

Public Disclosures for the fourth quarter ended 31 March 2012		
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1) Company has received certificate of registration from IRDA on 10 May 2011 for commencing business as Life Insurance Company.

2) The Company commenced insurance operations from July 2011, hence the related figures for previous year are NIL and some ratios are not applicable

REVENUE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2012

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

(₹ in '000)

Particulars	SCHEDULE	For the Quarter Ended 31 March 2012	For the Year Ended 31 March 2012	For the Quarter Ended 31 March 2011	For the Year Ended 31 March 2011
Premiums earned - Net					
(a) Premium	L-4	76,263	108,827	-	-
(b) (Reinsurance ceded)		(1,345)	(1,628)	-	-
(c) Reinsurance accepted		-	-	-	-
SUB-TOTAL		74,918	107,199		
Income from investments					
(a) Interest & dividends Gross & Amortisation(Net)		544	580	-	-
(b) Profit on sale / redemption of investments		1,581	1,780	-	-
(c) (Loss on sale / redemption of investments)		(224)	(417)	-	-
(d) Transfer /Gain on revaluation / change in fair value*		924	536	-	-
Other income					
(a) Contribution from the Shareholders' A/c		220,513	571,075	-	-
(b) Others		(3)	3	-	-
SUB-TOTAL		223,335	573,557		
Total (A)		298,253	680,756		
Commission	L-5	12,038	15,892	-	-
Operating expenses related to insurance business	L-6	245,661	607,212	-	-
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		-	-	-	-
Total (B)		257,698	623,104		
Benefits paid (net)	L-7	66	66	-	-
Interim bonuses paid		-	-	-	-
Change in valuation of liability against life policies					
(a) Gross		115,184	157,878	-	-
(b) (Amount ceded in Re-insurance)		(74,695)	(100,292)	-	-
(c) Amount accepted in Re-insurance		-	-	-	-
Total (C)		40,555	57,652		
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		-	-	-	-
APPROPRIATIONS					
Transfer to Shareholders' account		-	-	-	-
Transfer to other reserves		-	-	-	-
Balance being funds for future appropriations		-	-	-	-
Total (D)		-	-	-	-

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 MARCH 2012

SHAREHOLDERS' ACCOUNT (NON-TECHNICAL ACCOUNT)

(₹ in '000)

Particulars	SCHEDULE	For the Quarter	For the Year Ended	For the Quarter	For the Year Ended
		Ended 31 March 2012	31 March 2012	Ended 31 March 2011	31 March 2011
Amount tranfered from the policyholders accounts		-	-	-	-
Income from investments					
(a) Interest & dividends Gross & Amortisation(Net)		99,620	345,578	1,719	2,241
(b) Profit on sale / redemption of investments		63,646	156,995	9,938	24,207
(c) (Loss on sale / redemption of investments)		(40,381)	(80,108)	-	-
(d) Transfer /Gain revaluation / change in Fair value		-	-	-	-
Other income		-	104	-	-
Total (A)		122,885	422,569	11,656	26,448
Expenses other than those directly related to the insurance business		79	32,191	29,852	113,069
Bad debts written off		-	-	-	-
Provisions (Other than taxation)					
(a) For diminution in the value of investment (net)		-	-	-	-
(b) Provision for doubtful debt		-	-	-	-
(c) Others		-	-	-	-
Contribution to Policy holders' Account		220,513	571,075	-	-
Total (B)		220,592	603,266	(18,195)	113,069
Profit / (Loss) before tax		(97,707)	(180,697)	(18,195)	(86,621)
Provision for taxation		-	-	9,100	9,100
Profit / (Loss) after tax		(97,707)	(180,697)	(27,295)	(95,721)
APPROPRIATIONS					
(a) Balance at the beginning of the period/year		(194,543)	(111,553)	(84,258)	(15,832)
(b) Interim dividends paid during the period/year		-	-	-	-
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution tax		-	-	-	-
(e) Transfer to reserves / other accounts		-	-	-	-
Profit / (Loss) carried to the Balance Sheet		(292,250)	(292,250)	(111,553)	(111,553)
Earning per share - Basic/Diluted		(0.69)	(1.27)	(60.69)	(150.60)

