium (GNSP)</i>																
	From 0-10,000	-	-	-	-	(0)	-	143	1,496	0	-	18	180	(1)	-	453	3,091
	From 10,000-25,000	-	-	-	-	(0)	-	(57)	(400)	0	-	57	400	-	-	-	-
	From 25,001-50,000	-	-	-	-	(0)	-	(49)	(490)	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	0	-	14	1,514	(0)	-	(23)	(1,650)	(6)	-	133	(1,255)	9	-	308	8,326
	<i>viii) Group Non Single Premium- Annuity (GNSPA)</i>																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Sr. No	Particulars	For the Quarter Ended 31 December 2025				For the Quarter Ended 31 December 2024				Up to the Period Ended 31 December 2025				Up to the Period Ended 31 December 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	Renewal Premium:																
	i) Individual																
	From 0-10,000	394	3,566	-	1,41,328	358	3,680	-	(4,93,211)	1,211	14,616	-	5,96,198	1,366	15,831	-	6,06,062
	From 10,000-25,000	2,523	12,029	-	4,65,436	2,885	12,682	-	8,01,738	7,329	46,224	-	18,37,016	7,993	49,252	-	18,48,518
	From 25,001-50,000	5,024	11,056	-	2,49,972	5,105	10,670	-	3,94,826	13,636	38,735	-	8,72,355	14,005	39,362	-	8,57,250
	From 50,001-75,000	3,442	4,413	-	75,944	4,077	4,622	-	1,33,381	9,623	19,651	-	3,18,532	9,999	19,470	-	3,14,477
	From 75,000-100,000	4,836	4,805	-	69,246	4,701	4,022	-	73,868	12,857	14,768	-	2,16,914	12,565	13,498	-	2,08,963
	From 1,00,001-1,25,000	2,799	2,150	-	41,729	3,278	2,082	-	56,342	7,316	7,836	-	1,42,678	7,006	7,132	-	1,36,083
	Above Rs. 1,25,000	16,173	5,437	-	2,21,097	19,822	4,538	-	2,20,524	40,982	18,033	-	6,97,427	40,186	14,194	-	6,06,369
	ii) Individual- Annuity																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii) Group																
	From 0-10,000	-	-	-	-	4	-	497	3,195	(0)	1	-	-	1	-	-	1,436
	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)	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	0	-	-	263	(2)	1	(497)	(1,141)	11	2	-	12,791	16	1	1,249	21,195
	iv) Group- Annuity																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Business Acquisition through different channels (Group)

(₹ in Lakhs)

Sr.No.	Channels	For the Quarter Ended 31 December 2025			For the Quarter Ended 31 December 2024			For the Period Ended 31 December 2025			For the Period Ended 31 December 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	-	2,854	13	-	5,588	24	-	6,104	28	-	35,087	145
3	Corporate Agents -Others	-	-	-	-	(2)	(1)	-	-	-	-	95	5
4	Brokers	-	12	0	-	(3)	0	-	267	2	-	85	1
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	-	1	38	-	4,374	95	-	(113)	502	-	23,741	850
7	IMF	-	-	-	-	-	-	-	-	-	-	-	-
8	POS – Point of Sale	-	-	-	-	-	-	-	-	-	-	-	-
	Total(A)	-	2,867	52	-	9,957	118	-	6,258	531	-	59,008	1,001
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	-	2,867	52	-	9,957	118	-	6,258	531	-	59,008	1,001

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

Date: 31 December 2025

Business Acquisition through different channels (Individuals)

(₹ in Lakhs)

