

FORM L-34

Company Name & Code:

Bharti AXA Life Insurance Company Ltd. (0130)

Statement as on: December 31, 2019

Name of the Fund Life Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly



No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)3			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ²	Net Yield (%) ²
1	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
2	Central Government Bonds	CGSB	1,94,402	3,591	1.85	1.85	1,79,257	12,827	7.16	7.16	1,16,027	7,539	6.50	6.50
3	Central Government Guaranteed Loans / Bonds	CGSL	4,823	92	1.91	1.91	2,657	154	5.80	5.80	1,506	111	7.35	7.35
4	Treasury Bills	CTRB	-	-	-	-	1,821	8	0.46	0.46	2,407	1	0.05	0.05
5	State Government Securities	SGGB	53,032	1,004	1.89	1.89	54,126	3,449	6.37	6.37	52,648	3,418	6.49	6.49
6	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-	-	-	-	-	-	-	-	-
7	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	-	-	-	-	-	-	-	-	-	-	-	-
8	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	25,454	779	3.06	3.06	26,065	1,976	7.58	7.58	16,686	1,155	6.92	6.92
9	Commercial Papers - NHB / Institutions accredited by NHB	HTPD	-	-	-	-	-	-	-	-	-	-	-	-
10	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-
11	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
12	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	35,360	759	2.15	2.15	34,714	2,236	6.44	6.44	31,142	2,004	6.43	6.43
13	Infrastructure - Debentures / Bonds / CPs / Loans	IODS	-	-	-	-	-	-	-	-	-	-	-	-
14	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	-	-	-	-
15	Infrastructure - Equity (Promoter Group)	IOPE	-	-	-	-	-	-	-	-	-	-	-	-
16	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	708	33	4.67	4.67	295	24	7.98	7.98	43	12	27.22	27.22
17	Infrastructure - PSU - Debentures / Bonds	IPTD	30,829	636	2.06	2.06	22,726	1,584	6.97	6.97	8,657	549	6.34	6.34
18	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	624	-	-	-	380	4	1.06	1.06	58	0	0.67	0.67
19	Infrastructure - PSU - Equity shares - Quoted	ITPE	257	-	-	-	218	6	2.78	2.78	86	4	4.11	4.11
20	Infrastructure - PSU - CPs	IPC	-	-	-	-	0	0.03	0.03	-	-	-	-	-
21	Infrastructure-LongTerm Bank Bonds Approved Investment	ILBI	2,015	45	2.23	2.23	2,014	134	6.65	6.65	1,020	69	6.74	6.74
22	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	14,166	779	5.50	5.50	12,261	1,000	8.16	8.16	11,215	967	8.62	8.62
23	PSU - Equity shares - Quoted	EAEQ	628	28	4.45	4.45	629	80	12.70	12.70	679	85	12.44	12.44
24	Application Money	ECAM	1,425	1	0.10	0.10	1,425	1	0.10	0.10	-	-	-	-
25	Commercial Papers	ECPC	-	-	-	-	-	-	-	-	-	-	-	-
26	Deposits - Deposit with Scheduled Banks, FIs (Incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	2,471	106	4.30	4.30	2,569	323	12.56	12.56	2,619	302	11.53	11.53
27	Deposits - Repo / Reverse Repo	ECMR	-	-	-	-	-	-	-	-	-	-	-	-