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 31 MARCH 2012

(₹ in '000)

PARTICULARS	SCHEDULE	As at	
		31 March 2012	31 March 2011
SOURCES OF FUNDS			
Shareholders' funds			
Share capital	L-8,L-9	1,500,000	8,235
Reserves and surplus	L-10	3,999,981	491,765
Credit/(debit) fair value change account		553	-
Sub-total		5,500,534	500,000
Borrowings	L-11	-	-
Policyholders' Funds			
Credit/(debit) fair value change account		10	-
Policy liabilities		33,945	-
Insurance reserves		-	-
Provision for Linked Liabilities		23,488	-
Sub-total		57,443	-
FUNDS FOR DISCONTINUED POLICIES			
Discontinued on account of non-payment of premium		153	-
Others		-	-
FUNDS FOR FUTURE APPROPRIATIONS			
		-	-
Total		5,558,130	500,000
APPLICATION OF FUNDS			
Investments			
- Shareholders'	L-12	4,838,998	334,562
- Policyholders'	L-13	83,451	-
Assets held to cover linked liabilities	L-14	23,488	-
Loans	L-15	-	-
Fixed assets	L-16	182,060	110,325
Current assets			
Cash and bank balances	L-17	41,442	(263)
Advances and other assets	L-18	223,005	8,233
Sub-total (A)		264,447	7,970
Current liabilities	L-19	41,019	22,015
Provisions	L-20	85,545	42,395
Sub-total (B)		126,564	64,410
Net Current Assets (C) = (A - B)		137,883	(56,440)
Miscellaneous expenditure (to the extent not written off or adjusted)	L-21	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		292,250	111,553
Debit Balance in Revenue Account (Policyholders' Account)		-	-
Total		5,558,130	500,000

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

Form L-4 Premium Schedule

PREMIUM

(₹ in '000)

Particulars	For the Quarter Ended	For the Year Ended	For the Quarter Ended	For the Year Ended
	31 March 2012	31 March 2012	31 March 2011	31 March 2011
First year premiums	74,579	105,452	-	-
Renewal premiums	-	-	-	-
Single premiums	1,684	3,375	-	-
Total Premium	76,263	108,827	-	-

* The Company commenced Insurance operations from July 2011, hence the related figures for previous year are Nil

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

Form L-5- Commission Schedule

COMMISSION EXPENSES

(₹ in '000)

Particulars	For the Quarter Ended 31 March 2012	For the Year Ended 31 March 2012	For the Quarter Ended 31 March 2011	For the Year Ended 31 March 2011
Commission paid				
Direct - First year premiums	12,038	15,876	-	-
- Renewal premiums	-	-	-	-
- Single premiums	-	16	-	-
Total (A)	12,038	15,892	-	-
Add: Commission on re-insurance accepted	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-
Net commission	12,038	15,892	-	-
Break-up of the commission expenses (gross) incurred to procure business:				
Agents	11,396	15,158	-	-
Brokers	642	734	-	-
Corporate agency	-	-	-	-
Referral	-	-	-	-
Total (B)	12,038	15,892	-	-

* The Company commenced Insurance operations from July 2011, hence the related figures for previous year are NIL

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

L-6- Operating Expenses Schedule

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ in '000)

Particulars	For the Quarter Ended 31 March 2012	For the Year Ended 31 March 2012	For the Quarter Ended 31 March 2011	For the Year Ended 31 March 2011
Employees' remuneration & welfare benefits	91,670	306,366	-	-
Travel, conveyance and vehicle running expenses	12,679	29,117	-	-
Training expenses	2,664	8,563	-	-
Rent, rates & taxes	26,907	71,480	-	-
Repairs & Maintenance (Infrastructure & IT Software)	18,962	30,068	-	-
Printing & stationery	(488)	2,271	-	-
Communication expenses	4,380	11,309	-	-
Legal & professional charges	18,573	21,790	-	-
Medical Fees	667	2,158	-	-
Auditors' Fees, expenses, etc.	-	-	-	-
(a) as auditor	85	700	-	-
(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	-	-	-	-
(d) Out of pocket expenses	-	-	-	-
Advertisement & publicity	36,189	51,900	-	-
Bank charges	90	172	-	-
Others:				
a) Business Development, Marketing & Sales Promotion	6,373	9,896	-	-
b) Subscriptions & Membership	763	1,653	-	-
c) Stamp duty on policies	4,953	5,715	-	-
d) General & Other Insurance Expenses	1,390	2,573	-	-
e) Brokerage	(245)	1,997	-	-
f) (Profit)/Loss on sale of Fixed Assets	214	-	-	-
Depreciation	19,828	49,476	-	-
Service Tax	5	8	-	-
Total	245,661	607,212	-	-

