

PUBLIC DISCLOSURES - LIFE INSURANCE COMPANIES - To be displayed on web-site

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FORM L-2-A-PL

Name of the Insurer:

Registration No. and Date of Registration with the IRDAI

PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED _____

Shareholders' Account (Non-technical Account)

(Amount in Rs. Lakhs)

Particulars	Schedule Ref. Form No.	For the Quarter	Up to the Quarter	For the Corresponding Quarter of the Previous Year	Up to the Corresponding Quarter of the Previous Year
Amounts transferred from the Policyholders Account (Technical Account)					
Income From Investments					
(a) Interest, Dividends & Rent – Gross					
(b) Profit on sale/redemption of investments					
(c) (Loss on sale/ redemption of investments)					
(d) Amortisation of Premium / Discount on Investments					
Other Income (to be specified)					
TOTAL (A)					
Expense other than those directly related to the insurance business					
Contribution to Policyholders' A/c					
(a) Towards Excess Expenses of Management ¹					
(b) Others					
Interest on subordinated debt					
Expenses towards CSR activities					
Penalties					
Bad debts written off					
Amount Transferred to Policyholders' Account ²					
Provisions (Other than taxation)					
(a) For diminution in the value of investments (Net)					
(b) Provision for doubtful debts					
(c) Others (to be specified)					
TOTAL (B)					
Profit/ (Loss) before tax					
Provision for Taxation					
Profit / (Loss) after tax					
APPROPRIATIONS					
(a) Balance at the beginning of the year.					
(b) Interim dividend paid					
(c) Final dividend paid					
(d) Transfer to reserves/ other accounts (to be specified)					
Profit/Loss carried forward to Balance Sheet					

¹ Refer Circular IRDA/F&A/CIR/MISC/184/10/2019 dt. 4th Oct. 2019

² Refer para 2.6 of Master Circular dt. 11.12.2013 on Preparation of Financial Statements and Filing Returns of Life Insurance Business

Note:

a) Interest, dividends and rentals receivable in connection with an investment should be stated as gross amount, the amount of income tax deducted at source being included under 'advance taxes paid and taxes deducted at source'.

b) Income from rent shall include only the realised rent. It shall not include any notional rent.

FORM L-3-A-BS

Name of the Insurer:

Registration No. and Date of Registration with the IRDAI

BALANCE SHEET AS AT _____

(Amount in Rs. Lakhs)

	PARTICULARS	Schedule Ref. Form No.	As at	As at..... (Corresponding Previous Year)
	SOURCES OF FUNDS			
	SHAREHOLDERS' FUNDS:			
	SHARE CAPITAL	L-8, L-9		
	SHARE APPLICATION MONEY PENDING ALLOTMENT			
	RESERVES AND SURPLUS	L-10		
	CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT			
	Sub-Total			
	BORROWINGS	L-11		
	POLICYHOLDERS' FUNDS:			
	CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT			
	POLICY LIABILITIES			
	FUNDS FOR DISCONTINUED POLICIES:			
	(i) Discontinued on Account of non-payment of premiums			
	(ii) Others			
	INSURANCE RESERVES			
	PROVISION FOR LINKED LIABILITIES			
	Sub-Total			
	FUNDS FOR FUTURE APPROPRIATIONS			
	Linked			
	Non-Linked (Non-PAR)			
	Non-Linked (PAR)			
	DEFERRED TAX LIABILITIES (Net)			
	TOTAL			
	APPLICATION OF FUNDS			
	INVESTMENTS			
	Shareholders'	L-12		
	Policyholders'	L-13		
	Assets held to cover Linked liabilities	L-14		
	LOANS	L-15		
	FIXED ASSETS	L-16		
	DEFERRED TAX ASSETS (Net)			
	CURRENT ASSETS			
	Cash and Bank Balances	L-17		
	Advances and Other Assets	L-18		
	Sub-Total (A)			
	CURRENT LIABILITIES	L-19		
	PROVISIONS	L-20		
	Sub-Total (B)			
	NET CURRENT ASSETS (C) = (A – B)			
	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21		
	DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)			
	DEFICIT IN REVENUE ACCOUNT (Policyholders' Account)			
	TOTAL			

CONTINGENT LIABILITIES**(Amount in Rs. Lakhs)**

	Particulars		As at	As at..... (Corresponding Previous Year)
1	Partly paid-up investments			
2	Claims, other than against policies, not acknowledged as debts by the company			
3	Underwriting commitments outstanding (in respect of shares and securities)			
4	Guarantees given by or on behalf of the Company			
5	Statutory demands/ liabilities in dispute, not provided for			
6	Reinsurance obligations to the extent not provided for in accounts			
7	Others (to be specified)			
	(a)			
	(b)			
	TOTAL			

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**FORM L-4-PREMIUM SCHEDULE
PREMIUM****(Amount in Rs. Lakhs)**

	PARTICULARS	For the Quarter	Up to the Quarter	For the Corresponding Quarter of the Previous Year	Up to the Corresponding Quarter of the Previous Year
1	First year premiums				
2	Renewal Premiums				
3	Single Premiums				
	TOTAL PREMIUM				
	Premium Income from Business written :				
	In India				
	Outside India				

**FORM L-5 - COMMISSION SCHEDULE
COMMISSION EXPENSES**

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter	Up to the Quarter	For the Corresponding Quarter of the Previous Year	Up to the Corresponding Quarter of the Previous Year
	Commission				
	Direct – First year premiums				
	- Renewal premiums				
	- Single premiums				
	Gross Commission				
	Add: Commission on Re-insurance Accepted				
	Less: Commission on Re-insurance Ceded				
	Net Commission				
	Rewards				
	TOTAL				
	Channel wise break-up of Commission and Rewards (Excluding Reinsurance commission):				
	Individual agents				
	Corporate Agents -Others				
	Brokers				
	Micro Agents				
	Direct Business - Online ¹				
	Direct Business - Others				
	Common Service Centre (CSC)				
	Web Aggregators				
	IMF				
	Others (Please Specify, for e.g. POS)				
	Commission and Rewards on (Excluding Reinsurance) Business written :				
	In India				
	Outside India				

¹ Commission on Business procured through Company website
Profit Commission should be adjusted with the Reinsurance ceded/ accepted and should not be shown in the Schedule of Commission Expenses

**FORM L-6-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter	Up to the Quarter	For the Corresponding Quarter of the Previous Year	Up to the Corresponding Quarter of the Previous Year
1	Employees' remuneration & welfare benefits				
2	Travel, conveyance and vehicle running expenses				
3	Training expenses				
4	Rents, rates & taxes				
5	Repairs				
6	Printing & stationery				
7	Communication expenses				
8	Legal & professional charges				
9	Medical fees				
10	Auditors' fees, expenses etc				
	a) as auditor				
	b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters				
	(ii) Insurance matters				
	(iii) Management services; and				
	c) in any other capacity				
11	Advertisement and publicity				
12	Interest & Bank Charges				
13	Depreciation				
14	Brand/Trade Mark usage fee/charges				
15	Business Development and Sales Promotion Expenses				
16	Stamp duty on policies				
17	Information Technology Expenses				
18	Goods and Services Tax (GST)				
19	Others (to be specified)				
	TOTAL				
	In India				
	Outside India				

Note:

- a) Items of expenses in excess of one percent of the total premiums (less reinsurance) or Rs.5,00,000 whichever is higher, shall be shown as a separate line item.
b) Expenses paid for various outsourcing activities/arrangements are to be booked under relevant line item on the basis of nature of services availed and not to be shown as "Outsourcing Expenses"