28	Corporate Securities - Debentures	ECOS	50,068	1,122	2.24	2.24	47,451	3,043	6.41	6.41	35,079	2,310	6.58	6.58
29	Deposits - CDs with Scheduled Banks	ECDC	-	-	-	-	-	-	-	-	-	-	-	-
30	Corporate Securities - Debentures / Bonds / CPs / Loan - (Promoter Group)	EDPG	-	-	-	-	3,487	68	1.95	1.95	-	-	-	-
31	Corporate Securities - Bonds - (Taxable)	EPBT	2,600	58	2.25	2.25	4,020	278	6.93	6.93	2,863	194	6.76	6.76
32	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	133	2	1.17	1.17	45	2	3.49	3.49	1,655	89	5.36	5.36
33	Passively Managed Equity ETF (Non Promoter Group)	EETF	-	-	-	-	-	-	-	-	-	-	-	-
34	Mutual Funds - (under Insurer's Promoter Group)	EWPG	-	-	-	-	-	-	-	-	1,798	6	0.32	0.32
35	Perpetual Debt Instruments of Tier I & II Capital Issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-
36	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Psu Banks)	EAPS	-	-	-	-	-	-	-	-	-	-	-	-
37	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Psu Banks)	OAPS	1,049	22	2.09	2.09	1,979	129	6.53	6.53	3,323	128	3.84	3.84
38	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Banks)	OAPB	7,521	180	2.39	2.39	7,520	472	6.28	6.28	-	-	-	-
39	Equity Shares (Incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-
40	Passively Managed Equity ETF (Non Promoter Group)	OETF	885	9	1.01	1.01	1,149	38	2.46	2.46	48	113	256.83	256.83
41	Equity Shares (Incl. Co-op Societies)	OESH	1,015	134	13.21	13.21	1,336	201	15.02	15.02	1,383	174	12.55	12.55
42	Debentures	OLDB	9,365	3	0.03	0.03	10,285	330	3.21	3.21	5,000	76	1.51	1.51
43	Short term Loans (Unsecured Deposits)	OSLU	3,800	112	2.95	2.95	3,605	318	8.82	8.82	3,404	284	8.34	8.34
44	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
45	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-
46	Debt Capital Instruments (DCI Basel III)	ODCI	-	-	-	-	-	-	-	-	-	-	-	-
47	Preference Shares	OPSH	52	-	-	-	51	-	-	-	81	8	10.34	10.34
48	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Banks)	EAPB	36,984	855	2.31	2.31	35,195	2,418	6.87	6.87	35,473	2,524	7.12	7.12
49	Alternate Investment Funds (Category II)	OAFB	1,458	36	2.47	2.47	1,191	83	6.98	6.98	412	30	7.27	7.27
50	(d) Investment Property - Immovable	EBIP	7,596	130	1.71	1.71	7,596	213	2.81	2.81	7,896	277	3.51	3.51
51	Equity Shares (PSUs & Unlisted)	OEPU	348	22	6.47	6.47	349	81	23.30	23.30	-	-	-	-
52	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-
53	CCIL - CBLO	ECBO	3,760	44	1.18	1.18	2,518	96	3.81	3.81	1,705	21	1.23	1.23
54	Debentures / Nonds / CPs / Loans etc. - (Promoter Group)	DDPG	3,500	93	2.65	2.65	3,500	163	4.65	4.65	-	-	-	-
55	Infrastructure - Other Approved Securities	ISAS	1,000	6	0.55	0.55	1,000	6	0.55	0.55	-	-	-	-
56	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	HORD	4,512	49	1.08	1.08	4,512	49	1.08	1.08	-	-	-	-
TOTAL			5,02,038	10,405	2.07	2.07	4,77,954	31,680	6.63	6.63	3,44,910	21,906	6.35	6.35