* The Company commenced Insurance operations from July 2011, hence the related figures for previous year are NIL

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

Form L-7- Benefits Paid Schedule

BENEFITS PAID (NET)

(₹ in '000)

Particulars	For the Quarter Ended 31 March 2012	For the Year Ended 31 March 2012	For the Quarter Ended 31 March 2011	For the Year Ended 31 March 2011
1. Insurance claims				
(a) Claims by Death,	-	1,025	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-
(d) Health Insurance,	-	-	-	-
(e) Other benefits	-	-	-	-
2. (Amount ceded in reinsurance)				
(a) Claims by death	-	(959)	-	-
(b) Claims by maturity	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-
(d) Other benefits	-	-	-	-
3. Amount accepted in reinsurance				
(a) Claims by death	-	-	-	-
(b) Claims by maturity	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-
(d) Other benefits	-	-	-	-
Total	-	66	-	-

* The Company commenced Insurance operations from July 2011, hence the related figures for previous year are NIL

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

Form L-8 - Share Capital Schedule

SHARE CAPITAL

(₹ in '000)

Particulars	As at	As at
	31 March 2012	31 March 2011
Authorised Capital		
Equity shares of ₹ 10 each.	1,500,000	500,000
Issued Capital		
Equity shares of ₹ 10 each.	1,500,000	8,235
Subscribed Capital		
Equity shares of ₹ 10 each.	1,500,000	8,235
Called-up Capital		
Equity shares of ₹ 10 each.	1,500,000	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	-	-
Total	1,500,000	8,235

Of the total share capital, 111,000,000 Equity Shares (Previous year: 609,400) of ₹ 10 each fully paid up are held by Edelweiss Financial Services Limited (Formerly known as 'Edelweiss Capital Limited.'), the holding company and its nominees.

Form L-9- Pattern of Shareholding Schedule

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at 31 March 2012		As at 31 March 2011	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters :				
• Indian/Holding Company	111,000,000	74	609,400	74
• Foreign	39,000,000	26	214,113	26
Others	-	-	-	-
Total	150,000,000	100	823,513	100

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

Form L-10-Reserves and Surplus Schedule

RESERVES AND SURPLUS

(₹ in '000)

Particulars	As at 31 March 2012	As at 31 March 2011
Capital reserve	-	-
Capital redemption reserve	-	-
Share premium		
Opening Balance	491,765	19,300
Add: Addition during the year	3,508,216	472,465
Closing Balance	3,999,981	491,765
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	-	-
Total	3,999,981	491,765

Form L-11 -Borrowings Schedule

BORROWINGS

(₹ in '000)

Particulars	As at 31 March 2012	As at 31 March 2011
Debentures / Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
Total	-	-

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

Form L-12- Investments Shareholders' Schedule

INVESTMENTS - SHAREHOLDERS'

(₹ in '000)

Particulars	As at	As at
	31 March 2012	31 March 2011
LONG TERM INVESTMENTS		
Government securities and Government guaranteed bonds including		
Treasury Bills	548,567	19,310
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Fund	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	1,403,808	-
(e) Other Securities (Fixed Deposit)	313,500	-
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	1,195,364	-
Other than Approved Investments	18,791	-
Sub-Total (A)	3,480,030	19,310
SHORT TERM INVESTMENTS		
Government securities and Government guaranteed bonds including		
Treasury Bills	8,398	-
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity	-*	-
(bb) Preference	-	-
(b) Mutual Fund	494,940	69,741
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	397,312	245,511
(e) Other Securities (Fixed Deposit)	100	-
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	-	-
Other than Approved Investments	458,218	-
Sub-Total (B)	1,358,968	315,252
Total (A+B)	4,838,998	334,562
In India	4,838,998	334,562
Outside India	-	-
Total	4,838,998	334,562

Notes :

Aggregate book value (historical cost) and market value of Investments is ₹ 4,826,124 thousands (previous year: ₹ 334,562 thousands) and ₹ 4,823,843 thousands (previous year: ₹ 336,804 thousands) respectively.

