

Public Disclosures for the Second Quarter ended 30th Sept, 2011		
Sr No	Particular	Page No.
1	L-1-A-RA Revenue Account	2
2	L-2-A-PL Profit & Loss Account	3
3	L-3-A-BS Balance Sheet	4
4	L-4-Premium	5
5	L-5-Commission	6
6	L-6 -Operating Expenses	7
7	L-7-Benefits Paid	8
8	L-8 & L-9-Share Capital & Pattern of Shareholding	9
9	L-10 & L11-Reserves and Surplus & Borrowings	10
10	L-12-Investment - Shareholders	11
11	L-13-Investment - Policyholders	12
12	L-14- Investment - Assets Held to cover Linked Liabilities	13
13	L-15-Loans	14
14	L-16-Fixed Assets	15
15	L-17-Cash and Bank Balance	16
16	L-18-Advances and Other Assets	17
17	L-19, L-20 & L-21- Current Liabilities, Provisions & Misc Expenditures	18
18	L-22-Analytical Ratios	19
19	L-22-Receipt and Payment Schedule	20
20	L-24-Valuation on Net Liabilities	21
21	L-25- Geographical Distribution of Business - Group & Individual	22
22	L-26-Investment Assets	24
23	L-27-Ulip Linked Business	25
24	L-28-ULIP NAV	26
25	L-29-Debt Securities	27
26	L-30-Related Party Transactions	29
27	L-31-Board of Directors & Key Persons	30
28	L-32-Solvency Margin	31
29	L-33-NPAs	32
30	L-34-Yield on Investment	35
31	L-35- Downgrading of Investment	39
32	L-36-Business Numbers	42
33	L-37-Business Acquisition-Group	44
34	L-38-Business Acquisition-Individual	45
35	L-39-Ageing of Claims	46
36	L-40-Claims Data	47
37	L-41-Grievances (Life)	48
38	L-42-Valuation Basis (Life)	49

Note:

1 The data has been given from 1st April 2011. We have received R3 on 10 May 2011.

## REVENUE ACCOUNT FOR THE PERIOD ENDED 30 SEPTEMBER 2011

## Policyholders' Account (Technical Account)

(Rs in '000)

Particulars	SCHEDULE	For the Quarter Ended 30 September 2011	For the Half Year Ended 30 September 2011	For the Quarter Ended 30 September 2010	For the Half Year Ended 30 September 2010
Premiums earned - Net					
(a) Premium	L-4	7,927	7,927	-	-
(b) (Reinsurance ceded)		(267)	(267)	-	-
(c) Reinsurance accepted		-	-	-	-
<b>SUB-TOTAL</b>		<b>7,660</b>	<b>7,660</b>		
Income from investments					
(a) Interest, dividends & rent - Net of amortisation		5	5	-	-
(b) Profit on sale / redemption of investments		20	20	-	-
(c) (Loss on sale / redemption of investments)		(17)	(17)	-	-
(d) Transfer /Gain on revaluation / change in fair value		(20)	(20)	-	-
(e) Appropriation/Expropriation Adjustment account		-	-	-	-
<b>Other Income</b>					
(a) Contribution from the Shareholders' A/c		1,35,180	1,88,261	-	-
(b) Others		8	(37)	-	-
<b>Sub-Total</b>		<b>1,35,176</b>	<b>1,88,212</b>		
<b>Total (A)</b>		<b>1,42,836</b>	<b>1,95,872</b>		
Commission	L-5	771	771	-	-
Operating expenses related to insurance business	L-6	1,37,662	1,90,698	-	-
Provision for doubtful debts		-	-	-	-
Bad debts written off		-	-	-	-
Provision for tax		-	-	-	-
Provisions (other than taxation)		-	-	-	-
(a) For diminution in the value of investments (net)		-	-	-	-
(b) Others		-	-	-	-
<b>Total (B)</b>		<b>1,38,433</b>	<b>1,91,469</b>		
Benefits paid (net)	L-7	-	-	-	-
Interim bonuses paid		-	-	-	-
Change in valuation of liability against life policies					
(a) Gross		10,847	10,847	-	-
(b) (Amount ceded in Re-insurance)		(6,444)	(6,444)	-	-
(c) Amount accepted in Re-insurance		-	-	-	-
<b>Total (C)</b>		<b>4,403</b>	<b>4,403</b>		
<b>SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>APPROPRIATIONS</b>					
Transfer to Shareholders' account		-	-	-	-
Transfer to other reserves		-	-	-	-
Balance being funds for future appropriations		-	-	-	-
<b>Total (D)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

## PROFIT AND LOSS ACCOUNT FOR THE PERIOD ENDED 30 SEPTEMBER 2011

## Shareholders' Account (Non-technical Account)

(Rs in '000)

Particulars	SCHEDULE	Quarter Ended	Half Year Ended	Quarter Ended	Half Year Ended
		30 September 2011	30 September 2011	30 September 2010	30 September 2010
Surplus/ (Deficit) from policyholders accounts		-	-	-	-
Income from investments					
(a) Interest, dividend & rent - Net of amortisation		1,08,557	1,33,990	2,423	6,819
(b) Profit on sale / redemption of investments		20,521	82,090	-	-
(c) (Loss on sale / redemption of investments)		(6,122)	(6,122)	-	-
(d) Transfer /Gain revaluation / change in Fair value		-	-	-	-
Other income		-	104	-	-
<b>Total (A)</b>		<b>1,22,956</b>	<b>2,10,062</b>	<b>2,423</b>	<b>6,819</b>
Expenses other than those directly related to the insurance business		40	32,031	36,410	40,865
Bad debts written off		-	-	-	-
Contribution to Policy holders' Account (Technical Account)		1,35,180	1,88,261	-	-
Provisions (Other than taxation)					
(a) For diminution in the value of investment (net)		-	-	-	-
(b) Provision for doubtful debt		-	-	-	-
(c) Others		-	-	-	-
<b>Total (B)</b>		<b>1,35,220</b>	<b>2,20,292</b>	<b>36,410</b>	<b>40,865</b>
Profit / (loss) before tax		(12,263)	(10,230)	(33,986)	(34,047)
Provision for taxation		-	-	-	-
Profit / (loss) after tax		(12,263)	(10,230)	(33,986)	(34,047)
<b>APPROPRIATIONS</b>					
(a) Balance at the beginning of the period/year		(1,09,520)	(1,11,553)	(15,892)	(15,832)
(b) Interim dividends paid during the period/year		-	-	-	-
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution tax		-	-	-	-
(e) Transfer to reserves / other accounts		-	-	-	-
<b>Profit / (Loss) carried to the Balance Sheet</b>		<b>(1,21,783)</b>	<b>(1,21,783)</b>	<b>(49,878)</b>	<b>(49,878)</b>

**Form A-BS**

Name of the Insurer: EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number : 147 dated 10th May, 2011 with the IRDA

**BALANCE SHEET AS AT 30 SEPTEMBER 2011***(Rs in '000)*

PARTICULARS	SCHEDULE	As at	
		30 September 2011	30 September 2010
<b>SOURCES OF FUNDS</b>			
<b>Shareholders' funds</b>			
Share capital	L-8,L-9	15,00,000	8,235
Reserves and surplus	L-10	39,99,981	4,91,765
Credit/(debit) fair value change account		(3,575)	-
<b>Sub-total</b>		<b>54,96,406</b>	<b>5,00,000</b>
Borrowings	L-11	-	-
<b>Policyholders' Funds</b>			
Credit/(debit) fair value change account		42	-
Policy liabilities		1,894	-
Insurance reserves		-	-
Provision for Linked Liabilities		2,508	-
<b>Sub-total</b>		<b>4,444</b>	<b>-</b>
FUNDS FOR FUTURE APPROPRIATIONS		-	-
<b>Total</b>		<b>55,00,850</b>	<b>5,00,000</b>
<b>APPLICATION OF FUNDS</b>			
<b>Investments</b>			
- Shareholders'	L-12	51,72,672	4,61,373
- Policyholders'	L-13	8,630	-
Assets held to cover linked liabilities	L-14	2,508	-
Loans	L-15	-	-
Fixed assets	L-16	1,48,809	1,125
<b>Current assets</b>			
Cash and bank balances	L-17	13,161	529
Advances and other assets	L-18	1,51,806	728
<b>Sub-total (A)</b>		<b>1,64,967</b>	<b>1,257</b>
Current liabilities	L-19	19,831	13,633
Provisions	L-20	98,687	-
<b>Sub-total (B)</b>		<b>1,18,518</b>	<b>13,633</b>
<b>Net Current Assets (C) = (A - B)</b>		<b>46,449</b>	<b>(12,376)</b>
Miscellaneous expenditure (to the extent not written off or adjusted)	L-21	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		1,21,783	49,878
DEBIT BALANCE IN Revenue Account (Policyholders' Account )		-	-
<b>Total</b>		<b>55,00,850</b>	<b>5,00,000</b>

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED  
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

Form L-4 Premium Schedule

PREMIUM

(Rs in '000)

Particulars	For the Quarter Ended 30 September 2011	For the Half Year Ended 30 September 2011	For the Quarter Ended 30 September 2010	For the Half Year Ended 30 September 2010
First year premiums	6,235	6,235	-	-
Renewal premiums	-	-	-	-
Single premiums	1,691	1,691	-	-
<b>Total Premium</b>	<b>7,927</b>	<b>7,927</b>	<b>-</b>	<b>-</b>

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED  
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

Form L-5- Commission Schedule

COMMISSION EXPENSES

(Rs in '000)

Particulars	For the Quarter Ended 30 September 2011	For the Half Year Ended 30 September 2011	For the Quarter Ended 30 September 2010	For the Half Year Ended 30 September 2010
Commission paid				
Direct - First year premiums	755	755	-	-
- Renewal premiums	-	-	-	-
- Single premiums	16	16	-	-
<b>Total (A)</b>	<b>771</b>	<b>771</b>	-	-
Add: Commission on re-insurance accepted	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-
<b>Net commission</b>	<b>771</b>	<b>771</b>	-	-
<b>Break-up of the commission expenses (gross) incurred to procure business:</b>				
Agents	731	731	-	-
Brokers	40	40	-	-
Corporate agency	-	-	-	-
Referral	-	-	-	-
<b>Total (B)</b>	<b>771</b>	<b>771</b>	-	-