Sr.No.	Channels	For the Quarter ended 31 December 2025		For the Quarter ended 31 December 2024		For the Period Ended 31 December 2025		For the Period Ended 31 December 2024	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	2,666	4,470	3,830	4,801	6,425	8,285	11,524	11,665
2	Corporate Agents-Banks	3,746	3,963	967	1,116	9,443	9,387	6,539	7,147
3	Corporate Agents -Others	1,344	3,007	710	1,216	3,463	6,423	3,017	4,743
4	Brokers	16	135	591	877	456	1,261	1,443	1,848
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	-	-	-	-	-	-	-	-
	- Online (Through Company Website)	98	97	73	100	315	332	327	329
	- Others	11,464	4,372	3,971	3,496	22,789	11,514	7,796	7,644
7	JMF	-	-	-	-	-	-	-	-
8	Common Service Centres	-	-	-	-	-	-	-	-
9	Web Aggregators	-	-	-	0	-	-	-	0
10	Point of Sales	(14)	3	2	5	44	11	101	44
11	Others (Please Specify)	-	-	-	-	-	-	-	-
	Total (A)	19,320	16,047	10,144	11,612	42,935	37,214	30,747	33,420
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	19,320	16,047	10,144	11,612	42,935	37,214	30,747	33,420

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

Date: 31 December 2025

Name of the Insurer: Edelweiss Life Insurance Company Limited

For the Quarter ended 31 December 2025

Ageing of Claims ¹									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	191	137	48	18	7	7	408	1,108.58
2	Survival Benefit ²	13379	813	238	112	171	49	14762	4,473.44
3	Annuities / Pension	386	17	6	0	0	0	409	98.21
4	Surrender ³	4323	93	118	92	87	17	4730	12,510.45
5	Other benefits ⁴	161	15	0	0	0	0	176	381.43
	Death Claims	0	167	0	0	0	0	167	1,889.08

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

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

² Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.

³ In case of Surrender, the computation of ageing of data will be from the date of application of surrender to the date of settlement of the claim.

⁴ Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits.

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

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

Ageing of Claims ¹									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	0	0	0	0	0	0	0	0
2	Survival Benefit	0	0	0	0	0	0	0	0
3	Annuities / Pension	0	0	0	0	0	0	0	0
4	Surrender	0	0	0	0	0	166	166	84.45
5	Other benefits	0	0	0	0	0	0	0	0.00
	Death Claims	0	209	0	0	0	0	209	212.50

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

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

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

Date: 31 December 2025

Name of the Insurer: Edelweiss Life Insurance Company Limited

For the year ended 31 December 2025

Ageing of Claims ¹									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	605	363	121	60	31	19	1199	3,691.82
2	Survival Benefit ²	35006	6705	778	302	276	49	43116	13,323.99
3	Annuities / Pension	1101	60	46	14	6	0	1227	286.95
4	Surrender ³	13336	368	418	213	201	104	14640	36,029.88
5	Other benefits ⁴	493	27	0	0	0	0	520	1,081.18
	Death Claims	0	407	0	0	0	0	407	4,136.39

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

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

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

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

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

Ageing of Claims ¹									
Sl.No.	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (Rs. In Lakhs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	0	0	0	0	0	0	0	0
2	Survival Benefit	0	0	0	0	0	0	0	0
3	Annuities / Pension	0	0	0	0	0	0	0	0
4	Surrender	0	0	0	0	23	530	553	270.16
5	Other benefits	0	0	0	0	0	0	0	0.00
	Death Claims	0	651	0	0	0	0	651	715.39

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

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

FORM L-40 Quarterly Claims Data for Life

Date: 31 December 2025

Name of the Insurer: Edelweiss Life Insurance Company Limited

For the Quarter ended 31 December 2025

Death Claims

No. of claims only

Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period ¹	8	3
2	Claims Intimated / Booked during the period	161	207
(a)	Less than 3 years from the date of acceptance of risk	45	192
(b)	Greater than 3 years from the date of acceptance of risk	116	15
3	Claims Paid during the period	167	209
4	Claims Repudiated during the period ²	0	0
5	Claims Rejected ³	0	0
6	Unclaimed ⁴	0	0
7	Claims O/S at End of the period	2	1
Outstanding Claims:-			
	Less than 3months	2	1
	3 months and less than 6 months	0	0
	6 months and less than 1 year	0	0
	1year and above	0	0

¹ Opening Balance is the closing balance of previous quarter.