* (Less than ₹ 000)

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

Form L-13-Investments Policyholders' Schedule

INVESTMENTS - POLICYHOLDERS

(₹ in '000)

Particulars	As at 31 March 2012	As at 31 March 2011
LONG TERM INVESTMENTS		
Government securities and Government guaranteed bonds including		
Treasury Bills	53,984	-
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Fund	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	-	-
(e) Other Securities	-	-
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	-	-
Other than Approved Investments	-	-
Sub-Total (A)	53,984	-
SHORT TERM INVESTMENTS		
Government securities and Government guaranteed bonds including		
Treasury Bills	102	-
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Fund	2,879	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	-	-
(e) Other Securities	-	-
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	-	-
Other than Approved Investments	26,486	-
Sub-Total (B)	29,467	-
Total (A+B)	83,451	-
In India	83,451	-
Outside India	-	-
Total	83,451	-

Notes :

Aggregate book value(historical cost) and market value of Investments is ₹ 83,425 thousands (previous year: ₹ Nil) and ₹ 85,425 thousands (previous year: ₹ Nil) 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

(₹ in '000)

Particulars	As at 31 March 2012	As at 31 March 2011
LONG TERM INVESTMENTS		
Government securities and Government guaranteed bonds including		
Treasury Bills		-
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Fund	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	1,124	-
(e) Other Securities	-	-
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	-	-
Other than Approved Investments	444	-
Sub-Total (A)	1,568	-
SHORT TERM INVESTMENTS		
Government securities and Government guaranteed bonds including		
Treasury Bills	-	-
Other Approved Securities	1,257	-
Other Investments		
(a) Shares		
(aa) Equity	13,384	-
(bb) Preference	-	-
(b) Mutual Fund	789	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	576	-
(e) Other Securities	-	-
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	1,361	-
Other than Approved Investments	1,775	-
Sub-Total (B)	19,142	-
CURRENT ASSETS		
Cash and Bank Balances	1,096	-
Advance and Other Assets	2,864	-
Sub-Total (C)	3,960	-
Current Liabilities	1,182	-
Provisions	-	-
Sub-Total (D)	1,182	-
Net Current Asset (E) = (C-D)	2,778	-
Total (A+B+E)	23,488	-
In India	23,488	-
Outside India	-	-
Total	23,488	-

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

Form L-15-Loans Schedule

LOANS

(₹ in '000)

Particulars	As at 31 March 2012	As at 31 March 2011
SECURITY WISE CLASSIFICATION		
<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>		
Total	-	-
BORROWER - WISE CLASSIFICATION		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	-	-
(f) Others	-	-
Total	-	-
PERFORMANCE - WISE CLASSIFICATION		
(a) Loans classified as standard		
(aa) In India	-	-
(bb) Outside India	-	-
(b) Non - standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	-	-
MATURITY - WISE CLASSIFICATION		
(a) Short Term	-	-
(b) Long Term	-	-
Total	-	-

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

Form L-16- Fixed Assets Schedules

FIXED ASSETS

(₹ in '000)