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED  
SCHEDULE FORMING PART OF FINANCIAL STATEMENTS

L-6- Operating Expenses Schedule

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs in '000)

Particulars	For the Quarter Ended 30 September 2011	For the Half Year Ended 30 September 2011	For the Quarter Ended 30 September 2010	For the Half Year Ended 30 September 2010
Employees' remuneration & welfare benefits	80,762	1,19,478	-	-
Travel, conveyance and vehicle running expenses	4,670	7,950	-	-
Training expenses	3,117	4,097	-	-
Rent, rates & taxes	15,363	21,569	-	-
Repairs & Maintenance	3,447	4,502	-	-
Printing & stationery	241	243	-	-
Communication expenses	2,843	3,637	-	-
Legal & professional charges	917	1,012	-	-
Medical Fees	346	346	-	-
Auditors' Fees, expenses, etc.				
(a) as auditor	120	240	-	-
(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	162	162	-	-
(d) Out of pocket expenses	-	-	-	-
Advertisement, publicity and marketing	8,048	8,048	-	-
Interest & bank charges	67	85	-	-
Others:				
a) Entertainment Expenses	2	2	-	-
b) Investment related expenses	4	4	-	-
c) Marketing & Sales Promotion	2,600	3,300	-	-
d) Subscriptions	12	434	-	-
e) Other Insurance Expenses	333	377	-	-
f) Brokerage	932	1,551	-	-
g) Others	-	-	-	-
Depreciation	13,676	13,661	-	-
Service Tax	-	-	-	-
<b>Total</b>	<b>1,37,662</b>	<b>1,90,698</b>	<b>-</b>	<b>-</b>

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED  
 SCHEDULE FORMING PART OF FINANCIAL STATEMENTS

Form L-7- Benefits Paid Schedule

BENEFITS PAID (NET)

(Rs in '000)

Particulars	For the Quarter Ended 30 September 2011	For the Half Year Ended 30 September 2011	For the Quarter Ended 30 September 2010	For the Half Year Ended 30 September 2010
<b>1. Insurance claims</b>				
(a) Claims by Death,	-	-	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-
(d) Health Insurance,	-	-	-	-
(e) Other benefits-specified	-	-	-	-
<b>2. (Amount ceded in reinsurance)</b>				
(a) Claims by death	-	-	-	-
(b) Claims by maturity	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-
(d) Other benefits	-	-	-	-
<b>3. Amount accepted in reinsurance</b>				
(a) Claims by death	-	-	-	-
(b) Claims by maturity	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-
(d) Other benefits	-	-	-	-
<b>Total</b>	-	-	-	-



**EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED**  
**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

**Form L-8 - Share Capital Schedule**

**SHARE CAPITAL**

(Rs in '000)

Particulars	As at	As at
	30 September 2011	30 September 2010
<b>Authorised Capital</b>		
150,000,000 Equity shares (Previous year: 50,000,000) of Rs. 10 each (Previous year: Rs 10)	15,00,000	5,00,000
<b>Issued Capital</b>		
15,00,00,000 Equity shares((Previous year: 8,23,513) of Rs. 10 (Previous year: Rs 10) each, fully paid-up	15,00,000	8,235
<b>Subscribed Capital</b>		
15,00,00,000 Equity shares(Previous year: 8,23,513) of Rs. 10 (Previous year: Rs 10) each, fully paid-up	15,00,000	8,235
<b>Paid-up Capital</b>		
15,00,00,000 Equity shares(previous years: 8,23,513) of Rs 10 each (Previous year: Rs 10), fully paid-up [of the above 11,10,00,000 (Previous year: 6,09,400) paid up Equity shares are held by Edelweiss Financial Services Limited, the holding company and its nominees]	15,00,000	8,235
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount Originally paid up )	-	-
Less : Par value of equity shares bought back	-	-
Less : Preliminary expenses	-	-
Expenses including commission or brokerage on underwriting or subscription of shares	-	-
<b>Total</b>	<b>15,00,000</b>	<b>8,235</b>

**Form L-9- Pattern of Shareholding Schedule**

**PATTERN OF SHAREHOLDING**

**[As certified by the Management]**

Shareholder	As at 30 September 2011		As at 30 September 2010	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters :				
Indian - Edelweiss Financial Services Limited (Holding Company and its nominees)	11,10,00,000	74	6,09,400	74
Foreign - Tokio Marine & Nichido Fire Insurance Co., Limited	3,90,00,000	26	2,14,113	26
Others	-	-	-	-
<b>Total</b>	<b>15,00,00,000</b>	<b>100</b>	<b>8,23,513</b>	<b>100</b>

**EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED**  
**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

**Form L-10-Reserves and Surplus Schedule**

**RESERVES AND SURPLUS**

*(Rs in '000)*

Particulars	As at 30 September 2011	As at 30 September 2010
Capital reserve	-	-
Capital redemption reserve	-	-
Share premium	39,99,981	4,91,765
Revaluation reserve	-	-
General reserves	-	-
Less : Debit balance in Profit and Loss account, If any	-	-
Less : Amount utilized for buy-back	-	-
Catastrophe reserve	-	-
Other reserves	-	-
Balance of profit in Profit and Loss account	-	-
<b>Total</b>	<b>39,99,981</b>	<b>4,91,765</b>

**Form L-11 -Borrowings Schedule**

**BORROWINGS**

*(Rs in '000)*

Particulars	As at 30 September 2011	As at 30 September 2010
Debentures / Bonds	-	-
Banks	-	-
Financial institutions	-	-
Others	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

**EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED**  
**SCHEDULE FORMING PART OF FINANCIAL STATEMENTS**

**Form L-12- Investments Shareholders' Schedule**

**INVESTMENTS - SHAREHOLDERS'**

*(Rs in '000)*

Particulars	As at	As at
	30 September 2011	30 September 2010
<b>LONG TERM INVESTMENTS</b>		
Government securities and Government guaranteed bonds	15,31,154	-
Other approved securities	-	-
Other investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual fund	-	-
(c) Derivative instruments	-	-
(d) Debentures / Bonds	7,53,010	-
(e) Other Securities (represents fixed deposit with scheduled commercial bank)	3,00,000	-
(f) Subsidiaries	-	-
(g) Investment properties - Real estate	-	-
Investment in infrastructure and social sector	11,94,382	-
Other than approved investments	19,284	-
<b>Sub-Total (A)</b>	<b>37,97,830</b>	-
<b>SHORT TERM INVESTMENTS</b>		
Government securities and Government guaranteed bonds including Treasury Bills	9,509	-
Other approved securities	-	-
Other investments		
(a) Shares		
(aa) Equity	1,18,078	-
(bb) Preference	-	-
(b) Mutual funds	1,12,796	4,61,373
(c) Derivative instruments	-	-
(d) Debenture / bonds	6,72,582	-
(e) Other securities (includes fixed deposit with scheduled commercial bank)	4,00,000	-
(f) Subsidiaries	-	-
(g) Investment properties - Real estate	-	-
Investment in infrastructure and social sector	10,392	-
Other than approved investments	51,486	-
<b>Sub-Total (B)</b>	<b>13,74,842</b>	<b>4,61,373</b>
<b>Total (A+B)</b>	<b>51,72,672</b>	<b>4,61,373</b>

**Notes :**

Aggregate book value and market value of Investments, other than listed securities is Rs. 48,79,920.82 thousands and Rs. 48,51,527.03 thousands respectively.

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED  
SCHEDULE FORMING PART OF FINANCIAL STATEMENTS

Form L-13-Investments Policyholders' Schedule

INVESTMENTS - POLICYHOLDERS

(Rs in '000)

Particulars	As at	
	30 September 2011	30 September 2010
<b>LONG TERM INVESTMENTS</b>		
Government securities and Government guaranteed bonds	-	-
Other approved securities	-	-
Other investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual fund	-	-
(c) Derivative instruments	-	-
(c) Debentures / bonds	-	-
(e) Other securities (represents fixed deposit with scheduled commercial bank)	-	-
(f) Subsidiaries	-	-
(g) Investment properties - Real estate	-	-
Investments in infrastructure and social sector	-	-
Other than approved investments	-	-
<b>Sub-Total (A)</b>	-	-
<b>SHORT TERM INVESTMENTS</b>		
Government securities and Government guaranteed bonds including Treasury Bills	-	-
Other approved securities	-	-
Other investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	904	-
(c) Derivative instruments	-	-
(d) Debenture / bonds	-	-
(e) Other securities (includes fixed deposit with scheduled commercial bank)	-	-
(f) Subsidiaries	-	-
(g) Investment properties - Real estate	-	-
Investments in infrastructure and social sector	-	-
Other than approved investments	7,726	-
<b>Sub-Total (B)</b>	<b>8,630</b>	-
<b>Total (A+B)</b>	<b>8,630</b>	-

Notes :

Aggregate book value and market value of Investments, other than listed securities is Rs. Nil thousands and Rs Nil thousands respectively.