FORM L-7-BENEFITS PAID SCHEDULE
BENEFITS PAID [NET]

(Amount in Rs. Lakhs)

	PARTICULARS	For the Quarter	Up to the Quarter	For the Corresponding Quarter of the Previous Year	Up to the Corresponding Quarter of the Previous Year
	1. Insurance Claims				
	(a) Claims by Death				
	(b) Claims by Maturity				
	(c) Annuities/Pension payment				
	(d) Periodical Benefit				
	(e) Health				
	(f) Surrenders				
	(g) any other (please specify)				
	Benefits Paid (Gross)				
	In India				
	Outside India				
	2. (Amount ceded in reinsurance):				
	(a) Claims by Death				
	(b) Claims by Maturity				
	(c) Annuities/Pension payment				
	(d) Periodical Benefit				
	(e) Health				
	(f) any other (please specify)				
	3. Amount accepted in reinsurance:				
	(a) Claims by Death				
	(b) Claims by Maturity				
	(c) Annuities/Pension payment				
	(d) Periodical Benefit				
	(e) Health				
	(f) any other (please specify)				
	Benefits Paid (Net)				
	In India				
	Outside India				

Note:

- a) Claims incurred shall comprise claims paid, specific claims settlement costs wherever applicable and change in the outstanding provision for claims at the year-end.
- b) Fees and expenses connected with claims shall be included in claims.
- c) Legal and other fees and expenses shall also form part of the claims cost, wherever applicable.

**FORM L-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL**

(Amount in Rs. Lakhs)

	Particulars	As at.....	As at..... (Corresponding Previous Year)
1	Authorised Capital		
	Equity Shares of Rs..... each		
	Preference Shares of Rs..... each		
2	Issued Capital		
	Equity Shares of Rs..... each		
	Preference Shares of Rs..... each		
3	Subscribed Capital		
	Equity Shares of Rs.....each		
	Preference Shares of Rs..... each		
4	Called-up Capital		
	Equity Shares of Rs.....each		
	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 Rs..... each		
	TOTAL		

Note:

- a) Particulars of the different classes of capital should be separately stated.
- b) The amount capitalised on account of issue of bonus shares should be disclosed.
- c) In case any part of the capital is held by a holding company, the same should be separately disclosed.

**FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE
PATTERN OF SHAREHOLDING**

Shareholder	As at.....		As at..... (Corresponding Previous Year)	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian				
· Foreign				
Investors ¹				
· Indian				
· Foreign				
Others (to be specified), e.g. ESOP etc.				
TOTAL				

¹ Investors as defined under IRDAI (Transfer of Equity Shares of Insurance Companies) Regulations, 2015 and as amended from time to time

B. Non Promoters								
B.1 Public Shareholders								
1.1) Institutions								
i) Mutual Funds								
ii) Foreign Portfolio Investors								
iii) Financial Institutions/Banks								
iv) Insurance Companies								
v) FII belonging to Foreign promoter								
vi) FII belonging to Foreign Promoter of Indian Promoter								
vii) Provident Fund/Pension Fund								
viii) Alternative Investment Fund								
ix) Any other (Please specify)								
1.2) Central Government/ State Government(s)/ President of India								
1.3) Non-Institutions								
i) Individual share capital upto Rs. 2 Lacs								
ii) Individual share capital in excess of Rs. 2 Lacs								
iii) NBFCs registered with RBI								
iv) Others:								
- Trusts								
- Non Resident Indian								
- Clearing Members								
- Non Resident Indian								
Non Repartriable								
- Bodies Corporate								
- IEPF								
v) Any other (Please Specify)								
B.2 Non Public Shareholders								
2.1) Custodian/DR Holder								
2.2) Employee Benefit Trust								
2.3) Any other (Please specify)								
Total								

Foot Notes:

- (i) All holdings, above 1% of the paid up equity, have to be separately disclosed.
- (ii) Indian Promoters - As defined under Regulation 2(1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000
- (iii) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category

B. Non Promoters								
B.1	Public Shareholders							
1.1)	Institutions							
i)	Mutual Funds							
ii)	Foreign Portfolio Investors							
iii)	Financial Institutions/Banks							
iv)	Insurance Companies							
v)	FII belonging to Foreign promoter #							
vi)	FII belonging to Foreign Promoter of Indian Promoter #							
vii)	Provident Fund/Pension Fund							
viii)	Alternative Investment Fund							
ix)	Any other (Please specify)							
1.2)	Central Government/ State Government(s)/ President of India							
1.3)	Non-Institutions							
i)	Individual share capital upto Rs. 2 Lacs							
ii)	Individual share capital in excess of Rs. 2 Lacs							
iii)	NBFCs registered with RBI							
iv)	Others: - Trusts - Non Resident Indian - Clearing Members - Non Resident Indian Non Repartriable - Bodies Corporate - IEPF							
v)	Any other (Please Specify)							
B.2	Non Public Shareholders							
2.1)	Custodian/DR Holder							
2.2)	Employee Benefit Trust							
2.3)	Any other (Please specify)							
	Total							

Note:

- a) At A.1 and A.2 of part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
 - b) Insurers are required to highlight the categories which fall within the purview of Regulation 11(1)(ii) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000.
 - c) Details of investors (excluding employees holding under ESOP) have to be provided where the insurance company is unlisted.
 - d) Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the insurance company is listed.
- # Please specify the names of the FIIS, indicating those FIIS which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.
- § Please specify the names of the OCBs, indicating those OCBs which belong to the Group of the Joint Venture partner / foreign investor of the Indian insurance company.

**FORM L-10-RESERVES AND SURPLUS SCHEDULE
RESERVES AND SURPLUS**

(Amount in Rs. Lakhs)

	Particulars	As at.....	As at..... (Corresponding Previous Year)
1	Capital Reserve		
2	Capital Redemption Reserve		
3	Share Premium		
4	Revaluation Reserve		
5	General Reserves		
	Less: Amount utilized for Buy-back of shares		
	Less: Amount utilized for issue of Bonus shares		
6	Catastrophe Reserve		
7	Other Reserves (to be specified)		
8	Balance of profit in Profit and Loss Account		
	TOTAL		

Note:

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

FORM L-11-BORROWINGS SCHEDULE**BORROWINGS****(Amount in Rs. Lakhs)**

Sl. No.	Particulars	As at.....	As at..... (Corresponding Previous Year)
1	In the form of Debentures/ Bonds		
2	From Banks		
3	From Financial Institutions		
4	From Others (to be specified)		
	TOTAL		

Note:

- a) The extent to which the borrowings are secured shall be separately disclosed stating the nature of the security under each sub-head, as given below.
- b) Amounts due within 12 months from the date of Balance Sheet should be shown separately.
- c) Debentures include NCDs issued as per IRDAI (Other Forms of Capital) Regulations, 2015

DISCLOSURE FOR SECURED BORROWINGS (Refer Note a)**(Amount in Rs. Lakhs)**

Sl.No.	Source / Instrument	Amount Borrowed	Amount of Security	Nature of Security
1				
2				
3				
4				
5				

**FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE
INVESTMENTS-SHAREHOLDERS**

(Amount in Rs. Lakhs)