Particulars	Cost / Gross Block				Depreciation / Amortisation					Net Block	
	As at 01 April 2011	Additions	Deductions	As at 31 March 2012	As at 01 April 2011	For the period	On Adjustments	On Sales	As at 31 March 2012	As at 31 March 2012	As at 31 March 2011
Intangibles											
Computer Software	-	95,684	-	95,684	-	21,339	-	-	21,339	74,345	-
Tangibles											
Leasehold improvements	1,955	31,186	-	33,142	1,955	3,481	-	-	5,436	27,706	-
Buildings	-	-	-	-	-	-	-	-	-	-	-
Furniture and Fixtures	83	7,215	-	7,298	13	2,958	-	-	2,971	4,327	70
Information Technology Equipments	1,505	60,852	-	62,357	214	19,424	-	-	19,638	42,719	1,292
Vehicles	3,204	15,191	2,528	15,867	285	2,592	-	483	2,395	13,472	2,919
Office Equipment	208	10,513	-	10,721	14	741	-	-	755	9,966	194
Total	6,956	220,641	2,528	225,068	2,481	50,535	-	483	52,534	172,535	4,475
Capital Work in Progress										9,525	105,850
Less: Transferred to Pre-operative expenses						1,059					
Grand Total	6,956	220,641	2,528	225,068	2,481	49,476	-	483	52,534	182,060	110,325
Previous year	-	6,956	-	6,956	-	2,481	-	-	2,481	4,475	

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

Form L-17-Cash and Bank Balance Schedule

CASH AND BANK BALANCES

(₹ in '000)

Particulars	As at 31 March 2012	As at 31 March 2011
Cash (including cheques,drafts and stamps)	14,399	9
Bank balances		
(a) Deposit accounts		
(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
(bb) Others	-	-
(b) Current accounts	27,043	(272) *
(c) Others	-	-
Money at call and short notice		
(a) With banks	-	-
(b) With other institutions	-	-
Others	-	-
Total	41,442	(263)
Balances with non-scheduled banks included above	Nil	Nil
Cash and bank balances		
In India	41,442	(263)
Outside India	-	-
Total	41,442	(263)

*Includes Book Overdraft

Form L-18-Advance and Other Assets Schedule

ADVANCES AND OTHER ASSETS

(₹ in '000)

Particulars	As at 31 March 2012	As at 31 March 2011
ADVANCES		
Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	5,092	55
Advances to Directors/Officers	-	-
Advance tax paid and taxes deducted at source(Net of provision for taxation)	942	-
Others		
a) Travel Advance	1,093	15
b) Staff Advance	192	-
c) Others	3,655	75
Total (A)	10,974	145
OTHER ASSETS		
Income accrued on investments	171,655	426
Outstanding premiums	945	-
Agents' balances	112	-
Foreign agents' balances	-	-
Due from other entities carrying on insurance business (including reinsurers)-Net	40	-
Due from subsidiaries/holding company	-	-
Deposit with Reserve Bank of India* [Pursuant to section 7 of Insurance Act,1938]	-	-
Others		
Service Tax Unutilised Input - CENVAT	22,935	7,661
Rent & Others Security Deposit	16,344	-
Total (B)	212,031	8,087
Total (A + B)	223,005	8,233

* The government securities held under Section 7 amounting to ₹ 19,498 thousand (Previous Year: ₹ 19,310 thousands) of the Insurance Act, 1938 is shown in Schedule 8 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

(₹ in '000)

Particulars	As at	
	31 March 2012	31 March 2011
Agents' Balances	4,464	-
Balances due to other insurance companies	710	-
Deposits held on reinsurance ceded	-	-
Premiums recieved in advance	956	-
Unallocated premium	10,047	-
Sundry creditors	8,202	13,640
Due to subsidiaries/holding company	266	4,204
Claims Outstanding	-	-
Annuities Due	-	-
Due to Officers/Directors	-	-
Others		
a) Tax Deducted to be remitted	10,504	3,868
b) Service Tax Liability	401	-
c) Policyholders' Refund payable	1,327	-
d) Others - Payable	4,142	303
Total	41,019	22,015

Form L-20- Provisions Schedule

PROVISIONS

(₹ in '000)

Particulars	As at	
	31 March 2012	31 March 2011
For taxation (less payments and taxes deducted at source)	-	600
For proposed dividends	-	-
For dividend distribution tax	-	-
Others:		
Provision for Employees Benefit	46,118	15,697
Provision for Expenses	37,097	387
Other Provisions	2,330	25,711
Total	85,545	42,395

Form L-21-Misc Expenditure Schedule

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

(₹ in '000)