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED  
SCHEDULE FORMING PART OF FINANCIAL STATEMENTS

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

ASSETS HELD TO COVER LINKED LIABILITIES

(Rs in '000)

Particulars	As at 30 September 2011	As at 30 September 2010
<b>LONG TERM INVESTMENTS</b>		
Government securities and Government guaranteed bonds	-	-
Other approved securities	-	-
Other investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual fund	-	-
(c) Derivative instruments	-	-
(d) Debentures / bonds	11	-
(e) Other securities (represents fixed deposit with scheduled commercial bank)	-	-
(f) Subsidiaries	-	-
(g) Investment properties - Real estate	-	-
Investments in infrastructure and social sector	-	-
Other than approved investments	39	-
<b>Sub-Total (A)</b>	<b>50</b>	-
<b>SHORT TERM INVESTMENTS</b>		
Government securities and Government guaranteed bonds including Treasury Bills	415	-
Other approved securities	-	-
Other investments		
(a) Shares		
(aa) Equity	1,523	-
(bb) Preference	-	-
(b) Mutual fund	92	-
(c) Derivative instruments	-	-
(d) Debentures / bonds	-	-
(e) Other securities (includes fixed deposit with scheduled commercial bank)	-	-
(f) Subsidiaries	-	-
(g) Investment properties - Real estate	-	-
Investments in infrastructure and social sector	55	-
Other than approved investments	273	-
<b>Sub-Total (B)</b>	<b>2,358</b>	-
<b>CURRENT ASSETS</b>		
Cash and Bank Balances	244	-
Advance and Other Assets	251	-
Sub Total (a)	495	-
<b>CURRENT LAIBILITIES</b>	(395)	-
<b>PROVISIONS</b>	-	-
Sub Total (b)	(395)	-
<b>NET CURRENT ASSET (C) = (a-b)</b>	<b>100</b>	-
<b>Total (A+B+C)</b>	<b>2,508</b>	-

**EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED**  
**SCHEDULE FORMING PART OF FINANCIAL STATEMENTS**

**Form L-15-Loans Schedule**

**LOANS**

(Rs in '000)

Particulars	As at 30 September 2011	As at 30 September 2010
<b>SECURITY WISE CLASSIFICATION</b>		
<i>Secured</i>		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Govt Securities etc	-	-
(c) Loans against policies	-	-
(d) Others	-	-
<i>Unsecured</i>		
<b>Total</b>	-	-
<b>BORROWER - WISE CLASSIFICATION</b>		
(a) Central and State Governments	-	-
(b) Banks and Financial institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	-	-
(f) Others	-	-
<b>Total</b>	-	-
<b>PERFORMANCE - WISE CLASSIFICATION</b>		
(a) Loans classified as standard		
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non - standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
<b>Total</b>	-	-
<b>MATURITY - WISE CLASSIFICATION</b>		
(a) Short Term	-	-
(b) Long Term	-	-
<b>Total</b>	-	-

FIXED ASSETS

(Rs in '000)

Particulars	Cost / Gross Block				Depreciation / Amortisation					Net Block		
	As at 01 April 2011	Additions	Deductions	As at 30 September 2011	As at 01 April 2011	For the period	On Adjustments	On Sales	As at 30 September 2011	As at 30 September 2011	As at 30 September 2010	As at 31 March 2011
<b>Intangibles</b>												
Computer Software	-	53,982	-	53,982	-	6,091	-	-	6,091	47,892	-	-
<b>Tangibles</b>												
Leasehold improvements	1,955	4,246	-	6,201	1,955	371	-	-	2,326	3,875	1,034	-
Buildings	-	-	-	-	-	-	-	-	-	-	-	-
Furniture and Fixtures	83	1,380	-	1,464	13	229	-	-	242	1,221	-	70
Information Technology (Computers)	1,505	45,895	-	47,401	214	7,266	-	-	7,480	39,921	-	1,292
Vehicles	3,204	3,873	-	7,077	285	669	-	-	954	6,123	-	2,919
Office Equipment	208	2,456	-	2,664	14	95	-	-	109	2,556	91	194
<b>Total</b>	<b>6,956</b>	<b>1,11,833</b>	<b>-</b>	<b>1,18,789</b>	<b>2,481</b>	<b>14,721</b>	<b>-</b>	<b>-</b>	<b>17,202</b>	<b>1,01,587</b>	<b>1,125</b>	<b>4,475</b>
Capital Work in Progress and Capital Advances	-	-	-	-	-	-	-	-	-	47,222		
Less: Transferred to Pre-operative expenses						1,059						
<b>Grand Total</b>	<b>6,956</b>	<b>1,11,833</b>	<b>-</b>	<b>1,18,789</b>	<b>2,481</b>	<b>13,661</b>	<b>-</b>	<b>-</b>	<b>17,202</b>	<b>1,48,809</b>	<b>1,125</b>	<b>4,475</b>
<b>Previous year</b>	<b>-</b>	<b>2,050</b>	<b>-</b>	<b>2,050</b>	<b>-</b>	<b>924</b>	<b>-</b>	<b>-</b>	<b>924</b>	<b>1,125</b>		

**EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED**  
**SCHEDULE FORMING PART OF FINANCIAL STATEMENTS**

**Form L-17-Cash and Bank Balance Schedule**

**CASH AND BANK BALANCES**

*(Rs in '000)*

Particulars	As at	
	30 September 2011	30 September 2010
Cash (including cheques,drafts and stamps)	1,018	53
Bank balances		
(a) Deposit accounts		
(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
(bb) Others	-	-
(b) Current accounts	12,143	476
(c) Others	-	-
Money at call and short notice		
(a) With banks	-	-
(b) With other institutions	-	-
Others	-	-
<b>Total</b>	<b>13,161</b>	<b>529</b>
Balances with non-scheduled banks included above	Nil	Nil
<b>Cash and bank balances</b>		
In India	13,161	529
Outside India	-	-
<b>Total</b>	<b>13,161</b>	<b>529</b>



Form L-18-Advance and Other Assets Schedule

ADVANCES AND OTHER ASSETS

(Rs in '000)

Particulars	As at	
	30 September 2011	30 September 2010
<b>ADVANCES</b>		
Reserve deposits with ceding companies	-	-
Advances to Ceding companies	-	-
Application money for investments	-	-
Prepayments	786	-
Advances to Directors / Officers	-	-
Other advances	10,070	728
<b>Total (A)</b>	<b>10,856</b>	<b>728</b>
<b>OTHER ASSETS</b>		
Income accrued on investments		
a) Shareholders'	1,13,846	-
b) Policyholders'	-	-
Outstanding premiums	-	-
Agents' balances	-	-
Foreign agents' balances	-	-
Due from other entities carrying on insurance business (including reinsurers)	-	-
Due from subsidiaries/holding company	-	-
Deposit with Reserve Bank of India* [Earmarked pursuant to section 7 of Insurance Act,1938]	-	-
Others	27,104	-
<b>Total (B)</b>	<b>1,40,950</b>	<b>-</b>
<b>Total (A + B)</b>	<b>1,51,806</b>	<b>728</b>

\* The government securities held under Section 7 amounting to Rs.19149 thousand (As on 31 March 2011 Rs.19310 thousands) of the Insurance Act, 1938 is shown in Form L-12 as Long Term Investments under the head Government securities and Government guaranteed bonds including Treasury Bills.

**EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED**  
**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

**Form L-19-Current Liabilities Schedule**

**CURRENT LIABILITIES**

*(Rs in '000)*

Particulars	As at	
	30 September 2011	30 September 2010
Agents' Balances	202	-
Balances due to other insurance companies	-	-
Deposits held on re-insurance ceded	-	-
Premium received in advance	-	-
Premium & other Deposits	1,992	-
Sundry Creditors	12,451	12,166
Due to subsidiaries/holding companies	-	-
Claims outstanding	-	-
Annuities due	-	-
Due to Officers/Directors	-	-
Others	5,187	1,468
<b>Total</b>	<b>19,832</b>	<b>13,633</b>

**Form L-20- Provisions Schedule**

**PROVISIONS**

*(Rs in '000)*

Particulars	As at	
	30 September 2011	30 September 2010
For taxation (Net of Advance Tax)	18	600
For proposed dividends	-	-
For dividend distribution tax	-	-
Others : (Outstanding Liabilities)	98,669	41,795
<b>Total</b>	<b>98,687</b>	<b>42,395</b>

**Form L-21-Misc Expenditure Schedule**

**MISCELLANEOUS EXPENDITURE**

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

*(Rs in '000)*

Particulars	As at	
	30 September 2011	30 September 2010
Discount allowed in issue of shares / debentures	-	-
Others	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

Analytical Ratios

S. No.	Particulars	For the Quarter 30 September 2011	For the Half Year Ended 30 September 2011	For the Quarter 30 September 2010	For the Half Year Ended 30 September 2010
1	New business premium income growth	-	-	-	-
2	Net retention ratio	-	-	-	-
3	Expense of Management to Gross Direct Premium Ratio	17.37	28.10	-	-
4	Commission Ratio (Gross commission paid to Gross Premium)	0.10	0.10	-	-
5	Ratio of Policyholders' liabilities to shareholders' funds	0.00	0.00	-	-
6	Growth rate of Shareholders' funds	-1%	1450%	-	-
7	Ratio of surplus / (deficit) to Policyholders' liability	-	-	-	-
8	Change in Net worth	-1%	1450%	-	-
9	Profit after tax / Total income	(0.094)	(0.047)	(14.02)	(4.99)
10	(Total Real Estate+ Loans) / Cash and invested assets	-	-	-	-
11	Total Investments / (Capital + Surplus)	0.96	0.96	-	-
12	Total Affiliated Investments / (Capital + Surplus)	-	-	-	-
13	Investment Yield (Annualized)				
	<b>A. With Realized Gains</b>				
	Shareholders' Funds	10.51%	8.21%	0.00%	0.00%
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	10.56%	10.56%	0.00%	0.00%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	-15.83%	-15.83%	-	-
	..	-	-	-	-
	<b>B. Without Realized Gains</b>				
	Shareholders' Funds	7.31%	4.49%	0.00%	0.00%
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	6.04%	6.04%	-	-
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	-6.35%	-6.35%	-	-
14	Conservation Ratio	0.96	0.96	-	-
15	Persistency Ratio				
	For 13th month	-	-	-	-
	For 25th month	-	-	-	-
	For 37th month	-	-	-	-
	For 49th Month	-	-	-	-
	for 61st month	-	-	-	-
16	<b>NPA Ratio</b>				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

Equity Holding Pattern for Life Insurers

S. No.	Particulars	For the Quarter 30 September 2011	For the Half Year Ended 30 September 2011	For the Quarter 30 September 2010	For the Half Year Ended 30 September 2010
1	No. of shares	15,00,00,000	15,00,00,000	69,868	69,868
2	Percentage of shareholding (Indian / Foreign)	74/26	74/26	74/26	74/26
3	%of Government holding (in case of public sector insurance companies)	-	-	-	-
4	Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.18)	(0.15)	(140.34)	(140.59)
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.18)	(0.15)	(140.34)	(140.59)
6	Book value per share (Rs)	35.83	35.83	58.78	58.78