² Where claim cannot be considered due to non-admissibility under the provisions of Sec.45.

³ Where claim cannot be considered due to non-admissibility resulting from the policy terms and conditions.

⁴ Pending claims which are transferred to Unclaimed Account after the mandatory period as prescribed by the Authority.

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

Individual Claims

No. of claims only

Sl. No.	Claims Experience	Maturity	Survival Benefit ¹	Annuities/ Pension	Surrender	Other Benefits ²
1	Claims O/S at the beginning of the period	651	4680	218	3075	3
2	Claims Booked during the period	476	14806	421	4618	182
3	Claims Paid during the period	408	14762	409	4730	176
4	Claims Repudiated during the period	0	0	0	0	0
5	Claims Rejected	0	0	0	0	0
6	Unclaimed ³	0	0	0	0	0
7	Claims O/S at End of the period	719	4724	230	2963	9
Outstanding Claims (Individual)						
	Less than 3months	168	2546	227	510	9
	3 months and less than 6 months	102	1312	3	237	0
	6 months and less than 1 year	293	798	0	1285	0
	1year and above	156	68	0	931	0

¹ Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.

² Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits.

³ Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority.

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

FORM L-40 Quarterly Claims Data for Life

Date: 31 December 2025

Name of the Insurer: Edelweiss Life Insurance Company Limited

For the year ended 31 December 2025

Death Claims

No. of claims only

Sl. No.	Claims Experience	Individual	Group
1	Claims O/S at the beginning of the period ¹	0	1
2	Claims Intimated / Booked during the period	410	652
(a)	Less than 3 years from the date of acceptance of risk	115	606
(b)	Greater than 3 years from the date of acceptance of risk	295	46
3	Claims Paid during the period	407	651
4	Claims Repudiated during the period ²	1	1
5	Claims Rejected ³	0	0
6	Unclaimed ⁴	0	0
7	Claims O/S at End of the period	2	1
Outstanding Claims:-			
	Less than 3months	2	1
	3 months and less than 6 months	0	0
	6 months and less than 1 year	0	0
	1year and above	0	0

¹ Opening Balance is the closing balance of previous quarter.

² Where claim cannot be considered due to non-admissibility under the provisions of Sec.45.

³ Where claim cannot be considered due to non-admissibility resulting from the policy terms and conditions.

⁴ Pending claims which are transferred to Unclaimed Account after the mandatory period as prescribed by the Authority.

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

Individual Claims

No. of claims only

Sl. No.	Claims Experience	Maturity	Survival Benefit ¹	Annuities/ Pension	Surrender	Other Benefits ²
1	Claims O/S at the beginning of the period	599	2769	169	2663	0
2	Claims Booked during the period	1319	45071	1288	14940	529
3	Claims Paid during the period	1199	43116	1227	14640	520
4	Claims Repudiated during the period	0	0	0	0	0
5	Claims Rejected	0	0	0	0	0
6	Unclaimed ³	0	0	0	0	0
7	Claims O/S at End of the period	719	4724	230	2963	9
Outstanding Claims (Individual)						
	Less than 3months	168	2546	227	510	9
	3 months and less than 6 months	102	1312	3	237	0
	6 months and less than 1 year	293	798	0	1285	0
	1year and above	156	68	0	931	0

¹ Rider Claims (Critical Illness) and money backs are reported in Survival Benefit.

² Rider Claims (Accident, income benefit & waiver premium), partial withdrawals and Health Claims are reported in Other Benefits.

³ Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority.