	Particulars	As at.....	As at..... (Corresponding Previous Year)
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills		
2	Other Approved Securities		
3	Other Investments		
	(a) Shares		
	(aa) Equity		
	(bb) Preference		
	(b) Mutual Funds		
	(c) Derivative Instruments		
	(d) Debentures/ Bonds		
	(e) Other Securities (to be specified)		
	(f) Subsidiaries		
	Investment Properties-Real Estate		
4	Investments in Infrastructure and Social Sector		
5	Other than Approved Investments		
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills		
2	Other Approved Securities		
3	Other Investments		
	(a) Shares		
	(aa) Equity		
	(bb) Preference		
	(b) Mutual Funds		
	(c) Derivative Instruments		
	(d) Debentures/ Bonds		
	(e) Other Securities (to be specified)		
	(f) Subsidiaries		
	Investment Properties-Real Estate		
4	Investments in Infrastructure and Social Sector		
5	Other than Approved Investments		
	TOTAL		

Note: See Notes appended at the end of Form L-14 - Assets held to cover linked liabilities schedule

**FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE
INVESTMENTS-POLICYHOLDERS**

(Amount in Rs. Lakhs)

	Particulars	As at.....	As at..... (Corresponding Previous Year)
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills		
2	Other Approved Securities		
3	(a) Shares		
	(aa) Equity		
	(bb) Preference		
	(b) Mutual Funds		
	(c) Derivative Instruments		
	(d) Debentures/ Bonds		
	(e) Other Securities (to be specified)		
	(f) Subsidiaries		
	(g) Investment Properties-Real Estate		
4	Investments in Infrastructure and Social Sector		
5	Other than Approved Investments		
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills		
2	Other Approved Securities		
3	(a) Shares		
	(aa) Equity		
	(bb) Preference		
	(b) Mutual Funds		
	(c) Derivative Instruments		
	(d) Debentures/ Bonds		
	(e) Other Securities (to be specified)		
	(f) Subsidiaries		
	(g) Investment Properties-Real Estate		
4	Investments in Infrastructure and Social Sector		
5	Other than Approved Investments		
	TOTAL		

Note: See Notes appended at the end of Form L-14 - Assets held to cover linked liabilities schedule

FORM L-14-ASSETS HELD TO COVER LINKED LIABILITIES SCHEDULE
ASSETS HELD TO COVER LINKED LIABILITIES

(Amount in Rs. Lakhs)

	Particulars	As at.....	As at..... (Corresponding Previous Year)
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills		
2	Other Approved Securities		
3	(a) Shares		
	(aa) Equity		
	(bb) Preference		
	(b) Mutual Funds		
	(c) Derivative Instruments		
	(d) Debentures/ Bonds		
	(e) Other Securities (to be specified)		
	(f) Subsidiaries		
	(g) Investment Properties-Real Estate		
4	Investments in Infrastructure and Social Sector		
5	Other than Approved Investments		
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills		
2	Other Approved Securities		
3	(a) Shares		
	(aa) Equity		
	(bb) Preference		
	(b) Mutual Funds		
	(c) Derivative Instruments		
	(d) Debentures/ Bonds		
	(e) Other Securities (to be specified)		
	(f) Subsidiaries		
	(g) Investment Properties-Real Estate		
4	Investments in Infrastructure and Social Sector		
5	Other than Approved Investments		
6	Other Current Assets (Net)		
	TOTAL		

Notes (applicable to Form L-12 and L-13 & L-14):

a) Investments in subsidiary/holding companies, joint ventures and associates shall be separately disclosed, at cost.

i) Holding company and subsidiary shall be construed as defined in the Companies Act, 1956:

ii) Joint Venture is a contractual arrangement whereby two or more parties undertake an economic activity, which is subject to joint control.

iii) Joint control - is the contractually agreed sharing of power to govern the financial and operating policies of an economic activity to obtain benefits from it.

iv) Associate - is an enterprise in which the company has significant influence and which is neither a subsidiary nor a joint venture of the company.

v) Significant influence (for the purpose of this schedule) -means participation in the financial and operating policy decisions of a company, but not control of those policies. Significant influence may be exercised in several ways, for example, by representation on the board of directors, participation in the policymaking process, material inter-company transactions, interchange of managerial personnel or dependence on technical information. Significant influence may be gained by share ownership, statute or agreement. As regards share ownership, if an investor holds, directly or indirectly through subsidiaries, 20 percent or more of the voting power of the investee, it is presumed that the investor does have significant influence, unless it can be clearly demonstrated that this is not the case. Conversely, if the investor holds, directly or indirectly through subsidiaries, less than 20 percent of the voting power of the investee, it is presumed that the investor does not have significant influence, unless such influence is clearly demonstrated. A substantial or majority ownership by another investor does not necessarily preclude an investor from having significant influence.

b) Aggregate amount of company's investments other than listed equity securities and derivative instruments and also the market value thereof shall be disclosed.

c) Investment made out of Catastrophe reserve should be shown separately.

d) Debt securities will be considered as "held to maturity" securities and will be measured at historical costs subject to amortisation

e) Investment Property means a property [land or building or part of a building or both] held to earn rental income or for capital appreciation or for both, rather than for use in services or for administrative purposes.

f) Investments maturing within twelve months from balance sheet date and investments made with the specific intention to dispose of within twelve months from balance sheet date shall be classified as short-term investments

L-14A Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments
(Amount in Rs. Lakhs)

Particulars	Shareholders		Policyholders		Assets held to cover Linked Liabilities		Total	
	As at.....	As at..... (Corresponding Previous Year)	As at.....	As at..... (Corresponding Previous Year)	As at.....	As at..... (Corresponding Previous Year)	As at.....	As at..... (Corresponding Previous Year)
Long Term Investments:								
Book Value								
Market Value								
Short Term Investments:								
Book Value								
Market Value								

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

**FORM L-15-LOANS SCHEDULE
LOANS**

(Amount in Rs. Lakhs)

	Particulars	As at.....	As at..... (Corresponding Previous Year)
1	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		
	(d) Others (to be specified)		
	Unsecured		
	TOTAL		
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments		
	(b) Banks and Financial Institutions		
	(c) Subsidiaries		
	(d) Companies		
	(e) Loans against policies		
	(f) Others (to be specified)		
	TOTAL		
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India		
	(bb) Outside India		
	(b) Non-standard loans less provisions		
	(aa) In India		
	(bb) Outside India		
	TOTAL		
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term		
	(b) Long Term		
	TOTAL		

Note:

a) Short-term loans shall include those, which are repayable within 12 months from the date of balance sheet. Long term loans shall be the loans other than short-term loans.

b) Provisions against non-performing loans shall be shown separately.

c) The nature of the security in case of all long term secured loans shall be specified in each case. Secured loans for the purposes of this schedule, means loans secured wholly or partly against an asset of the company.

d) Loans considered doubtful and the amount of provision created against such loans shall be disclosed.

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

FORM 16-FXED ASSETS SCHEDULE

FIXED ASSETS

(Amount in Rs. Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As at.....	As at..... (Corresponding Previous Year)
									As at.....	As at..... (Corresponding Previous Year)
Goodwill										
Intangibles (specify)										
Land-Freehold										
Leasehold Property										
Buildings										
Furniture & Fittings										
Information Technology Equipment										
Vehicles										
Office Equipment										
Others (Specify nature)										
TOTAL										
Work in progress										
Grand Total										
PREVIOUS YEAR										

Note:

Assets included in land, property and building above exclude Investment Properties as defined in note (e) to Form L-12.