**FORM L-23 RECEIPT AND PAYMENTS SCHEDULE**Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE COMPANY LTD.**

RECEIPTS AND PAYMENTS ACCOUNT FOR QUARTER ENDED 30 SEPTEMBER 2011 ON DIRECT BASIS

Particulars	30 September 2011 (Rs in '000)	30 September 2010 (Rs in '000)
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>		
Premium received from policyholders, including advance receipts	10,977	-
Payments to the re-insurers, net of commissions and claims/ Benefits	-	-
Payments to co-insurers, net of claims / benefit recovery	-	-
Rent Deposit	(11,665)	-
Payments of other operating expenses	(1,65,764)	(30,585)
Cash paid towards Income Tax	(582)	-
Cash paid towards Service Tax	-	-
Payments of commission and brokerage	(570)	-
Payments of policy related refunds	(208)	-
Payments of claims/benefits	-	-
Other Income	46	5,220
Foreign Currency	-	(2)
Cash flows before extraordinary items	(1,67,765)	(25,368)
Cash flow from extraordinary operations	-	-
<b>Net cash flow from operating activities</b>	<b>(1,67,765)</b>	<b>(25,368)</b>
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>		
Purchase of fixed assets	(62,745)	-
Proceeds from sale of fixed assets	-	-
Purchases of investments	(45,85,329)	(12,19,690)
Loans disbursed	-	-
Sales of investments	2,51,997	7,60,050
Repayments received	-	-
Interest received	71,451	-
Dividend received	240	-
Investments in money market instruments and in liquid mutual funds (Net)*	(4,94,162)	-
Expenses related to investments	-	-
Security deposit	-	-
<b>Net cash flow from investing activities</b>	<b>(48,18,548)</b>	<b>(4,59,640)</b>
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>		
Proceeds from issuance of share capital	49,99,981	-
Proceeds from borrowing	-	-
Repayment of short term borrowing	-	-
Interest/dividends paid	-	-
<b>Net cash from Financing activities</b>	<b>49,99,981</b>	-
<b>Effect of foreign exchange rates on cash and cash equivalents, net</b>	<b>-</b>	<b>-</b>
<b>Net increase in cash and cash equivalents</b>	<b>13,668</b>	<b>(4,85,008)</b>
<b>Cash and cash equivalents at beginning of year</b>	<b>(263)</b>	<b>4,85,537</b>
<b>Cash and cash equivalents at end of period (Non ULIP)</b>	<b>13,161</b>	<b>529</b>
<b>Cash and cash equivalents at end of period (ULIP)</b>	<b>244</b>	-

**FORM L-24 Valuation of net liabilities**Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE COMPANY LTD.**Date: **Sept 30, 2011****Valuation on Net Liabilities***(Rs in Lakhs)*

S.No.	Particulars	As at 30 September 2011	As at 30 September 2010
1	<b>Linked</b>		<b>NA</b>
	a) Life	26.24	NA
	b) General Annuity	-	NA
	c) Pension	-	NA
	d) Health	-	NA
2	<b>Non-Linked</b>	-	NA
	a) Life	17.79	NA
	b) General Annuity	-	NA
	c) Pension	-	NA
	d) Health	-	NA

Geographical Distribution of Total Business

Sl.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (Rs in crore)	Sum Assured (Rs in crore)	No. of Policies	No. of Lives	Premium (Rs in crore)	Sum Assured (Rs in crore)	No. of Policies	No. of Lives	Premium (Rs in crore)	Sum Assured (Rs in crore)
1	Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	157	153	0.21	17.25	157	153	0.21	17.25
8	Haryana	-	-	-	-	14	14	0.02	1.36	14	14	0.02	1.36
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	-	-	-	-	-	-	-	-
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	140	135	0.41	51.70	140	135	0.41	51.70
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	30	30	0.05	4.23	30	30	0.05	4.23
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	18	18	0.03	3.09	18	18	0.03	3.09
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	4	4	0.00	0.19	4	4	0.00	0.19
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
<b>Company Total</b>		-	-	-	-	<b>363</b>	<b>354</b>	<b>0.71</b>	<b>77.81</b>	<b>363</b>	<b>354</b>	<b>0.71</b>	<b>77.81</b>

**FORM L-25- (ii) - Geographical Distribution Channel - GROUP**

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

Date: September 30, 2011

**Geographical Distribution of Total Business- GROUP**

S.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (Rs in crore)	Sum Assured (Rs in crore)	No. of Policies	No. of Lives	Premium (Rs in crore)	Sum Assured (Rs in crore)	No. of Policies	No. of Lives	Premium (Rs in crore)	Sum Assured (Rs in crore)
1	Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	-	-	-	-	-	-	-
8	Haryana	-	-	-	-	-	-	-	-	-	-	-	-
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	-	-	-	-	-	-	-	-
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	1	7	0.08	2.40	1	7	0.08	2.40
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
27	UttrKhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	-	-	-	-	-	-	-	-
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
<b>Company Total</b>		-	-	-	-	1	7	0.08	2.40	1	7	0.08	2.40

FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)-3A  
 COMPANY NAME & CODE : EDELWEISS TOKIO LIFE INSURANCE CO. LTD (147)  
 STATEMENT AS ON : Sept 30, 2011  
 STATEMENT OF INVESTMENT ASSETS(LIFE INSURERS)  
 (Business within India)

PART - A

(Rs In Lakhs)

<b>Total Application as per Balance Sheet (A)</b>		<b>55,008.50</b>
<b>Add ( B)</b>		
Provisions	Sch-14	986.87
Current Liabilities	Sch-13	198.31
<b>Total</b>		<b>1,185.18</b>
<b>Less ( C)</b>		
Debit Balance in P& L A/c		1,217.83
Loans	Sch-09	-
Adv & Other Assets	Sch-12	1,518.06
Cash and Bank Balance	Sch-11	131.61
Fixed Assets	Sch-10	1,488.09
Misc. Exp. Not Written Off	Sch-15	-
<b>Sub total</b>		<b>4,355.59</b>
<b>Funds Available for Investments</b>		<b>51,838.10</b>

**Reconciliation of Investment Assets**

<b>Total Investment Assets (as per Balance Sheet)</b>	<b>52,339.67</b>
<b>Balance Sheet Value of :</b>	
A. Life Fund	9,892.22
B. Pension & Gen Annuity Fund	-
C. Unit Linked Funds	25.08
D. Fund Beyond Solvency Margin	41,920.80
	<b>51,838.10</b>

**NON - LINKED BUSINESS**

INVESTMENT ASSETS	PERCENTAGE AS PER REG.	SH			PH		BOOK VALUE (SH + PH) F=(b+c+d+e)	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)					
1 Government Securities	Not Less than 25%	9,734.08	5,672.55	-	-	-	5,672.55	57.34%	-	15,406.63	15,406.63
2 Government Securities or Other approved securities (including (i) above)	Not Less than 50%	9,734.08	5,672.55	-	-	-	5,672.55	57.34%	-	15,406.63	15,406.63
<b>3 Investment subject to Exposure Norms</b>											
a. Housing and infrastructure	Not Less than 15%	9,857.73	2,190.02	-	-	-	2,190.02	22.14%	(5.23)	12,052.98	12,047.75
b. i) Approved Investment		21,801.27	1,764.38	4.79	-	4.25	1,773.43	17.93%	(24.19)	23,598.89	23,574.70
ii) "Other Investment" not to exceed 15%	Not exceeding 35%	527.71	178.97	4.79	-	72.46	256.23	2.59%	(5.92)	789.86	783.94
<b>TOTAL : LIFE FUND</b>	<b>100%</b>	<b>41,920.80</b>	<b>9,805.92</b>	<b>9.58</b>	<b>-</b>	<b>76.72</b>	<b>9,892.22</b>	<b>100.00%</b>	<b>(35.33)</b>	<b>51,848.35</b>	<b>51,813.02</b>

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%	-	-	-	-	-	-	-
2 Government Securities or other approved securities ( including (i) above )	Not Less than 40%	-	-	-	-	-	-	-
3 Balance in approved investment	Not Exceeding 60%	-	-	-	-	-	-	-
<b>TOTAL : PENSION / GROUP GRATUITY FUND</b>	<b>100%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**LINKED BUSINESS**

C. LINKED LIFE INSURANCE FUND	PERCENTAGE AS PER REG.	PH		TOTAL FUND (Balance Sheet Value)	Actual %
		PAR	NON PAR		
1 Approved Investment	Not Less than 75%	-	21.96	21.96	87.57%
2 Other Investment	Not More than 25%	-	3.12	3.12	12.43%
<b>TOTAL : LINKED LIFE INSURANCE FUND</b>	<b>100%</b>	<b>-</b>	<b>25.08</b>	<b>25.08</b>	<b>100.00%</b>

**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'

Pattern of Investment will apply only to Shareholders ( SH) funds representing FRSM ('F')

Other Investment as permitted under Section 27A(2) and 27B(2) of Insurance Act 1938



## UNIT LINKED INSURANCE BUSINESS

LINK TO ITEM C OF FORM 3A (PART A)

COMPANY NAME &amp; CODE : Edelweiss Tokio Life Insurance Company Ltd. (147)

STATEMENT AS ON : September 30, 2011

Par / Non-Par

PARTICULARS	NAME OF THE FUND							TOTAL
	ULIF00118/08/11EQLARGECAP147	ULIF0027/07/11EQTOP250147	ULIF00618/08/11MANAGED147	ULIF00425/08/11MONEYMARKET147	ULIF00317/08/11BONDFUND147	ULIF00526/08/11PEBASED147		
	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	
Opening Balance (Market Value)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Add : Inflow during The Quarter	4.36	11.95	2.39	0.42	1.60	2.93	23.65	23.65
Increase/(Decrease) Value of Inv (Net)	0.87	0.27	0.10	0.00	0.01	0.39	1.65	1.65
Less: Outflow during the Quarter	0.03	0.11	0.02	0.01	0.02	0.03	0.22	0.22
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>5.19</b>	<b>12.11</b>	<b>2.47</b>	<b>0.42</b>	<b>1.59</b>	<b>3.30</b>	<b>25.08</b>	<b>25.08</b>