Particulars	As at	
	31 March 2012	31 March 2011
Discount allowed in issue of shares / debentures	-	-
Others	-	-
Total	-	-

Analytical Ratios

S. No.	Particulars	For the Quarter 31March 2012	Year Ended 31March 2012	For the Quarter 31March 2011	Year Ended 31March 2011
1	New business premium income growth	-	-	-	-
2	Net retention ratio	98.24%	98.50%	-	-
3	Expense of Management to Gross Direct Premium Ratio	337.91%	572.56%	-	-
4	Commission Ratio (Gross commission paid to Gross Premium)	15.78%	14.60%	-	-
5	Ratio of Policyholders' liabilities to shareholders' funds	1.11%	1.11%	-	-
6	Growth rate of Shareholders' funds	-1.72%	1240.80%	-	-
7	Ratio of surplus / (deficit) to Policyholders' liability	-	-	-	-
8	Change in Net worth (₹ in 000)	(90,974)	4,819,837	-	-
9	Profit after tax / Total income	-	-	-	-
	The company does not have any profit after tax and therefore this ratio cannot be calculated.				
10	(Total Real Estate+ Loans) / Cash and invested assets	-	-	-	-
11	Total Investments / (Capital + Surplus)	94.97%	94.97%	-	-
12	Total Affiliated Investments / (Capital + Surplus)	-	-	-	-
13	Investment Yield (Annualized)				
	A. With Realized Gains				
	Shareholders' Funds	11.94%	8.48%	-	-
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	56.37%	56.37%	NA	NA
	Non Par	26.20%	20.07%	-	-
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	35.05%	16.89%	-	-
	..	-	-	-	-
	B. Without Realized Gains				
	Shareholders' Funds	9.92%	6.88%	-	-
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	47.92%	47.92%	NA	NA
	Non Par	16.97%	13.55%	-	-
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	25.50%	12.26%	-	-
14	Conservation Ratio	NA	NA	NA	NA
15	Persistency Ratio				
	For 13th month	-	-	-	-
	For 25th month	-	-	-	-
	For 37th month	-	-	-	-
	For 49th Month	-	-	-	-
	for 61st month	-	-	-	-
16	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

Equity Holding Pattern for Life Insurers

S. No.	Particulars	For the Quarter 31March 2012	Year Ended 31March 2012	For the Quarter 31March 2011	Year Ended 31March 2011
1	No. of shares	150,000,000	150,000,000	823,513	823,513
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)	(0.69)	(1.27)	(76.44)	(150.60)
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.69)	(1.27)	(76.44)	(150.60)
6	Book value per share (RS)	34.72	34.72	471.71	471.71

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

RECEIPTS AND PAYMENTS ACCOUNT FOR YEAR ENDED 31 MARCH 2012 ON DIRECT BASIS

Particulars	31 March 2012 (₹ in '000)	31 March 2011 (₹ in '000)
CASH FLOW FROM OPERATING ACTIVITIES		
Premium received from policyholders, including advance receipts	126,465	-
Payment of Rent Deposit	(16,344)	-
Payments of other operating expenses	(544,031)	(106,939)
Payment made towards Income Tax	(582)	(8,500)
Payments of commission and brokerage	(9,810)	-
Payments of policy related refunds	(3,233)	-
Payments of claims/benefits	(1,025)	-
Other Income	46	108
Net cash (deployed) in operating activities	(448,514)	(115,331)
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of fixed assets	(156,226)	(62,061)
Proceeds from sale of fixed assets	1,606	-
Purchases of investments	(10,563,447)	(1,744,129)
Sales of investments	6,844,257	1,920,356
Interest received	183,311	465
Dividend received	981	-
Investments in liquid mutual funds (Net)	(819,148)	-
Net cash from/(deployed) in investing activities	(4,508,666)	114,631
CASH FLOW FROM FINANCING ACTIVITIES		
Proceeds from issuance of share capital (including share premium)	4,999,981	-
Proceeds from loan receipts/repaid (Net)	-	-
Net cash from financing activities	4,999,981	-
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents (A + B + C)	42,801	(700)
Cash and cash equivalents at beginning of year	(263)	437
Cash and cash equivalents at end of period (Non ULIP)	41,442	(263)
Cash and cash equivalents at end of period (ULIP)	1,096	-