FORM L-17-CASH AND BANK BALANCE SCHEDULE
CASH AND BANK BALANCES

(Amount in Rs. Lakhs)

	Particulars	As at.....	As at..... (Corresponding Previous Year)
1	Cash (including cheques ¹ , drafts and stamps)		
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months of the date of Balance Sheet)		
	(bb) Others		
	(b) Current Accounts		
	(c) Others (to be specified)		
3	Money at Call and Short Notice		
	(a) With Banks		
	(b) With other Institutions		
4	Others (to be specified)		
	TOTAL		
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES		
	In India		
	Outside India		
	TOTAL		

¹ Cheques on hand amount to Rs. _____ (in Lakhs)

Corresponding period of Previous year Rs. _____ (in Lakhs)

Note: Bank balance may include remittances in transit. If so, the nature and amount shall be separately stated.

**FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE
ADVANCES AND OTHER ASSETS**

(Amount in Rs. Lakhs)

	Particulars	As at.....	As at..... (Corresponding Previous Year)
	ADVANCES		
1	Reserve deposits with ceding companies		
2	Application money for investments		
3	Prepayments		
4	Advances to Directors/Officers		
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)		
6	Others (to be specified)		
	TOTAL (A)		
	OTHER ASSETS		
1	Income accrued on investments		
2	Outstanding Premiums		
3	Agents' Balances		
4	Foreign Agencies Balances		
5	Due from other entities carrying on insurance business (including reinsurers)		
6	Due from subsidiaries / holding company		
7	Investments held for Unclaimed Amount of Policyholders		
8	Others (to be specified)		
	TOTAL (B)		
	TOTAL (A+B)		

Note:

(a) The items under the above heads shall not be shown net of provisions for doubtful amounts. The amount of provision against each head should be shown separately.

(b)The term 'officer' should conform to the definition of that term as given under the Companies Act, 2013

FORM L-19-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

(Amount in Rs. Lakhs)

	Particulars	As at.....	As at..... (Corresponding Previous Year)
1	Agents' Balances		
2	Balances due to other insurance companies		
3	Deposits held on re-insurance ceded		
4	Premiums received in advance		
5	Unallocated premium		
6	Sundry creditors		
7	Due to subsidiaries/ holding company		
8	Claims Outstanding		
9	Annuities Due		
10	Due to Officers/ Directors		
11	Unclaimed Amount of policyholders		
12	Income accrued on Unclaimed amounts		
13	Interest payable on debentures/bonds		
14	Others (to be specified)		
	TOTAL		

Details of Unclaimed Amounts and Investment Income thereon
(Annual Disclosure at the end of the Financial Year) (Amount in Rs. Lakhs)

	Particulars	As at 31.3. (Current Year)	As at 31.3. (Previous Year)
	Opening Balance as at 1st April		
	Add: Amount transferred to unclaimed amount		
	Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)		
	Add: Investment Income on Unclaimed Fund		
	Less: Amount of claims paid during the year		
	Less: Amount transferred to SCWF during the year (net of claims paid in respect of amounts transferred earlier)		
	Closing Balance of Unclaimed Amount as at 31st March		

**FORM L-20-PROVISIONS SCHEDULE
PROVISIONS**

(Amount in Rs. Lakhs)

	Particulars	As at.....	As at..... (Corresponding Previous Year)
1	For Taxation (less payments and taxes deducted at source)		
2	For Employee Benefits		
3	For Others (To be specified)		
	TOTAL		

FORM L-21-MISC EXPENDITURE SCHEDULE**MISCELLANEOUS EXPENDITURE****(To the extent not written off or adjusted)****(Amount in Rs. Lakhs)**

	Particulars	As at.....	As at..... (Corresponding Previous Year)
1	Discount Allowed in issue of shares/ debentures		
2	Others (to be specified)		
	TOTAL		

FORM L-22 Analytical Ratios*

Name of the Insurer:

For the Quarter Ending

Analytical Ratios for Life Companies

Sl.No.	Particular	For the Quarter	Up to the Quarter	For the Corresponding Quarter of the Previous Year	Up to the Corresponding Quarter of the Previous Year
1	New Business Premium Growth Rate (Segment wise)				
	(i) Linked Business:				
	a) Life				
	b) Pension				
	c) Health				
	d) Variable Insurance				
	(ii) Non-Linked Business:				
	Participating:				
	a) Life				
	b) Annuity				
	c) Pension				
	d) Health				
	e) Variable Insurance				
	Non Participating:				
	a) Life				
	b) Annuity				
	c) Pension				
	d) Health				
	e) Variable Insurance				
2	Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business)				
3	Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business)				
4	Net Retention Ratio				
5	Conservation Ratio (Segment wise)				
	(i) Linked Business:				
	a) Life				
	b) Pension				
	c) Health				
	d) Variable Insurance				
	(ii) Non-Linked Business:				
	Participating:				
	a) Life				
	b) Annuity				
	c) Pension				
	d) Health				
	e) Variable Insurance				

FORM L-22 Analytical Ratios*

	Non Participating:				
	a) Life				
	b) Annuity				
	c) Pension				
	d) Health				
	e) Variable Insurance				
6	Expense of Management to Gross Direct Premium Ratio				
7	Commission Ratio (Gross commission and Rewards paid to Gross Premium)				
8	Business Development and Sales Promotion Expenses to New Business Premium				
9	Brand/Trade Mark usage fee/charges to New Business Premium				
10	Ratio of Policyholders' Fund to Shareholders' funds				
11	Change in net worth (Amount in Rs. Lakhs)				
12	Growth in Networth				
13	Ratio of Surplus to Policyholders' Fund				
14	Profit after tax / Total Income				
15	(Total Real Estate + Loans)/(Cash & Invested Assets)				
16	Total Investments/(Capital + Reserves and Surplus)				
17	Total Affiliated Investments/(Capital+ Reserves and Surplus)				
18	Investment Yield - (Gross and Net) -Fund wise and With/Without realised gain				
19	Persistency Ratio - Premium Basis (Regular Premium/Limited Premium Payment under Individual category)				
		For 13th month			
		For 25th month			
		For 37th month			
		For 49th Month			
		for 61st month			
	Persistency Ratio - Premium Basis (Single Premium/Fully paid-up under Individual category)				
		For 13th month			
		For 25th month			
		For 37th month			
		For 49th Month			
		for 61st month			
	Persistency Ratio - Number of Policy Basis (Regular Premium/Limited Premium Payment under Individual category)				
		For 13th month			
		For 25th month			
		For 37th month			
		For 49th Month			
		for 61st month			

FORM L-22 Analytical Ratios*

	Persistency Ratio - Number of Policy Basis (Single Premium/Fully paid-up under Individual category)				
		For 13th month			
		For 25th month			
		For 37th month			
		For 49th Month			
		for 61st month			
20	NPA Ratio				
	Policyholders' Funds				
		Gross NPA Ratio			
		Net NPA Ratio			
	Shareholders' Funds				
		Gross NPA Ratio			
		Net NPA Ratio			
21	Solvency Ratio				
22	Debt Equity Ratio				
23	Debt Service Coverage Ratio				
24	Interest Service Coverage Ratio				
25	Average ticket size in Rs. - Individual premium (Non-Single)				

Equity Holding Pattern for Life Insurers and information on earnings:

1	No. of shares				
2	Percentage of shareholding				
	Indian				
	Foreign				
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)				
5	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)				
6	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)				
7	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)				
8	Book value per share (Rs)				

*The ratios must be calculated in accordance with instructions provided in the annexure and the annexure need not be the part of public disclosures