INVESTMENT OF UNIT FUND	ULIF00118/08/11EQLARGECAP147		ULIF0027/07/11EQTOP250147		ULIF00618/08/11MANAGED147		ULIF00425/08/11MONEYMARKET147		ULIF00317/08/11BONDFUND147		ULIF00526/08/11PEBASED147		TOTAL	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>														
Govt. Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Corporate Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	3.33	0.11	0.44
Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity	4.00	76.96	9.59	79.19	0.99	40.21	0.00	0.00	0.00	0.00	1.20	36.43	15.78	62.93
Money Market	0.00	0.00	0.00	0.00	1.02	41.40	0.40	95.00	1.49	93.53	1.24	37.62	4.15	16.54
Mutual funds	0.18	3.47	0.49	4.05	0.11	4.46	0.02	4.79	0.01	0.63	0.11	3.34	0.92	3.67
Deposits with Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Sub Total (A)</b>	<b>4.18</b>	<b>80.43</b>	<b>10.08</b>	<b>83.24</b>	<b>2.12</b>	<b>86.07</b>	<b>0.42</b>	<b>99.79</b>	<b>1.50</b>	<b>94.16</b>	<b>2.66</b>	<b>80.71</b>	<b>20.96</b>	<b>83.57</b>
<b>Current Assets:</b>														
Accrued Interest	0.00	0.00	0.00	0.00	0.00	0.09	0.00	0.00	0.00	0.06	0.01	0.21	0.01	0.04
Dividend Receivable	0.00	0.02	0.00	0.04	0.00	0.09	0.00	0.00	0.00	0.00	0.00	0.01	0.01	0.03
Bank Balance	0.48	9.34	1.95	16.07	0.00	0.08	0.00	0.28	0.00	0.06	0.01	0.25	2.44	9.74
Receivable for Sale of Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Receivable for subscription	1.15	22.08	0.72	5.95	0.11	4.64	0.00	0.00	0.00	0.00	0.46	14.00	2.44	9.74
Other Current Assets (for Investments)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Less: Current Liabilities</b>														
Payable for Investments	1.03	19.75	2.86	23.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.88	15.48
Fund Mgmt Charges Payable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Current Liabilities (for Investments)	0.60	11.64	-0.20	-1.61	0.12	4.78	0.00	0.21	0.00	0.01	0.47	14.36	1.00	4.00
<b>Sub Total (B)</b>	<b>0.60</b>	<b>11.64</b>	<b>-0.20</b>	<b>-1.61</b>	<b>0.12</b>	<b>4.78</b>	<b>0.00</b>	<b>0.21</b>	<b>0.00</b>	<b>0.01</b>	<b>0.47</b>	<b>14.36</b>	<b>1.00</b>	<b>4.00</b>
<b>OTAI (&lt;=25%)</b>														
Corporate Bonds	0.00	0.00	0.00	0.00	0.20	7.93	0.00	0.00	0.09	5.83	0.10	3.12	0.39	1.56
Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity	0.21	4.08	1.71	14.08	0.00	0.00	0.00	0.00	0.00	0.00	0.06	1.80	1.98	7.88
Money Market	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mutual funds	0.20	3.85	0.52	4.29	0.03	1.22	0.00	0.00	0.00	0.00	0.00	0.00	0.75	2.99
<b>Sub Total (C)</b>	<b>0.41</b>	<b>7.93</b>	<b>2.23</b>	<b>18.37</b>	<b>0.23</b>	<b>9.14</b>	<b>0.00</b>	<b>0.00</b>	<b>0.09</b>	<b>5.83</b>	<b>0.16</b>	<b>4.93</b>	<b>3.12</b>	<b>12.43</b>
<b>Total (A) + (B) + (C)</b>	<b>5.19</b>	<b>100.00</b>	<b>12.11</b>	<b>100.00</b>	<b>2.47</b>	<b>100.00</b>	<b>0.42</b>	<b>100.00</b>	<b>1.59</b>	<b>100.00</b>	<b>3.30</b>	<b>100.00</b>	<b>25.08</b>	<b>100.00</b>

## Note :

Other Investments' are as permitted as under Sec 27A(2) and 27B(3)

**FORM L-28-ULIP-NAV-3A**

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

STATEMENT FOR THE PERIOD : **September 30, 2011****PART - C**[Link to FORM 3A \(Part B\)](#)

No.	Name of the Scheme	Assets held on the above date (Rs in Lakhs)	NAV as on the Above date (30 Septemebr 2011)	NAV as per LB 2	Previous Qtr NAV (March 2011)	2nd Previous Qtr NAV (December 2010)	3rd Previous Qtr NAV (September 2010)	Annualised Return / Yield	3 Year Rolling CAGR
1	ULIF00118/08/11EQLARGECAP147	5.19	9.7960	-	-	-	-	-11.63%	-
2	ULIF0027/07/11EQTOP250147	12.11	9.2074	-	-	-	-	-40.18%	-
3	ULIF00618/08/11MANAGED147	2.47	9.9242	-	-	-	-	-4.69%	-
4	ULIF00425/08/11MONEYMARKET147	0.42	10.0734	-	-	-	-	7.25%	-
5	ULIF00317/08/11BONDFUND147	1.59	10.0951	-	-	-	-	5.42%	-
6	ULIF00526/08/11PEBASED147	3.30	10.1909	-	-	-	-	9.95%	-
<b>Total</b>		25.08	-	-	-	-	-	-	-

**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.

Deepak Mittal  
MD & CEO

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

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

Date: September 30, 2011

## Detail regarding Debt securities

(Rs in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 30/09/2011	as % of total for this class	As at 31/03/2011	As % of total for this class	As at 30/09/2011	as % of total for this class	As at 31/03/2011	As % of total for this class
<b>Break down by credit rating</b>								
Sovereign	15,188.25	30.31%	193.10	5.77%	15,300.95	30.45%	193.10	5.77%
AAA rated	17,382.28	34.69%	-	-	17,363.62	34.56%	-	-
AA or better	2,981.30	5.95%	-	-	3,025.83	6.02%	-	-
Rated below AA but above A	197.64	0.39%	-	-	191.83	0.38%	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
<b>Others</b>								
MF/REV REPO/CBLO/FD	8,596.47	17.15%	697.41	20.85%	8,594.92	17.11%	697.41	20.85%
A1+/P1+/PR1+/F1+	5,767.03	11.51%	2,455.11	73.38%	5,765.80	11.48%	2,455.11	73.38%
<b>Total</b>	<b>50,112.96</b>	<b>100.00%</b>	<b>3,345.62</b>	<b>100.00%</b>	<b>50,242.96</b>	<b>100.00%</b>	<b>3,345.62</b>	<b>-</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	15,318.56	30.57%	3,152.52	94.23%	15,315.78	30.48%	3,152.52	94.23%
more than 1 year and up to 3years	18,409.95	36.74%	-	-	18,386.58	36.60%	-	-
More than 3 years and up to 7years	7,618.96	15.20%	193.10	5.77%	7,742.33	15.41%	193.10	5.77%
More than 7 years and up to 10 years	8,765.50	17.49%	-	-	8,798.26	17.51%	-	-
More than 10 years and up to 15 years	-	-	-	-	-	-	-	-
More than 15 years and up to 20 years	-	-	-	-	-	-	-	-
Above 20 years	-	-	-	-	-	-	-	-
<b>Total</b>	<b>50,112.96</b>	<b>100.00%</b>	<b>3,345.62</b>	<b>100%</b>	<b>50,242.96</b>	<b>100.00%</b>	<b>3,345.62</b>	<b>-</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	15,283.34	30.50%	193.10	5.77%	15,394.82	30.64%	193.10	5.77%
b. State Government	-	-	-	-	-	-	-	-
c. Corporate Securities	26,233.16	52.35%	2,455.11	73.38%	26,253.22	52.25%	2,455.11	73.38%
d. MF/REV REPO/CBLO/FD	8,596.47	17.15%	697.41	20.85%	8,594.92	17.11%	697.41	20.85%
<b>Total</b>	<b>50,112.96</b>	<b>100.00%</b>	<b>3,345.62</b>	<b>100%</b>	<b>50,242.96</b>	<b>100.00%</b>	<b>3,345.62</b>	<b>100%</b>

**Note :**

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

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

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

Date: September 30, 2011

**Detail regarding Debt securities**

(Rs in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 30/09/2011	As % of total for this class	As at 31/03/2011	As % of total for this class	As at 30/09/2011	as % of total for this class	As at 31/03/2011	As % of total for this class
<b>Break down by credit rating</b>								
Sovereign	-	-	-	-	-	-	-	-
AAA rated	-	-	-	-	-	-	-	-
AA or better	0.11	1.75%	-	-	0.11	1.76%	-	-
Rated below AA but above A	0.39	6.23%	-	-	0.38	6.06%	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
<b>Others</b>								
MF/REV REPO/CBLO/FD	1.67	26.58%	-	-	1.67	26.62%	-	-
A1+/P1+/PR1+/F1+	4.11	65.44%	-	-	4.11	65.56%	-	-
<b>Total</b>	<b>6.28</b>	<b>100.00%</b>	<b>-</b>	<b>0.00%</b>	<b>6.27</b>	<b>100.00%</b>	<b>-</b>	<b>-</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	5.78	92.02%	-	-	5.78	92.18%	-	-
more than 1 year and up to 3years	-	-	-	-	-	-	-	-
More than 3 years and up to 7years	0.50	7.98%	-	-	0.49	7.82%	-	-
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	-	-	-	-	-	-	-	-
<b>Total</b>	<b>6.28</b>	<b>100.00%</b>	<b>-</b>	<b>0%</b>	<b>6.27</b>	<b>100.00%</b>	<b>-</b>	<b>-</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	4.11	65.44%	-	-	4.11	65.56%	-	-
b. State Government	-	-	-	-	-	-	-	-
c. Corporate Securities	0.50	7.98%	-	-	0.49	7.82%	-	-
d. MF/REV REPO/CBLO/FD	1.67	26.58%	-	-	1.67	26.62%	-	-
<b>Total</b>	<b>6.28</b>	<b>100.00%</b>	<b>-</b>	<b>-</b>	<b>6.27</b>	<b>100.00%</b>	<b>-</b>	<b>-</b>

**Note :**

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

**FORM L-30 : Related Party Transactions**Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED**Date: **September 30, 2011****Related Party Transactions***(Rs in Lakhs)*

S.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the quarter 30 September 2011	Upto the quarter 30 September 2011	For the quarter 30 September 2010	Upto the quarter 30 September 2010
1	Edelweiss Capital Limited	Holding Company	Share Capital (including securities premium)	-	28,017	-	2,788
2	Tokio Marine & Nichido Fire Insurance Co., Limited	Investing Partner	Share Capital (including securities premium)	-	21,983	-	2,012
3	Edelweiss Securities Limited	Fellow Subsidiary	Business Development expenses Brokerage	- 1	- 2	- -	8 -

**FORM - L-31**LNL - 6 : **Board of Directors & Key Persons**Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**Date : **September 30, 2011****BOD and Key Person information**

S. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Rashes Shah	Chairman	-
2	Mr. Deepak Mittal	Director	<i>Appointed as MD &amp; CEO with effect from September 22, 2011</i>
3	Mr. Venkat Ramaswamy	Director	-
4	Mr. Hiroshi Endo	Director	-
5	Mr. Jun Hemmi	Director	<i>Appointed as Whole-time Director with effect from September 22, 2011</i>
6	Mr. Ian Brimecome	Director	<i>Change in designation from Independent Director to Director with effect from July 1, 2011.</i>
7	Mr. R.P.Singh	Independent Director	-

  

S. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Sarju Simaria	Chief Financial Officer	-
2	Mr. Abhay Tewari	Appointed Actuary	-
3	Mr. Saji George	Chief Operating Officer	<i>Resigned with effect from September 30, 2011</i>
4	Mr. Yash Prasad	Chief Agency Officer	-
5	Mr. Dai Inoue	Chief Investment Officer	-
6	Mr. Gnana William	Head -Internal Audit	-

Key persons as defined in IRDA Registration of Companies Regulations, 2000

**FORM L-32-SOLVENCY MARGIN - KT 3****AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.**

Insurance Regulatory and Development Authority (Actuarial Report and Abstract) Regulations, 2000.