CERTIFICATION

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

Date: 31-Dec-19

Signature

Mr. Nilesh Kothari

Chief of Finance

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 are shown⁴ FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.⁵ Group Term Life has been classified under PGA from 1st April 2013

FORM L-34

Company Name & Code: Bharti AXA Life Insurance Company Ltd. (0130)

Statement as on: December 31, 2019

Name of the Fund Pension / General Annuity Fund

Statement of Investment and Income on Investment

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.)	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
1	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
2	Central Government Guaranteed Loans / Bonds	CGSL	699	10	1.41	1.41	699	10	1.41	1.41	-	-	-	-
3	Central Government Bonds	CGSB	12,589	232	1.84	1.84	12,585	994	7.90	7.90	11,026	716	6.49	6.49
4	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	-	-	-
5	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-	-	-	-	-	-	-	-	-
6	State Government Securities	SGGB	7,398	144	1.95	1.95	7,597	557	7.33	7.33	7,268	461	6.35	6.35
7	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	-	-	-	-	-	-	-	-	-	-	-	-
8	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-
9	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	5,768	191	3.31	3.31	5,449	462	8.48	8.48	3,639	243	6.68	6.68
10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	9,897	219	2.21	2.21	10,045	657	6.54	6.54	9,759	629	6.44	6.44
11	Infrastructure - PSU - Debentures / Bonds	IPTD	5,377	110	2.05	2.05	3,883	246	6.33	6.33	2,617	174	6.66	6.66
12	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	56	-	-	-	56	-	-	-	-	-	-	-
13	Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	-	-	-	-	-	-	-	-
14	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	138	0	0.05	0.05	139	13	9.13	9.13	71	2	2.37	2.37
15	PSU - Equity shares - Quoted	EAEQ	12	-	-	-	9	-	-	-	-	-	-	-
16	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
17	Deposits - Deposit with Scheduled Banks, Fls (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	486	22	4.63	4.63	486	66	13.51	13.51	486	60	12.31	12.31
18	Deposits - Repo / Reverse Repo	ECMR	-	-	-	-	-	-	-	-	-	-	-	-
19	Corporate Securities - Debentures	ECOS	2,740	64	2.34	2.34	2,547	181	7.09	7.09	2,746	195	7.11	7.11
20	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-
21	Corporate Securities - Bonds - (Taxable)	EPBT	1,146	27	2.34	2.34	1,454	102	7.02	7.02	531	35	6.55	6.55
22	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	418	0	0.04	0.04	418	0	0.04	0.04	191	7	3.46	3.46
23	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	170	0	0.06	0.06
24	Passively Managed Equity ETF (Non Promoter Group)	EETF	0	-	-	-	0	-	-	-	0	-	-	-
25	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-
26	Equity Shares (incl Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	-	-	-
27	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-
28	Mutual Funds - Debt / Income / Serial Plans / Liquid Schemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
29	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-
30	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-
31	Infrastructure - Debentures / Bonds / CPs / loans	IODS	-	-	-	-	-	-	-	-	-	-	-	-
32	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	EAPB	3,654	84	2.30	2.30	4,783	331	6.91	6.91	5,125	366	7.14	7.14
33	CCIL - CBLO	ECBO	320	4	1.18	1.18	268	10	3.88	3.88	329	5	1.37	1.37
34	Infrastructure - Equity (Promoter Group)	IEPG	116	-	-	-	47	1	1.36	1.36	-	-	-	-
35	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Psu Banks]	OAPS	-	-	-	-	-	-	-	-	1,051	1	0.13	0.13
36	Application Money	ECAM	155	0	0.10	0.10	155	0	0.10	0.10	-	-	-	-
	TOTAL		50,968	1,107	2.17	2.17	50,621	3,629	7.17	7.17	45,011	2,894	6.43	6.43

CERTIFICATION

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

Date: 31-Dec-19

Signature _____

Mr. Nitesh Kothari

Chief of Finance

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time¹ 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 are shown⁴ FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.⁵ Group Term Life has been classified under PGA from 1st April 2013

FORM L-34

Company Name & Code: Bharti AXA Life Insurance Company Ltd. (0130)