RATIOS FOR LIFE INSURERS (Annexure to Form L-22)		
Sl No.	Ratio	Calculation
1	New business premium growth (segment-wise) - (%)	(NB premium CY - NB premium PY)/ (NB premium PY) * 100
	Description of ratio:	
	(i) Data taken from segmental reporting of Schedule 1 of Revenue account	
	(ii) The segments being those shown in Schedule1. Eg. Linked, Non-Linked, Life, Pension, Health, etc.	
	(iii) Numerator: (FY premium + Single premium) both net of GST for current year LESS (FY premium + Single premium) both net of GST for previous year	
	(iv) Denominator: (FY premium + Single premium) both net of GST for previous year	
2	Percentage of Single Premium (Individual Business) to Total New Business Premium (Individual Business) - (%)	(Single Premium Individual Business)/ (Total NB Premium Individual Business) *100
	(i) Numerator: Single Premium (Individual Business) net of GST for current year	
	(ii) Denominator: (FY premium Individual Business + Single premium Individual Business) both net of GST for current year.	
3	Percentage of Linked New Business Premium (Individual Business) to Total New Business Premium (Individual Business) - (%)	(Linked NB Premium Individual Business)/ (Total NB Premium Individual Business) * 100
	(i) Numerator: (FY premium Linked Individual Business+ Single Premium Linked Individual Business) both net of GST for current year	
	(ii) Denominator: (FY premium Individual Business + Single premium Individual Business) both net of GST for current year.	
4	Net Retention Ratio - (%)	(Net premium / Gross premium) *100
	Description of ratio:	
	(i) Data taken from Revenue account (i.e Policyholder's or Technical account) under the title 'Premiums earned -- Net'	
	(ii) Numerator: Premium earned - Net (i.e., Premium net of Reinsurance ceded and accepted)	
	(iii) Denominator: Gross Premium (i.e., Premium excluding Reinsurance premium)	

5	Conservation ratio (Segment wise) - (%)	(Renewal Premium CY / (FY Premium PY+Renewal Premium PY) *100
	Description of Ratio:	
	(i) Data taken from segmental reporting of schedule 1 of Revenue Account	
	(ii) The segments being those shown in Schedule 1. E.g. Linked, Non-Linked, Life, Pension, Health, etc.	
	(iii) Numerator: Renewal Premium of the current year net of GST	
	(iv) Denominator: (FY premium + Renewal Prem) of previous year net of GST	
6	Expense of Management to Gross Direct Premium Ratio - (%)	(Expenses of management / Total Gross Premium) *100
	Description of ratio:	
	(i) Data taken from Schedule1, Schedule 2 and Schedule 3 of Revenue account	
	(ii) Numerator: Gross commission and Rewards (schedule 2) + Operating Expenses related to insurance business (schedule 3)	
	(iii) Denominator: Total Gross Premium (Schedule 1) net of GST	
7	Commission ratio - (%)	(Gross commission+Rewards) / (Total Gross premium) *100
	Description of ratio:	
	(i) Data taken from Schedule1 and Schedule 2 of Revenue account	
	(ii) Numerator: Gross commission and Rewards paid (schedule 2)	
	(iii) Denominator: Total gross premium (Schedule 1) net of GST	
8	Business Development and Sales Promotion Expenses to New Business Premium (%)	(Business Development and Sales Promotion Expenses/ NB Premium) *100
	(i) Numerator: Business Development and Sales Promotion Expenses	
	(ii) Denominator: (FY premium + Single premium) both net of GST	
9	Brand/Trade Mark usage fee/charges to New Business Premium (%)	(Brand/Trade Mark usage fee/charges)/ (NB Premium) *100
	(i) Numerator: Brand/Trade Mark usage fee/charges	
	(ii) Denominator: (FY premium + Single premium) both net of GST	
10	Ratio of Policyholders' Fund to Shareholders' Funds	(Policyholders' Fund) / (Shareholders' Fund)
	Description of ratio:	
	(i) Data taken from Balance sheet	

	(ii) Numerator: Policyholders' fund viz., Credit/(Debit) Fair value change account, Policy Liabilities, Funds for Discontinued Policies, Insurance Reserves, Provision for Linked Liabilities, Funds for Future Appropriation	
	(iii) Denominator: Shareholders fund viz., (Share capital, Reserves and Surplus, Credit / (Debit) fair value change account) less (Miscellaneous expenditure, Debit balance in Profit and Loss account or Shareholders' account)	
11	Change in Networth (Rs. in Lakhs)	(Shareholders' Fund CY) - (Shareholders' Fund PY)
	Description of ratio:	
	(i) Data taken from Balance sheet	
	(ii) Shareholders' fund- (Share capital, Reserves and Surplus, Credit / (Debit) Fair Value change account) less (Miscellaneous expenditure, Debit balance in Profit and Loss account or Shareholders' account)	
12	Growth in Networth (%)	(Shareholders' Fund CY-Shareholders' Fund PY) / (Shareholders' Fund PY)*100
	Description of ratio:	
	(i) Data taken from Balance Sheet: Shareholders fund viz., (Share capital, Reserves and Surplus, Credit / (Debit) Fair Value change account) less (Miscellaneous expenditure, Debit balance in Profit and Loss account or Shareholders' account)	
	(ii) Numerator: Current year's Shareholders' fund less Previous year's Shareholders' fund	
	(iii) Denominator: Previous year's Shareholders' fund	
13	Ratio of Surplus to Policyholders' Fund	(Surplus)/(Policyholders' Fund)
	Description of ratio:	
	(i) Data taken from segmental reporting of Revenue account	
	(i) Numerator: Surplus / Deficit as shown in revenue account	
	(ii) Denominator is as described in point 10 (ii) above	
14	Profit after tax / Total income (%)	(Profit after Tax)/(Total Income)*100
	Description of ratio:	
	(i) Data taken from Profit & Loss account (i.e, Shareholders' account or Non-Technical account) and Revenue account (i.e, Policyholders' account or Technical account)	
	(ii) Numerator: Profit after tax as indicated in Profit and Loss account	
	(iii) Denominator: Total income under Policyholders' account excluding contributions from shareholders' account + Total income under shareholders' account excluding contributions from policyholders' account	

15	(Total Real Estate + Loans)/(Cash & Invested Assets)	(Total Real Estate + Loans)/ (Cash and Invested Assets)
	Description of ratio:	
	(i) Data taken from Schedules 8, 8A, 8B, 10 and Balance sheet	
	(ii) Numerator: 'Total Real Estate' is the sum of all real estate or property investments as shown in schedules 8, 8A, 8B and 10. Loan amount given by the insurer is as shown in the balance sheet or schedule 9	
	(iii) Denominator: 'Cash' is the cash and bank balance (schedules 11) as shown in the balance sheet. 'Invested assets' is the sum of investments of shareholders' fund (schedule 8), investments of policyholders' fund (schedule 8A) and assets held to cover linked liabilities (schedule 8B)	
16	Total investments/(Capital + Reserves and Surplus)	(Total Investments)/ (Capital+Reserves and Surplus)
	Description of ratio:	
	(i) Data taken from Balance sheet	
	(ii) Numerator: Sum of investments of shareholders' fund (schedule 8), investments of policyholders' fund (schedule 8A) and assets held to cover linked liabilities (schedule 8B).	
	(iii) Denominator: Sum of Share Capital (schedule 5) and Reserves and Surplus (schedule 6)	
17	Total Affiliated Investments/(Capital+ Reserves and Surplus)	(Total Affiliated Investments)/ (Capital + Reserves and Surplus)
	Description of ratio:	
	(i) This ratio cannot be directly arrived from the financial statements. However, data can be taken from Notes to the financial statements	
	(ii) Numerator: Investments made to parties related to the insurer	
	(iii) Denominator: Sum of Share capital (Schedule 5) and Reserves and Surplus (Schedule 6)	
	Investment yield (Gross and Net) - Yield calculated on Fund wise (Policyholders' Fund -Linked PAR, Linked Non-PAR, Non-Linked PAR, Non-Linked Non-PAR and Shareholders' Fund), 'With realized gains' and 'Without realized gains' needs to be given (%)	$r(t) = \{MV(T) - MV(0) - \text{Sum } [C(t)]\} / \{MV(0) + \text{Sum } [W(t) * C(t)]\}$
	Description of ratio:	