Date : 30 September 2011

**AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.**

Form Code: KT3

Name of the Insurer: EDELWEISS TOKIO LIFE INSURANCE CO. LTD. Registration Number: 147

Classification: Business within India

*(Rs in 000)*

Item	Description	Adjusted Value
01	Available Assets in Policyholders' Fund:	11,096
	Deduct:	
02	Mathematical Reserves	4,402
03	Other Liabilities	-
04	Excess in Policyholders' funds	6,693
05	Available Assets in Shareholders Fund:	11,21,603
	Deduct:	
06	Other Liabilities of shareholders' fund	-
07	Excess in Shareholders' funds	11,21,603
08	Total ASM (04)+(07)	11,28,296
09	Total RSM	5,00,000
10	Solvency Ratio (ASM/RSM)	2.257

**Certification:**

I, Abhay Tewari, the Appointed Actuary, certify that the above statements have been prepared in accordance with the section 64VA of the Insurance Act, 1938, and the amounts mentioned therein are true and fair to the best of my knowledge.

Abhay Tewari  
Appointed Actuary

Deepak Mittal  
MD & C.E.O.

FORM L-33-NPAs-7A

COMPANY NAME & CODE : EDELWEISS TOKIO LIFE INSURANCE CO. LTD. (0147)

STATEMENT AS ON : 30 September 2011

DETAILS OF INVESTMENT PORTFOLIO

Name of the Fund: LIFE FUND

COI	Company Name	Instrument Type	Interest rate %	Has there been revision?	Total O/s ( Book Value)	Default Principal ( Book Value)	Default Interest ( Book Value)	Principal Due from	Interest Due from	Deferred Principal	Rolled Over	Has there been any Principal Waiver? Amount	Board Approval Ref	Classification	Provision (%)	Provision ( Rs)
NIL																

**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

DEEPAK MITTAL  
MD & CEO



FORM L-33-NPAs-7A

COMPANY NAME & CODE : EDELWEISS TOKIO LIFE INSURANCE CO. LTD. (0147)

STATEMENT AS ON : 30 September 2011

STATEMENT AS ON : 30 September 2011

Name of the Fund: PENSION & GENERAL ANNUITY FUND

COI	Company Name	Instrument Type	Interest rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Rollover	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?								Amount	Board Approval Ref			
Not Applicable																

**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.

DEEPAK MITTAL  
MD & CEO

**FORM L-33-NPAs-7A**

COMPANY NAME & CODE : EDELWEISS TOKIO LIFE INSURANCE CO. LTD. (0147)

STATEMENT AS ON : 30 September 2011

STATEMENT AS ON : 30 September 2011

Name of the Fund: LINKED LIFE INSURANCE FUND

COI	Company Name	Instrument Type	Interest rate %	Has there been revision?	Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Rolled Over	Has there been any Principal Waiver? Amount	Board Approval Ref	Classification	Provision (%)	Provision (Rs)
Not Applicable																

**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.

DEEPAK MITTAL  
MD & CEO

NAME OF THE FUND : CONTROLLED FUND

(Rs In Lakhs)

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Current Quarter						Year to Date					Previous Year			
			Investment		INCOME ON INVESTMENT (Rs.)	GROSS YIELD <sup>1</sup>	NET YIELD <sup>2</sup>	Investment		INCOME ON INVESTMENT (Rs.)	GROSS YIELD <sup>1</sup>	NET YIELD <sup>2</sup>	Investment		INCOME ON INVESTMENT (Rs.)	GROSS YIELD <sup>1</sup>	NET YIELD <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
<b>A CENTRAL GOVERNMENT SECURITIES</b>																	
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	12,624.90	12,604.50	263.82	8.29%	8.29%	21,334.32	21,400.30	352.27	8.26%	8.29%	-	-	-	-	-
A2	Special Deposits	CSPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
A3	Deposits under section 7 of Insurance Act 1938	CDS5	194.00	192.83	3.98	8.14%	8.14%	387.61	385.08	7.96	8.05%	8.14%	193.26	193.26	3.18	8.23%	5.76%
A4	Treasury Bills	CTRB	95.82	95.19	1.24	8.30%	8.30%	95.82	95.19	1.24	8.30%	8.30%	-	-	-	-	-
<b>B STATE GOVERNMENT / OTHER APPROVED SECURITIES</b>																	
B1	Central Government Guaranteed Loans/ Bonds	CGSL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B2	State Government Bonds	SGGB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B3	State Government Guaranteed Loans	SGGL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B4	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B5	Guaranteed Equity	SGGE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>C HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>																	
C1	Loans to State Government for Housing	HLSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C2	Loans to State Government for Fire Fighting Equipments	HLSF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C3	Term Loan - HUDCO/NHB/Institutions accredited by NHB	HTLH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C4	Commercial Papers - NHB/ Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C5	Housing - Securitised Assets	HMSB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C6	Bonds/ Debentures/CPs/Loans - Promoter Group	HDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TAXABLE BONDS OF</b>																	
C7	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C8	Bonds / Debentures issued by NHB/Institution accredited by NHB	HTDN	10,935.82	10,948.05	274.14	9.95%	9.95%	13,862.72	21,756.72	313.27	9.87%	9.95%	-	-	-	-	-
C9	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TAX FREE BONDS</b>																	
C10	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C11	Bonds / Debentures issued by NHB/ Ins titution accredited by NHB	HFDN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C12	Bonds / Debentures issued by Authority constituted under any Housing/ Building Scheme approved by Central / State/ any Authority or Body constituted by Central / State Act	HFDA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>D INFRASTRUCTURE INVESTMENTS</b>																	
D1	Infrastructure / Social Sector - Other Approved Securities	ISAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D2	Infrastructure - PSU - Equity Shares - Quoted	ITPE	19.99	19.99	(1.17)	-36.93%	-36.93%	19.99	19.99	(1.17)	-36.93%	-36.93%	-	-	-	-	-
D3	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	48.21	48.21	(5.64)	-50.21%	-50.21%	48.21	48.21	(5.64)	-50.21%	-50.21%	-	-	-	-	-
D4	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D5	Infrastructure - Securitised ssets	IESA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D6	Infrastructure - Debentures/ Bonds/CPs/Loans -Promoter Group	IDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TAXABLE BONDS OF</b>																	
D7	Infrastructure - PSU - Debentures / Bonds	IPTD	989.45	988.37	23.65	9.48%	9.48%	1,978.35	1,976.01	23.91	8.98%	9.48%	-	-	-	-	-
D8	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D9	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D10	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D11	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TAX FREE BONDS</b>																	
D12	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
D13	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Current Quarter					Year to Date					Previous Year				
			Investment		INCOME ON INVESTMENT (Rs.)	GROSS YIELD <sup>1</sup>	NET YIELD <sup>2</sup>	Investment		INCOME ON INVESTMENT (Rs.)	GROSS YIELD <sup>1</sup>	NET YIELD <sup>2</sup>	Investment		INCOME ON INVESTMENT (Rs.)	GROSS YIELD <sup>1</sup>	NET YIELD <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
<b>E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>																	
E1	PSU - Equity shares - quoted	EAEQ	132.58	132.58	(1.61)	-5.21%	-5.21%	132.58	132.58	(1.61)	-5.21%	-5.21%	-	-	-	-	
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	848.52	848.52	(68.51)	-34.67%	-34.67%	848.52	848.52	(68.51)	-34.67%	-34.67%	-	-	-	-	
E3	Equity Share - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E4	Equity Shares (incl. Equity related instruments) - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E5	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E6	Corporate Securities - Bonds - PSU (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E7	Corporate Securities - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E8	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E9	Corporate Securities - Debentures	ECOS	7,497.09	7,461.49	185.57	9.82%	9.82%	9,131.45	13,997.01	204.95	8.94%	9.82%	-	-	-	-	
E10	Corporate Securities - Debentures/Bonds/CPs/Loan - Promoter Group	EDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E11	Corporate Securities - Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E12	Investment properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E13	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E16	Deposits - Deposit with scheduled banks, Fis (incl. Bank Balance awaiting investment), CCL, RBI	EADB	6,934.78	6,934.78	169.56	9.70%	9.70%	9,661.01	12,934.78	208.09	10.54%	9.70%	-	-	-	-	
E17	Deposits - CDs with Scheduled Banks	EDCD	5,173.70	5,120.31	126.48	9.70%	9.70%	8,515.39	12,301.93	190.06	9.62%	9.70%	2,447.36	2,447.36	16.18	10.05%	7.04%
E18	Deposits - Repo / Reverse Repo	ECMR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E19	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E20	CCL - CBLO	ECBO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E21	Commercial Papers	ECCP	967.02	954.05	23.61	9.69%	9.69%	1,921.44	1,908.11	24.64	9.37%	9.69%	-	-	-	-	
E22	Application Money	ECAM	500.00	500.00	0.70	3.38%	3.38%	500.00	500.00	0.70	3.38%	3.38%	-	-	-	-	
E23	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	1.01	1.01	-	-	-	1.01	1.01	-	-	-	-	-	-	-	
E24	Perpetual Debt Instruments of Tier I & II Capital issued by Non - PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E25	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E26	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E27	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E28	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	731.13	731.13	16.22	8.80%	8.80%	9,981.02	953.82	200.19	9.75%	8.80%	4,045.74	4,045.74	240.17	6.07%	4.26%
E29	Mutual Funds - (under Insurer's Promoter Group)	EMPG	2,805.33	2,805.33	57.84	8.18%	8.18%	4,985.88	7,840.91	93.42	8.20%	8.18%	-	-	-	-	
E30	Net Current Assets (Only in respect of ULIP Business)	ENCA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>F OTHER INVESTMENTS</b>																	
F1	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F2	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F3	Equity Shares (incl. Co-op Societies)	OESH	85.03	85.03	(10.54)	-53.22%	-53.22%	85.03	85.03	(10.54)	-53.22%	-53.22%	-	-	-	-	
F4	Equity Shares (PSUs & Unlisted)	OEPU	31.06	31.06	0.61	8.45%	8.45%	31.06	31.06	0.61	8.45%	8.45%	-	-	-	-	
F5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F6	Debentures	OLDB	192.17	197.08	2.19	11.57%	11.57%	192.17	197.08	2.19	9.00%	11.57%	-	-	-	-	
F7	Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F8	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F9	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F10	Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F11	Short Term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F12	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F13	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	1,970.45	1,970.45	47.49	9.56%	9.56%	29,997.10	7,490.64	524.33	8.61%	9.56%	-	-	-	-	
F14	Mutual Funds (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F15	Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F16	Securitized Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F17	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL</b>			<b>52,778.08</b>	<b>52,669.99</b>	<b>1,109.63</b>	<b>8.45%</b>	<b>8.45%</b>	<b>1,13,710.71</b>	<b>1,04,904.00</b>	<b>2,060.36</b>	<b>8.62%</b>	<b>8.62%</b>	<b>6,686.36</b>	<b>6,686.36</b>	<b>259.53</b>	<b>8.12%</b>	<b>5.69%</b>