Statement as on: December 31, 2019

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund:- Unit Linked Fund



No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
A	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	7,574	103	1.36	1.36	7,456	563	7.56	7.56	7,912	402	5.07	5.07
	Central Government Guaranteed Loans / Bonds	CGSL	210	3	1.57	1.57	210	3	1.57	1.57	-	-	-	-
	Treasury Bills	CTRB	3,317	48	1.44	1.44	2,964	136	4.59	4.59	2,765	134	4.84	4.84
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	659	12	1.77	1.77	648	56	8.62	8.62	610	45	7.30	7.30
	State Government Bonds	SGGB	3,071	61	2.00	2.00	3,110	230	7.41	7.41	3,058	164	5.35	5.35
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	395	7	1.90	1.90	432	25	5.75	5.75	360	21	5.72	5.72
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	554	18	3.16	3.16	281	29	10.23	10.23	675	33	4.86	4.86
D	INFRASTRUCTURE INVESTMENTS													
	Infrastructure - PSU - Debentures / Bonds	IPTD	2,009	49	2.42	2.42	1,640	138	8.39	8.39	161	6	3.93	3.93
	Infrastructure/ Social Sector - Other Corporate Securities (approved investments) - Debentures/ Bonds	ICTD	995	34	3.44	3.44	900	80	8.84	8.84	659	29	4.33	4.33
	Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	-	-	-	-	53	18	34.59	34.59
	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	1,343	258	19.24	19.24	928	372	40.14	40.14	408	88	21.48	21.48
	Infrastructure - Equity (Promoter Group)	IOPE	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	556	69	12.48	12.48	580	4	0.67	0.67	353	56	15.98	15.98
	Infrastructure - PSU - Equity shares - Quoted	ITPE	1,195	145	12.10	12.10	915	96	10.51	10.51	935	57	6.04	6.04
	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - CPs	IPCP	233	4	1.70	1.70	262	14	5.38	5.38	242	6	2.30	2.30
	Infrastructure- LongTerm Bank Bonds Approved Investment	ILBI	629	17	2.66	2.66	543	44	8.10	8.10	480	26	5.35	5.35
	Infrastructure - Other Approved Securities	ISAS	210	2	0.89	0.89	210	2	0.89	0.89	-	-	-	-
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
	PSU - Equity shares - Quoted	EAEQ	2,106	15	0.73	0.73	1,868	7	0.35	0.35	1,855	210	11.33	11.33
	Application Money	ECAM	1,712	2	0.10	0.10	1,712	2	0.10	0.10	-	-	-	-
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	64,599	2,884	4.46	4.46	62,636	4,624	7.38	7.38	71,317	4,735	6.64	6.64
	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Banks)	EAPB	174	5	3.04	3.04	170	19	10.90	10.90	-	-	-	-
	Corporate Securities - Bonds - (Taxable)	EPBT	1,017	11	1.12	1.12	1,214	82	6.75	6.75	985	49	4.93	4.93
	Deposits - Deposit with Scheduled Banks, Fls (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	348	5	1.34	1.34	-	-	-	-
	Deposits - Repo / Reverse Repo	ECMR	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities - Debentures	ECOS	852	23	2.73	2.73	808	73	9.09	9.09	885	49	5.54	5.54
	Commercial Papers	ECCP	-	-	-	-	542	9	1.65	1.65	651	37	5.70	5.70
	Passively Managed Equity ETF (Non Promoter Group)	EETF	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	81	1	1.16	1.16	27	1	3.45	3.45	1,824	99	5.42	5.42
	CCIL - CBLO	ECBO	2,636	31	1.17	1.17	3,789	152	4.02	4.02	3,818	55	1.44	1.44
	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-
	Net Current Assets (Only in respect of ULIP Business)	ENCA	-	-	-	-	-	-	-	-	-	-	-	-
F	OTHER INVESTMENTS													
	Equity Shares (incl Co-op Societies)	OESH	2,924	196	6.71	6.71	3,721	508	13.64	13.64	3,844	171	4.45	4.45
	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	0	-	-	-	0	-	-	-	0	-	-	-
	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-
	Preference Shares	OPSH	-	-	-	-	-	-	-	-	6	0	4.74	4.74
	Equity Shares (PSUs & Unlisted)	OEPU	400	46	11.42	11.42	566	9	1.60	1.60	-	-	-	-
	Passively Managed Equity ETF (Non Promoter Group)	OETF	8,483	838	9.88	9.88	7,536	354	4.70	4.70	4,718	516	10.94	10.94
	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		1,07,933	4,713	4.37	4.37	1,06,016	7,610	7.18	7.18	1,08,574	6,029	5.55	5.55

CERTIFICATION

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

Date: 31-Dec-19

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

1 Based on daily simple Average of Investments

2 Yield netted for Tax

3 In the previous year column, the figures of the corresponding Year to date of the previous financial year are shown

4 FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

Signature: _____

Mr. Nilesh Kothari
Chief of Finance