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

FORM L-41 GRIEVANCE DISPOSAL

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

Date: 31st December' 2025

GRIEVANCE DISPOSAL FOR THE QUARTER ENDING 31st DECEMBER 2025

SI No.	Particulars	Opening Balance ¹ at the beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved/ Settled during the quarter			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers							
a)	Death Claims	0	1	0	0	1	0	4
b)	Policy Servicing	0	11	4	0	7	0	36
c)	Proposal Processing	0	5	3	0	2	0	19
d)	Survival Claims	0	9	6	1	2	0	33
e)	ULIP Related	0	1	0	0	1	0	2
f)	Unfair Business Practices	0	131	15	0	116	0	421
g)	Others	0	50	25	1	24	0	141
	Total Number of Complaints	0	208	53	2	153	0	656

2	Total No. of Policies upto corresponding period of previous year	30747
3	Total No. of Claims upto corresponding period of previous year	1807
4	Total No. of Policies during current year	42935
5	Total No. of Claims during current year	1062
6	Total No. of Policy Complaints (current year) per 10000 policies (current year)	153
7	Total No. of Claim Complaints (current year) per 10000 claims registered (current year)	38

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

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

Complaints reported should be net of duplicate complaints

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

Claims should be no. of claims reported during the period

INDIVIDUAL BUSINESS

Range (Minimum to Maximum) of parameters used for valuation																	
Type	Category of business	Interest Rate		Mortality Rate ¹		Morbidity Rate		Fixed Expenses ²		Variable Expenses ³		Inflation Rate		Withdrawal rates ⁴		Future Bonus Rates ⁵	
		As at 31st December for the year 2025	As at 31st December for the year 2024	As at 31st December for the year 2025	As at 31st December for the year 2024	As at 31st December for the year 2025	As at 31st December for the year 2024	As at 31st December for the year 2025	As at 31st December for the year 2024	As at 31st December for the year 2025	As at 31st December for the year 2024	As at 31st December for the year 2025	As at 31st December for the year 2024	As at 31st December for the year 2025	As at 31st December for the year 2024	As at 31st December for the year 2025	As at 31st December for the year 2024
Par	Non-Linked -VIP	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	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	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Life	6%	6%	69% - 117.3%	69% - 117.3%	NA	NA	645 - 1291	614 - 1230	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	281-976	743-929	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	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	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	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Non-Par	Non-Linked -VIP	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	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	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Life	4.78% - 7.0%	4.78% - 7.0%	36.8% - 247.3%	34.5% - 247.3%	NA	NA	24 - 1291	23 - 1230	0%-2%	0%-2%	5%	5%	0% - 25.2%	0% - 36%	0%	0%
	General Annuity*	2% - 6.75%	2% - 6.75%	50.3% - 165.8%	55.3% - 165.8%	NA	NA	390 - 781	372 - 743	NA	NA	5%	5%	0% - 16%	0% - 16%	NA	NA
	Pension	NA	NA	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 charges	Set in line with pricing/reinsurance charges	459 - 743	437 - 708	2%	2%	5%	5%	2.4% - 4%	2.4% - 4%	NOT APPLICABLE	NOT APPLICABLE
	Linked -VIP	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	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	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Life	5%-6%	5%-6%	119.6%	119.6%	NA	NA	582 - 1291	555 - 1230	0%-0.5%	0%-0.5%	5%	5%	0%-20%	0%-24%	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Pension	5%-6%	5%-6%	86.7%	86.7%	NA	NA	441 - 885	421 - 843	1%	1%	5%	5%	4% - 16%	4% - 16%	NA	NA	
Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