Note The Category Codes/figures have been restated/reclassified wherever found necessary  
Investments are calculated based on Monthly Weighted Average of Investments  
All yields are annualised  
Figures comprises of aggregate of Life Fund and Fund Beyond Solvency Margin

**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.

Deepak Mittal  
MD & CEO

NAME OF THE FUND : LINKED FUND

(Rs In Lakhs)

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Current Quarter						Year to Date					Previous Year			
			Investment		INCOME ON INVESTMENT (Rs.)	GROSS YIELD <sup>1</sup>	NET YIELD <sup>2</sup>	Investment		INCOME ON INVESTMENT (Rs.)	GROSS YIELD <sup>1</sup>	NET YIELD <sup>2</sup>	Investment		INCOME ON INVESTMENT (Rs.)	GROSS YIELD <sup>1</sup>	NET YIELD <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
<b>A CENTRAL GOVERNMENT SECURITIES</b>																	
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
A2	Special Deposits	CSPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
A3	Deposits under section 7 of Insurance Act 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
A4	Treasury Bills	CTRB	3.52	3.52	0.04	8.32%	8.32%	3.52	3.52	0.04	8.32%	8.32%	-	-	-	-	
<b>B STATE GOVERNMENT / OTHER APPROVED SECURITIES</b>																	
B1	Central Government Guaranteed Loans/ Bonds	CGSL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
B2	State Government Bonds	SGGB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
B3	State Government Guaranteed Loans	SGGL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
B4	Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
B5	Guaranteed Equity	SGGE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>C HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>																	
C1	Loans to State Government for Housing	HLSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
C2	Loans to State Government for Fire Fighting Equipments	HLSF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
C3	Term Loan - HUDCO/NHB/Institutions accredited by NHB	HTLH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
C4	Commercial Papers - NHB/ Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
C5	Housing - Securitised Assets	HMSB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
C6	Bonds/ Debentures/CPs/Loans - Promoter Group	HDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TAXABLE BONDS OF</b>																	
C7	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
C8	Bonds / Debentures issued by NHB/Institution accredited by NHB	HTDN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
C9	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TAX FREE BONDS</b>																	
C10	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
C11	Bonds / Debentures issued by NHB/ Ins titution accredited by NHB	HFDN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
C12	Bonds / Debentures issued by Authority constituted under any Housing/ Building Scheme approved by Central / State/ any Authority or Body constituted by Central / State Act	HFDA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>D INFRASTRUCTURE INVESTMENTS</b>																	
D1	Infrastructure / Social Sector - Other Approved Securities	ISAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D2	Infrastructure - PSU - Equity Shares - Quoted	ITPE	0.07	0.07	0.00	14.84%	14.84%	0.07	0.07	0.00	14.84%	14.84%	-	-	-	-	
D3	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	0.20	0.20	(0.00)	-11.90%	-11.90%	0.20	0.20	(0.00)	-11.90%	-11.90%	-	-	-	-	
D4	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D5	Infrastructure - Securitised ssets	IESA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D6	Infrastructure - Debentures/ Bonds/CPs/loans -Promoter Group	IDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TAXABLE BONDS OF</b>																	
D7	Infrastructure - PSU - Debentures / Bonds	IPTD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D8	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D9	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D10	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D11	Infrastructure - Term Loans (with Charge)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TAX FREE BONDS</b>																	
D12	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
D13	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Current Quarter					Year to Date					Previous Year				
			Investment		INCOME ON INVESTMENT (Rs.)	GROSS YIELD <sup>1</sup>	NET YIELD <sup>2</sup>	Investment		INCOME ON INVESTMENT (Rs.)	GROSS YIELD <sup>1</sup>	NET YIELD <sup>2</sup>	Investment		INCOME ON INVESTMENT (Rs.)	GROSS YIELD <sup>1</sup>	NET YIELD <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
<b>E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>																	
E1	PSU - Equity shares - quoted	EAEQ	0.67	0.66	(0.00)	-2.26%	-2.26%	0.67	0.66	(0.00)	-2.26%	-2.26%	-	-	-	-	
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	4.98	4.91	(0.27)	-30.05%	-30.05%	4.98	4.91	(0.27)	-30.05%	-30.05%	-	-	-	-	
E3	Equity Share - Companies incorporated outside India (invested prior to IRDA Regulations)	EFES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E4	Equity Shares (incl. Equity related instruments) - Promoter Group	EEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E5	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E6	Corporate Securities - Bonds - PSU (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E7	Corporate Securities - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E8	Corporate Securities - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E9	Corporate Securities - Debentures	ECOS	0.11	0.11	(0.00)	-38.33%	-38.33%	0.11	0.11	(0.00)	-38.33%	-38.33%	-	-	-	-	
E10	Corporate Securities - Debentures/Bonds/CPs/Loan - Promoter Group	EDPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E11	Corporate Securities - Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E12	Investment properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E13	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E15	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E16	Deposits - Deposit with scheduled banks, Fis (incl. Bank Balance awaiting investment), CCL, RBI	EADB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E17	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E18	Deposits - Repo / Reverse Repo	ECMR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E19	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E20	CCIL - CBLO	ECBO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E21	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E22	Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E23	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E24	Perpetual Debt Instruments of Tier I & II Capital issued by Non - PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E25	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier 1 & 2 Capital issued by PSU Banks	EUPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E26	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier 1 & 2 Capital issued by Non-PSU Banks	EPPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E27	Foreign Debt Securities (invested prior to IRDA Regulations)	EFDS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E28	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	0.46	0.46	0.00	8.25%	8.25%	0.46	0.46	0.00	8.25%	8.25%	-	-	-	-	
E29	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
E30	Net Current Assets (Only in respect of ULIP Business)	ENCA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>F OTHER INVESTMENTS</b>																	
F1	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F2	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F3	Equity Shares (incl. Co-op Societies)	OESH	0.56	0.56	(0.07)	-64.90%	-64.90%	0.56	0.56	(0.07)	-64.90%	-64.90%	-	-	-	-	
F4	Equity Shares (PSUs & Unlisted)	OEPU	0.16	0.15	(0.01)	-31.55%	-31.55%	0.16	0.15	(0.01)	-31.55%	-31.55%	-	-	-	-	
F5	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F6	Debentures	OLDB	0.38	0.39	0.01	278.83%	278.83%	0.38	0.39	0.01	278.83%	278.83%	-	-	-	-	
F7	Debentures/ Bonds/ CPs/ Loans etc. - Promoter Group	ODPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F8	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F9	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F10	Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F11	Short Term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F12	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F13	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	0.54	0.54	(0.01)	-23.49%	-23.49%	0.54	0.54	(0.01)	-23.49%	-23.49%	-	-	-	-	
F14	Mutual Funds (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F15	Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F16	Securitized Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F17	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL</b>			<b>11.65</b>	<b>11.57</b>	<b>(0.30)</b>	<b>-14.57%</b>	<b>-14.57%</b>	<b>11.65</b>	<b>11.57</b>	<b>(0.30)</b>	<b>-14.57%</b>	<b>-14.57%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	

Note The Category Codes/figures have been restated/reclassified wherever found necessary  
Investments are calculated based on Monthly Weighted Average of Investments  
All yields are annualised

**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.

Deepak Mittal  
MD & CEO

FORM L-35-DOWNGRADING OF INVESTMENTS - 2  
 COMPANY NAME & CODE : EDELWEISS TOKIO LIFE INSURANCE CO. LTD (147)  
 STATEMENT AS ON : September 30, 2011  
 STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : CONTROLLED FUND

(Rs In Lakhs)

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

**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.

Deepak Mittal  
 MD & CEO

FORM L-35-DOWNGRADING OF INVESTMENTS - 2  
 COMPANY NAME & CODE : EDELWEISS TOKIO LIFE INSURANCE CO. LTD (147)  
 STATEMENT AS ON : September 30, 2011  
 STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : PENSION /GROUP GRATUITY FUND

(Rs In Lakhs)

NO.	NAME OF THE SECURITY	COI	AMOUNT ( As per balance sheet)	DATE OF PURCHASE	RATING AGENCY	ORIGINAL GRADE	CURRENT GRADE	DATE OF DOWNGRADE	REMARKS
A.	<u>DURING THE QUARTER</u>								
									NOT APPLICABLE
B.	<u>AS ON DATE</u>								
									NOT APPLICABLE

**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.

Deepak Mittal  
 MD & CEO



FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

STATEMENT AS ON : September 30, 2011

STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : LINKED LIFE FUND

(Rs In Lakhs)

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>								
									NOT APPLICABLE
B.	<u>AS ON DATE</u>								
									NOT APPLICABLE