18	<p>(i) Data taken from Appointed Actuary's Annual Report. This method of evaluating a portfolio's return based upon a time weighted analysis is known as modified Dietz method. Formula: $r(T) = \frac{MV(T) - MV(0) - \text{SUM}[C(t)]}{MV(0) + \text{SUM}[W(t)*C(t)]}$</p>	
	<p>Where: r(t) -- Modified Dietz return, MV(T) – Ending market value MV (0) – Beginning market value, C(t) – Net contribution occurring on day t W(t) – weight of the net contribution on day t. W(t) = {T – t} /T, where: T – Total number of days, and t – day the net contribution occurs The modified Dietz method assumes that net contributions are invested at the end of the</p>	
19	Persistency ratio (%)	
	<p>In case of financial year end, data from the Appointed Actuary's Annual Report will be taken. For other than financial year end (quarterly / half yearly), the approach mentioned in Appendix B of the circular ref: IRDA/ACT/CIR/GEN/21/02/2010 dt. 11.2.2010 will apply. The ratio shall be calculated taking into account the effect of the grace period. For example, Persistency Ratio for the quarter ending 30th June 2020, "For the Quarter" data should consider the policies issued in April to June period of the relevant years and should be calculated on 31st July 2020 AND "Up to the Quarter" data should consider the policies issued in July to June period of relevant years and should be calculated on 31st July 2020.</p>	
20	NPA ratio (%)	
	Description of ratio:	
	<p>Data taken from Appendix C (para d) of Appointed Actuary's Annual Report (Part of Circular IRDAI/ACT/CIR/GEN/070/03/2017) which provides the NPA ratio separately for policyholders' funds and shareholders' funds</p>	
21	Solvency Ratio - As per Form KT-3	
22	Debt Equity Ratio	<p>(Debt/Equity) Debt=(Borrowings+Redeemable Preference shares, if any) Equity=Shareholders' Funds excluding Redeemable Preference shares, if any</p>

23	Debt Service Coverage Ratio	(Earnings before Interest and Tax/ Interest and Principal Instalments Due)
24	Interest Service Coverage Ratio	(Earnings before Interest and Tax/ Interest due)
25	Average ticket size in Rs. - Individual premium (Non-Single)	(Individual Non-Single New Business Premium/Number of Individual Non- Single new policies)

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE**(ANNUAL SUBMISSION)**

TO BE PREPARED IN ACCORDANCE WITH Accounting Standard 3 (AS 3)- Cash Flow Statements- Cash Flow Statement shall be prepared only under the Direct Method. However, the following minimum information must be captured.

Receipts and Payments A/c to be furnished by the insurers on direct basis**Name of the Insurer:**

Particulars	F.Y. _____	Previous Fin. Year
	(Amount in Rs. Lakhs)	
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts		
Other receipts (give Break-up)		
Payments to the re-insurers, net of commissions and claims/ Benefits		
Payments to co-insurers, net of claims / benefit recovery		
Payments of claims/benefits		
Payments of commission and brokerage		
Payments of other operating expenses		
Preliminary and pre-operative expenses		
Deposits, advances and staff loans		
Income taxes paid (Net)		
Service tax paid		
Other payments (give break-up)		
Cash flows before extraordinary items		
Cash flow from extraordinary operations (give break-up)		
Net cash flow from operating activities		
Cash flows from investing activities:		
Purchase of fixed assets		
Proceeds from sale of fixed assets		
Purchases of investments		
Loans disbursed		
Sales of investments		
Repayments received		
Rents/Interests/ Dividends received		
Investments in money market instruments and in liquid mutual funds (Net)*		
Expenses related to investments		
Net cash flow from investing activities		
Cash flows from financing activities:		
Proceeds from issuance of share capital		
Proceeds from borrowing		
Repayments of borrowing		
Interest/dividends paid		
Net cash flow from financing activities		
Effect of foreign exchange rates on cash and cash equivalents, net		
Net increase in cash and cash equivalents:		
Cash and cash equivalents at the beginning of the year		
Cash and cash equivalents at the end of the year		

*Investments in mutual funds where these are used as parking vehicles pending investment are to be indicated (net).

The above items are minimum which are to be reported. Insurers may include any other items which they deem fit.

Name of the Insurer:

Date:

Net Liabilities (Rs.lakhs) (Frequency -Quarterly)				
Type	Category of business	Mathematical Reserves as at..... for the year X	Mathematical Reserves as at..... for the year X-1	
Par	Non-Linked -VIP			
	Life			
	General Annuity			
	Pension			
	Health			
	Non-Linked -Others			
	Life			
	General Annuity			
	Pension			
	Health			
	Linked -VIP			
	Life			
	General Annuity			
	Pension			
	Health			
	Linked-Others			
	Life			
	General Annuity			
	Pension			
Health				
	Total Par			
Non-Par	Non-Linked -VIP			
	Life			
	General Annuity			
	Pension			
	Health			
	Non-Linked -Others			
	Life			
	General Annuity			
	Pension			
	Health			
	Linked -VIP			
	Life			
	General Annuity			
	Pension			
	Health			
	Linked-Others			
	Life			
	General Annuity			
	Pension			
Health				
	Total Non Par			
Total Business	Non-Linked -VIP			
	Life			
	General Annuity			
	Pension			
	Health			
	Non-Linked -Others			
	Life			
	General Annuity			
	Pension			
	Health			
	Linked -VIP			
	Life			
	General Annuity			
	Pension			
	Health			
	Linked-Others			
	Life			
	General Annuity			
	Pension			
Health				
	Total			

FORM L-25- (i) : Geographical Distribution of Business: INDIVIDUAL

Name of the Insurer:

Date:

For the Quarter / Upto the Quarter:

Geographical Distribution of Total Business - Individuals												
Sl.No.	State / Union Territory	New Business - Rural			New Business - Urban			Total New Business			Renewal Premium ² (Rs. Lakhs)	Total Premium (New Business and Renewal ²) (Rs. Lakhs)
		No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)	No. of Policies	Premium (Rs Lakhs)	Sum Assured (Rs Lakhs)		
	STATES¹											
1	Andhra Pradesh											
2	Arunachal Pradesh											
3	Assam											
4	Bihar											
5	Chhattisgarh											
6	Goa											
7	Gujarat											
8	Haryana											
9	Himachal Pradesh											
10	Jharkhand											
11	Karnataka											
12	Kerala											
13	Madhya Pradesh											
14	Maharashtra											
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											
	UNION TERRITORIES¹											
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											
		IN INDIA										
		OUTSIDE INDIA										

Note:

¹ Any changes under States / Union Territories by Govt. of India are to be suitably incorporated in the statement

²Renewal Premium has to be reported on accrual basis.