GROUP BUSINESS

Range (Minimum to Maximum) of parameters used for valuation																	
Type	Category of business	Interest Rate		Mortality Rate		Morbidity Rate		Fixed Expenses ²		Variable Expenses ³		Inflation Rate		Withdrawal rates ⁴		Future Bonus Rates (Assumption)	
		As at 31st December for the year 2025	As at 31st December for the year 2024	As at 31st December for the year 2025	As at 31st December for the year 2024	As at 31st December for the year 2025	As at 31st December for the year 2024	As at 31st December for the year 2025	As at 31st December for the year 2024	As at 31st December for the year 2025	As at 31st December for the year 2024	As at 31st December for the year 2025	As at 31st December for the year 2024	As at 31st December for the year 2025	As at 31st December for the year 2024	As at 31st December for the year 2025	As at 31st December for the year 2024
Par	Non-Linked -VIP	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	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	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	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	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	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	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Life	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Pension	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Health	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Non-Par	Non-Linked -VIP	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Life	5%-6%	5%-6%	117.3%	117.3%	NA	NA	8850	8429	NA	NA	5%	5%	0%-24%	0%-24%	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	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Life	5%-6.25%	5%-6.25%	92.8% - 261.1%	92.8% - 261.1%	NA	NA	15-410 per member (other than fund based)	15-390 per member (other than fund based)	0%	0%	5%	5%	0%-24%	0%-24%	NA	NA
	General Annuity	NA	NA	NA	NA	NA	NA	8,850 (Excl. Base)	8,429 (Excl. Base)	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	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	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	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
	Life	5%-6%	5%-6%	117.3%	117.3%	NA	NA	12909	12294	NA	NA	5%	5%	0%-24%	0%-24%	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	

¹ Mortality assumptions are based on the Indian Assured Lives Mortality Table (IALM) (2012-14) Ultimate
² For annuity products, mortality rates are based on IAM 12-15 - Indian Individual 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.
³ Fixed per policy expenses
⁴ Renewal premium related expenses
⁵ Restricted to Lapse, Surrender and Reduced Paid up

* 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.

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
10-10-2025	Energy Infrastructure Trust	EGM	Management	To approve the conversion of Energy Infrastructure Trust from a private listed infrastructure investment trust to a public infrastructure investment trust pursuant to public offer of units.	FOR	FOR	Good for liquidity and value unlocking.
23-10-2025	Capital Small Finance Bank Ltd	PBL	Management	To approve the appointment of Mr. Bhavdeep Sandhu (DIN: 05516261) as a Non-Executive Non-Independent Director of the Bank, liable to retire by rotation, with effect from August 04, 2025.	FOR	FOR	No governance concern identified.
05-11-2025	TVS Infrastructure Trust	PBL	Management	To consider and approve the enhancing of aggregate consolidated borrowings and deferred payments of TVS Infrastructure Trust (INVT) upto 49% of the value of INVT assets and matters related thereto.	FOR	FOR	Higher leverage will help maximize value for shareholders by addition of assets to diversify the INVT and increasing distribution.
31-12-2025	Aurthum Investment & Infrastructure Ltd	PBL	Management	To declare of a sum of Rs. 67,93,80,450/- Free Reserves/ Retained Earnings, Securities Premium and / or other permitted reserves/surplus of the Company permissible as at September 30, 2025 for the purpose of the issuance of Bonus Shares in the proportion of 1:1 i.e. 4 (Four) new fully paid-up Equity Share of Rs. 1/- each for every 1 (One) existing fully paid-up Equity Share of Rs. 1/- each to the eligible Shareholders of the Company whose names appear in the Register of Shareholders of the Company list of Beneficial Owners as received from the National Securities Depository Limited (NSDL) and Central Depository Services (India) Limited (CDSL) as on the Record Date as may be determined by the Board for this purpose and that the new Bonus Shares so issued and allotted shall, for all purposes, be treated as an increase in the paid-up capital of the Company held by each Shareholders and not as income in lieu of dividend payment.	FOR	FOR	SUFFICIENT FUND AVAILABLE. NO CONCERN FOUND

FORM L-45 OFFICES AND OTHER INFORMATION

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

Date: **31 DECEMBER 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:	2,841
		(b) Off-roll:	16
		(c) Total	2,857
11	No. of Insurance Agents and Intermediaries	(a) Individual Agents,	72640
		(b) Corporate Agents-Banks	5
		(c) Corporate Agents-Others	6
		(d) Insurance Brokers	9
		(e) Web Aggregators	0
		(f) Insurance Marketing Firm	1
		(g) Micro Agents	0
		(h) Point of Sales persons (DIRECT)	9883
		(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	2844	83685
Recruitments during the quarter	542	826
Attrition during the quarter	545	1967
Number at the end of the quarter	2841	82544

* Employees does not include Off-roll employees