**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.

Deepak Mittal  
MD & CEO

S. No	Particulars	For the quarter Sep-11				For the quarter Sep-10				Upto the quarter Sep-11				Upto the quarter Sep-10			
		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	No. of Policies	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	<b>First year Premium</b>																
	<i>i) Individual Single Premium (ISP)</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	0.09	2	2	1.50	-	-	-	-	0.09	2	2	1.50	-	-	-	-
	<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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>iii) Group Single Premium (GSP)</i>																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	0.00	1	1	0.14	-	-	-	-	0.00	1	1	0.14	-	-	-	-
	From 50,001- 75,000	0.01	1	1	0.10	-	-	-	-	0.01	1	1	0.10	-	-	-	-
	From 75,000-100,000	0.02	2	2	0.51	-	-	-	-	0.02	2	2	0.51	-	-	-	-
	From 1,00,001 -1,25,000	0.01	1	1	0.45	-	-	-	-	0.01	1	1	0.45	-	-	-	-
	Above Rs. 1,25,000	0.04	2	2	1.20	-	-	-	-	0.04	2	2	1.20	-	-	-	-
	<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	0.05	92	87	26.00	-	-	-	-	0.05	92	87	26.00	-	-	-	-
	From 10,000-25,000	0.18	141	141	14.37	-	-	-	-	0.18	141	141	14.37	-	-	-	-
	From 25,001-50,000	0.24	103	99	19.17	-	-	-	-	0.24	103	99	19.17	-	-	-	-
	From 50,001- 75,000	0.05	17	17	6.98	-	-	-	-	0.05	17	17	6.98	-	-	-	-
	From 75,000-100,000	0.05	5	4	4.44	-	-	-	-	0.05	5	4	4.44	-	-	-	-
	From 1,00,001 -1,25,000	0.01	1	1	5.00	-	-	-	-	0.01	1	1	5.00	-	-	-	-
	Above Rs. 1,25,000	0.04	2	3	0.35	-	-	-	-	0.04	2	3	0.35	-	-	-	-
	<i>vi) Individual non Single Premium- Annuity (INSPA)</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>vii) Group Non Single Premium (GNSP)</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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>viii) Group Non Single Premium- Annuity (GNSPA)</i>																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

S. No	Particulars	For the quarter Sep-11				For the quarter Sep-10				Upto the quarter Sep-11				Upto the quarter Sep-10			
		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	No. of Policies	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>2</b>	<b>Renewal Premium:</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>i) Individual</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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>ii) Individual- Annuity</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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>iii) Group</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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>iv) Group- Annuity</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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**FORM L-37-BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (GROUP)**

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

Date: 30 September 2011

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

(Rs in Crores)

S.No.	Channels	For the quarter ended 30 September 2011			For the quarter ended 30 September 2010			For the Half Year ended 30 Septemeber 2011			For the Half Year ended 30 Septemeber 2010		
		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	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	-	-	-	-	-	-	-	-	-	-	-	-
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	1	7	0.08	-	-	-	1	7	0.08	-	-	-
	<b>Total(A)</b>	<b>1</b>	<b>7</b>	<b>0.08</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>7</b>	<b>0.08</b>	<b>-</b>	<b>-</b>	<b>-</b>
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>1</b>	<b>7</b>	<b>0.08</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>7</b>	<b>0.08</b>	<b>-</b>	<b>-</b>	<b>-</b>

**FORM L-38- BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (INDIVIDUALS)**

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

Date: 30 September 2011

**Business Acquisition through different channels (Individuals)***(Rs in Crores)*

S.No.	Channels	For the Quarter ended 30 September 2011		For the Quarter ended 30 September 2010		For the Half Year ended 30 September 2011		For the Half Year ended 30 September 2010	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	244	0.43	-	-	244	0.43	-	-
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-
4	Brokers	8	0.10	-	-	8	0.10	-	-
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	111	0.18	-	-	111	0.18	-	-
	<b>Total (A)</b>	<b>363</b>	<b>0.71</b>	<b>-</b>	<b>-</b>	<b>363</b>	<b>0.71</b>	<b>-</b>	<b>-</b>
1	Referral (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>363</b>	<b>0.71</b>	<b>-</b>	<b>-</b>	<b>363</b>	<b>0.71</b>	<b>-</b>	<b>-</b>

**FORM L-39-Data on Settlement of Claims**Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**Date: **30 September 2011****Ageing of Claims**

S.No.	Types of Claims	On or before maturity	No. of claims paid					Total No. of claims paid	Total amount of claims paid (Rs In Crores)
			1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	
2	Survival Benefit	-	-	-	-	-	-	-	
3	for Annuities / Pension	-	-	-	-	-	-	-	
4	For Surrender	-	-	-	-	-	-	-	
5	Other benefits	-	-	-	-	-	-	-	
1	Group Death Claims	-	-	-	-	-	-	-	
2	Individual Death Claims	-	-	-	-	-	-	-	

**FORM L-40 : Quarterly claims data for Life**Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**Date: **30 September 2011***(No. of claims only)*

S. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	-	-	-	-	-	-
2	Claims reported during the period	-	-	-	-	-	-
3	Claims Settled during the period	-	-	-	-	-	-
4	Claims Repudiated during the period	-	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	-	-	-	-	-	-
	b) Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	-	-
	Less than 3months	-	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

**FORM L-41 - GREIVANCE DISPOSAL**Name of the Insurer: **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**Date: **30 September 2011****GRIEVANCE DISPOSAL**

S. No.	Particulars	Opening Balance	Additions	Fully Accepted	Partially Accepted	Rejected	Complaints Pending
<b>1</b>	<b>Complaints made by customers</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	a) Sales Related	0	0	0	0	0	0
	b) New Busines Related	0	0	0	0	0	0
	c) Policy Servicing related	0	0	0	0	0	0
	d) Claim Servicing related	0	0	0	0	0	0
	e) Others	0	0	0	0	0	0
	<b>Total Number</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

S. No.	Particulars	Complaints made by customers	Complaints made by intermediaries	Total
<b>2</b>	<b>Duration wise Pending Status</b>			
	a) Less than 15 days	0	0	0
	b) Greater than 15 days	0	0	0
	<b>Total Number</b>	<b>0</b>	<b>0</b>	<b>0</b>



## L-42- Valuation Basis (Life Insurance)

A chapter on Valuation basis covering the following minimum criteria should also be displayed on the web-site of the Insurers.

a.	How the policy data needed for valuation is accessed.	The policy data is extracted from the Ingenium (policy administration system) and checks performed for completeness and consistency of data.  The current months data is reconciled with the previous months data and the movements during the month.  Consistency check is done for number of contracts, sum assured. The premium / unit fund data is reconciled with Finance data. Individual sample checks are also performed on some records with actual policy data.  Checks are also performed by reconciling it with data extracted for other purpose eg reinsurance reporting
b.	How the valuation bases are supplied to the system	Prophet ( A widely used actuarial software) is used for valuation. The bases and parameters are passed on to Prophet. The Bases are also Extracted from Prophet run results and compared with bases stored in spreadsheets for consistency.

### 1) Interest : Maximum and minimum interest rate taken for each segment

i. Individual Business	Min	Max
1. Life- Participating policies	NA	NA
2. Life- Non-participating Policies	7.3% (Without MAD*)	7.3% (Without MAD*)
3. Annuities- Participating policies	NA	NA
4. Annuities – Non-participating policies	NA	NA
5. Annuities- Individual Pension Plan	NA	NA
6. Unit Linked	7.3% (Without MAD*)	7.3% (Without MAD*)
7. Health Insurance	NA	NA
ii. Group Business	7.3% (Without MAD*)	7.3% (Without MAD*)

### 2) Mortality Rates : the mortality rates used for each segment (Expressed as a % of IALM 94-96, unless otherwise stated)

i. Individual Business	Mortality Rates
1. Life- Participating policies	NA
2. Life- Non-participating Policies	NA
- Education	80% (Without MAD*)
- Protection & Income Replacement	50%(Non-smoker) & 70% (Smoker) (Without MAD*)
3. Annuities- Participating policies	NA
4. Annuities – Non-participating policies	NA
5. Annuities- Individual Pension Plan	NA
6. Unit Linked	80% (Without MAD*)
7. Health Insurance	NA
ii. Group Business	P =100%, S =110%, R&SS =155% for age greater than 42Yrs; 15% loading for ages below 42 ( Without MAD*)

### 3) Expense :

i. Individual Business	Expense
1. Life- Participating policies	NA
2. Life- Non-participating Policies	600 ( INFL @ 5%) ( without MAD*) + 25 % Renewal Commission + 0.2% of Asset Share
- Education	400 ( INFL @ 5%) ( without MAD*) + 25 % Renewal Commission
- Protection & Income Replacement	NA
3. Annuities- Participating policies	NA
4. Annuities – Non-participating policies	NA
5. Annuities- Individual Pension Plan	NA
6. Unit Linked	600 ( INFL @ 5%) ( without MAD*) + 0.25 % of fund Value
7. Health Insurance	NA
ii. Group Business	180( INFL @ 5%) ( without MAD*) + 50 % Renewal Commission

### 4) Bonus Rates :

4) Bonus Rates :	NA
------------------	----

### 5) Policyholders Reasonable Expectations

5) Policyholders Reasonable Expectations	NA
--	----

### 6) Taxation and Shareholder Transfers

6) Taxation and Shareholder Transfers	NA
---------------------------------------	----

### 7) Basis of provisions for Incurred But Not Reported (IBNR)

7) Basis of provisions for Incurred But Not Reported (IBNR)	NA
---	----

### 8) Change in Valuation Methods or Bases

i. Individuals Assurances	Change in Valuation Methods or Bases
1. Interest	NA
2. Expenses	NA
3. Inflation	NA
ii. Annuities	
1. Interest	NA
a. Annuity in payment	NA
b. Annuity during deferred period	NA
c. Pension : All Plans	NA
2. Expenses	NA
3. Inflation	NA
iii. Unit Linked	
1. Interest	NA
2. Expenses	NA
3. Inflation	NA
iv. Health	
1. Interest	NA
2. Expenses	NA
3. Inflation	NA
v. Group	
1. Interest	NA
2. Expenses	NA
3. Inflation	NA

### Notes:

MAD\*

P = Preferred; S =Sub Standard; R&SS = Rural and Social Sector

Interest : 10% upto first 5 years and 20% beyond 5 years

Mortality; Expenses etc : 10%

\* Margin for Adverse Deviation (MAD) is over and above the base rate mentioned above