For the Quarter and Upto the Quarter information are to be shown in separate sheets

FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)-3A

Name of the Insurer:

Registration Number:

PART - A

Statement as on:

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

Section I

No	PARTICULARS	SCH	Amount
1	Investments (Shareholders)	8	
	Investments (Policyholders)	8A	
	Investments (Linked Liabilities)	8B	
2	Loans	9	
3	Fixed Assets	10	
4	Current Assets		
	a. Cash & Bank Balance	11	
	b. Advances & Other Assets	12	
5	Current Liabilities		
	a. Current Liabilities	13	
	b. Provisions	14	
	c. Misc. Exp not written off	15	
	d. Debit Balance of P&L A/c		
Application of Funds as per Balance Sheet (A)			
	Less: Other Assets	SCH	Amount
1	Loans (if any)	9	
2	Fixed Assets (if any)	10	
3	Cash and Bank Balance (if any)	11	
4	Advances & Other Assets (if any)	12	
5	Current Liabilities	13	
6	Provisions	14	
7	Misc. Exp not written off	15	
8	Investments held Outside India		
9	Debit Balance of P&L A/c		

Total (B)**Investment Assets (A-B)****Section II**

(Amount in Rs. Lakhs)

Reconciliation of Investment Assets**Total Investment Assets (as per Balance Sheet)****Balance Sheet Value of:**

A. Life Fund

B. Pension & General Annuity and Group Business

C. Unit Linked Funds

Amount

NON - LINKED BUSINESS

A. LIFE FUND		% as per Reg	SH		PH			Book Value (SH+PH)	Actual %	FVC Amount	Total Fund	Market Value
			Balance	FRSM ⁺	UL-Non Unit Res	PAR	NON PAR					
			(a)	(b)	(c)	(d)	(e)					
1	Central Govt. Sec	Not Less than 25%										
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 50%										
3	Investment subject to Exposure Norms											
	a. Infrastructure/ Social/ Housing Sector	Not Less than 15%										
	1. Approved Investments											
	2. Other Investments											
	b. i) Approved Investments	Not exceeding 35%										
	ii) Other Investments											
TOTAL LIFE FUND		100%										

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS		% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
			PAR	NON PAR					
			(a)	(b)					
1	Central Govt. Sec	Not Less than 20%							
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 40%							
3	Balance in Approved investment	Not Exceeding 60%							
TOTAL PENSION, GENERAL ANNUITY FUND		100%							

LINKED BUSINESS

C. LINKED FUNDS		% as per Reg	PH		Total Fund	Actual %
			PAR	NON PAR		
			(a)	(b)		
1	Approved Investments	Not Less than 75%				
2	Other Investments	Not More than 25%				
TOTAL LINKED INSURANCE FUND		100%				

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

Refer IRDAI (Investment) Regulations, 2016

Schedule numbers refer to the Schedules to Balance Sheet as prescribed in IRDAI (Preparation of Financial Statements and Auditor's Report of Insurance Companies) Regulations, 2002

FORM L-27-UNIT LINKED BUSINESS-3A**FORM 3A****Unit Linked Insurance Business****PART - B****Name of the Insurer:****Registration Number:****Link to Item 'C' of FORM 3A (Part A)****Periodicity of Submission: Quarterly****Statement as on:****Rs. Lakhs**

PARTICULARS	SFIN 1	SFIN 2	SFIN 'n'	Total of All Funds
Opening Balance (Market Value)				
Add: Inflow during the Quarter				
Increase / (Decrease) Value of Inv [Net]				
Less: Outflow during the Quarter				

TOTAL INVESTIBLE FUNDS (MKT VALUE)

INVESTMENT OF UNIT FUND	SFIN 1		SFIN 2		SFIN 'n'		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)								
Central Govt Securities								
State Government Securities								
Other Approved Securities								
Corporate Bonds								
Infrastructure Bonds								
Equity								
Money Market Investments								
Mutual funds								
Deposit with Banks								

Sub Total (A)

Current Assets:								
Accrued Interest								
Dividend Recievable								
Bank Balance								
Receivable for Sale of Investments								
Other Current Assets (for Investments)								
Less: Current Liabilities								
Payable for Investments								
Fund Mgmt Charges Payable								
Other Current Liabilities (for Investments)								

Sub Total (B)

Other Investments (<=25%)								
Corporate Bonds								
Infrastructure Bonds								
Equity								
Mutual funds								
Others								

Sub Total (C)

Total (A + B + C)

Fund Carried Forward (as per LB 2)

Note:

- a) The aggregate of all the above Segregated Unit-Funds should reconcile with item C of FORM 3A (Part A), for both Par & Non Par Business
- b) Details of Item 13 of FORM ULB 2 of IRDAI (Acturial Report and Abstract for Life Insurance Business) Regulation, 2016 shall be reconciled with FORM 3A (Part B)
- c) Other Investments' are as permitted under Sec 27A(2)

Refer IRDAI (Investment) Regulations, 2016

FORM - L 28 - Statement of NAV of Segregated Funds

Name of the Insurer:

Link to FORM 3A (Part B)

PART - C

Statement for the period:

Periodicity of Submission : Quarterly

Statement of NAV of Segregated Funds

Rs. Lakhs

No	Fund Name	SFIN	Date of launch	Par/ Non Par	Assets Under Management on the above date	NAV as per LB2	NAV as on the above date ¹	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	Segregated Fund 1													
2	Segregated Fund 2													
3	Segregated Fund n													

Total _____

Note:

¹ NAV should reflect the published NAV on the reporting date

NAV should be upto 4 decimal

Refer IRDAI (Investment) Regulations, 2016

FORM L-29

DETAILS REGARDING DEBT SECURITIES

Insurer:

Date:

(Amount in Rs. Lakhs)

DETAILS REGARDING DEBT SECURITIES								
	Market Value				Book Value			
	As at	As % of total for this class	As at.... of the previous year	As % of total for this class	As at	As % of total for this class	As at.... of the previous year	As % of total for this class
Breakdown by credit rating								
AAA rated								
AA or better								
Rated below AA but above A								
Rated below A but above B								
Any other								
Breakdown by residual maturity								
Up to 1 year								
more than 1 year and upto 3 years								
More than 3 years and up to 7 years								
More than 7 years and up to 10 years								
More than 10 years and up to 15 years								
More than 15 years and up to 20 years								
Above 20 years								
Breakdown by type of the issuer								
a. Central Government								
b. State Government								
c. Corporate Securities								

Note

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. The detail of ULIP and Non-ULIP will be given separately.
3. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

FORM L-31 Board of Directors & Key Management Persons

Name of the Insurer:

Date:

Board of Directors and Key Management Persons				
Sl. No.	Name of the Person	Designation	Role/Function	Details of change in the period if any
1				
2				
...				
n				

Note:

a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016

b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"

Form No. L-32 Available Solvency Margin and Solvency Ratio (Frequency -Quarterly)

As at

Name of the Insurer:
Classification: **Total Business**

Form Code: KT-3
Registration Number:

Item	Description	Notes No...	Adjusted Value (Rs.Lakhs)
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund:	1	
	Deduct:		
02	Mathematical Reserves	2	
03	Other Liabilities	3	
04	Excess in Policyholders' funds (01-02-03)		
05	Available Assets in Shareholders Fund:	4	
	Deduct:		
06	Other Liabilities of shareholders' fund	3	
07	Excess in Shareholders' funds (05-06)		
08	Total ASM (04)+(07)		
09	Total RSM		
10	Solvency Ratio (ASM/RSM)		

Note:

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

Refer IRDAI (Actuarial Report and Abstract for Life Insurance Business) Regulations, 2016

FORM L-33-NPAs**Name of the Fund:****DETAILS OF NON-PERFORMING ASSETS**

Name of the Insurer:

Registration No:

As on:

(Rs. Lakhs)

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on date)	Prev. FY (As on 31 Mar...)	YTD (As on date)	Prev. FY (As on 31 Mar...)	YTD (As on date)	Prev. FY (As on 31 Mar...)	YTD (As on date)	Prev. FY (As on 31 Mar...)	YTD (As on date)	Prev. FY (As on 31 Mar...)
1	Investments Assets (As per Form 5)										
2	Gross NPA										
3	% of Gross NPA on Investment Assets (2/1)										
4	Provision made on NPA										
5	Provision as a % of NPA (4/2)										
6	Provision on Standard Assets										
7	Net Investment Assets (1-4)										
8	Net NPA (2-4)										
9	% of Net NPA to Net Investment Assets (8/7)										
10	Write off made during the period										

Note:

- The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.
- Gross NPA is investments classified as NPA, before any provisions
- Provision made on the 'Standard Assets' shall be as per Circular issued, 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

Refer IRDAI (Investment) Regulations, 2016

FORM - L - 34 Statement of Investment and Income on Investment

Name of the Insurer:

Statement as on:

Name of the Fund _____

Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs. Lakhs) ¹	Income on Investment (Rs. Lakhs)	Gross Yield (%) ¹	Net Yield (%) ²

TOTAL

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

¹ Based on daily simple Average of Investments² Yield netted for Tax³ In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

Form shall be prepared in respect of each fund. In case of ULIP, disclosure will be at consolidated level.

YTD Income on investment shall be reconciled with figures in P&L and Revenue account

Refer IRDAI (Investment) Regulations, 2016

FORM L - 35 - Statement of Down Graded Investments**PART - A****Name of the Insurer:****Statement as on:****Name of Fund** _____**Periodicity of Submission: Quarterly****Rs. Lakhs**

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the Quarter</u> ¹								
B.	<u>As on Date</u> ²								

Note:

1 Provide details of Down Graded Investments during the Quarter.

2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.

Form shall be prepared in respect of each fund. In case of ULIP, disclosure will be at consolidated level.

Category of Investment (COI) shall be as per Guidelines issued by the Authority

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

Name of the Insurer:

Business Acquisition through Different Channels (Individual)

Quarter End: Date:

Sl. No.	Channels	For the Quarter - Current Year		For the Quarter - Previous Year		Up to the Quarter - Current Year		Up to the Quarter - Previous Year	
		No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)	No. of Policies	Premium (Rs. Lakhs)
1	Individual agents								
2	Corporate Agents-Banks								
3	Corporate Agents -Others								
4	Brokers								
5	Micro Agents								
6	Direct Business								
	- Online (Through Company Website)								
	- Others								
7	IMF								
8	Common Service Centres								
9	Web Aggregators								
10	Point of Sales								
11	Others (Please Specify)								
	Total								
	Referral Arrangements								

Note:

1. No of Policies stand for no. of policies sold

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

Name of the Insurer:

Quarter End:

Date:

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								
2	Survival Benefit ²								
3	Annuities / Pension								
4	Surrender ³								
5	Other benefits ⁴								
	Death Claims								

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								
2	Survival Benefit								
3	Annuities / Pension								
4	Surrender								
5	Other benefits								
	Death Claims								

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.

FORM L-40 Quarterly Claims Data for Life

Name of the Insurer:

Date:

Quarter End:

Death Claims

No. of claims only

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

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					
2	Claims Booked during the period					
3	Claims Paid during the period					
4	Unclaimed ³					
5	Claims O/S at End of the period					
	Outstanding Claims (Individual)					
	Less than 3months					
	3 months and less than 6 months					
	6 months and less than 1 year					
	1year and above					

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.

FORM L-41 GRIEVANCE DISPOSAL

Name of the Insurer: _____

Date: _____

GRIEVANCE DISPOSAL FOR THE QUARTER ENDING _____

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							
	b) Policy Servicing							
	c) Proposal Processing							
	d) Survival Claims							
	e) ULIP Related							
	f) Unfair Business Practices							
	g) Others							
	Total Number of Complaints							

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

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						
	b) 15 - 30 days						
	c) 30 - 90 days						
	d) 90 days & Beyond						
	Total Number of Complaints						

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

Valuation Basis (Frequency -Quarterly and Annual)

Quarter End:
Date:

Name of the insurer:

INDIVIDUAL / GROUP BUSINESS¹

I.

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 for the year X	As at for the year X-1	As at for the year X	As at for the year X-1	As at for the year X	As at for the year X-1	As at for the year X	As at for the year X-1	As at for the year X	As at for the year X-1	As at for the year X	As at for the year X-1	As at for the year X	As at for the year X-1	As at for the year X	As at for the year X-1
Par	Non-Linked -VIP																
	Life																
	General Annuity																
	Pension																
	Health																
	Non-Linked -Others																
	Life																
	General Annuity																
	Pension																
	Health																
	Linked -VIP																
	Life																
	General Annuity																
	Pension																
Health																	
Linked -Others																	
Life																	
General Annuity																	
Pension																	
Health																	
Non-Par	Non-Linked -VIP																
	Life																
	General Annuity																
	Pension																
	Health																
	Non-Linked -Others																
	Life																
	General Annuity																
	Pension																
	Health																
	Linked -VIP																
	Life																
	General Annuity																
	Pension																
Health																	
Linked -Others																	
Life																	
General Annuity																	
Pension																	
Health																	

NOT APPLICABLE

¹ Individual and Group Business are to be reported separately

² Fixed per policy expenses

³ Premium related expenses

⁴ Restricted to Lapse and Surrender

In addition, insurers may also voluntarily disclose Product and Type wise Actual Bonus Declared separately.

In addition to the above, the following shall be mentioned.

1 Brief details on valuation data covering its accuracy, completeness and reasonableness and how the data flows to the valuation system

2 Brief mention of any significant change in the valuation basis and /or methodology

FORM L-44**EMBEDDED VALUE
(Annual Disclosure)****Name of the Insurer:****Date:**

Particulars	Embedded Value (Amount in Rs. Lakhs)	
	Reporting FY _____ As on 31.3. _____	Previous FY _____ As on 31.3. _____
Opening EV		
Opening Adjustments		
Adjusted Opening EV		
Value added by new business during the period		
Expected return on existing business		
Variance in operating experience split by major components including mortality / morbidity, policy persistency, etc.		
Change in operating assumptions		
Other operating variance		
EV operating earnings		
Economic variances		
Other non-operating variances		
Total EV earnings		
Capital contributions / Dividend payouts		
Closing adjustments		
Closing EV		
Components of EV		
Free Surplus		
Required Capital		
VIF		
Embedded Value		

FORM L-45 OFFICES AND OTHER INFORMATION

As at :

Name of the Insurer:

Date:

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

Employees and Insurance Agents and Intermediaries -Movement

Particulars	Employees	Insurance Agents and Intermediaries
Number at the beginning of the quarter		
Recruitments during the quarter		
Attrition during the quarter		
Number at the end of the quarter		