FORM L-24 Valuation of net liabilitiesName of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE COMPANY LTD.**Date: **31 March 2012****Valuation on Net Liabilities***(₹ in Lakhs)*

S.No.	Particulars	As at 31 March 2012	As at 31 March 2011
1	Linked		
	a) Life	248.15	NA
	b) General Annuity	-	NA
	c) Pension	-	NA
	d) Health	-	NA
2	Non-Linked		
	a) Life	327.81	NA
	b) General Annuity	-	NA
	c) Pension	-	NA
	d) Health	-	NA

Geographical Distribution of Total Business for the quarter ended 31 March 2012

Sl.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)	No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)	No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)
1	Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	6	5	0.01	0.21	115.00	107.00	0.11	6.34	121.00	112.00	0.12	6.55
7	Gujarat	60	58	0.09	7.25	1,082	1,042	1.61	170.24	1,142	1,100	1.70	177.49
8	Haryana	8	8	0.00	0.33	506	443	0.42	35.22	514	451	0.42	35.55
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	-	-	-	-	-	-	-	-
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	133	128	0.12	10.71	1,669	1,598	2.19	345.03	1,802	1,726	2.31	355.74
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	37	36	0.09	7.02	267	251	0.70	34.93	304	287	0.79	41.95
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	4	4	0.00	0.14	59	50	0.16	10.34	63	54	0.16	10.48
27	Uttrakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	4	3	0.00	0.14	210	207	0.19	22.14	214	210	0.19	22.28
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	9	9	0.01	1.43	446	418	0.37	73.91	455	427	0.37	75.33
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Company Total		261	251	0.33	27.24	4,354	4,116	5.73	698.13	4,615	4,367	6.06	725.37

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

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

Date: 31 March 2012

Geographical Distribution of Total Business for the quarter ended 31 March 2012

S.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)	No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)	No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ 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	-	-	-	-	9	10,758	1.57	169,002	9	10,758	1.57	169,002
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	1	19	0	57	1	19	0	57
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttrakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	-	-	-	-	-	-	-	-
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Company Total		-	-	-	-	10	10,777	1.57	169,059	10	10,777	1.57	169,059

FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)-3A
 COMPANY NAME & CODE : EDELWEISS TOKIO LIFE INSURANCE CO. LTD (147)
 STATEMENT AS ON : 31 March 2012
 STATEMENT OF INVESTMENT ASSETS(LIFE INSURERS)
 (Business within India)

PART - A

(₹ In Lakhs)

Total Application as per Balance Sheet (A)		55,581.30
Add (B)		
Provisions	Sch-14	855.45
Current Liabilities	Sch-13	410.19
Total		1,265.64
Less (C)		
Debit Balance in P& L A/c		2,922.50
Loans	Sch-09	
Adv & Other Assets	Sch-12	2,230.05
Cash and Bank Balance	Sch-11	414.42
Fixed Assets	Sch-10	1,820.60
Misc. Exp. Not Written Off	Sch-15	-
Sub total		7,387.57
Funds Available for Investments		49,459.37

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)	49,459.37
Balance Sheet Value of :	
A. Life Fund	10,282.89
B. Pension & Gen Annuity Fund	-
C. Unit Linked Funds	234.88
D. Fund Beyond Solvency Margin	38,941.60
	49,459.37

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. Govt. Securities	Not Less than 25%	83.98	5,485.67	-	91.97	448.89	6,026.53	59%	-	6,110.51	6,110.51
2. Govt. Securities or Other Approved Securities (Incl. 1 above)	Not Less than 50%	83.98	5,485.67	-	-	-	6,026.53	59%	-	6,110.51	6,110.51
3. Investment Subject to Exposure Norms											
a. Housing & Infrastructure	Not Less than 15%	9,759.18	2,194.45	-	-	-	2,194.45	21%	-	11,953.64	11,953.64
b. (i) Approved Investments	Not exceeding 35%	24,554.00	1,542.61	3.48	16.91	8.40	1,571.40	15%	4.04	26,121.36	26,125.39
(ii) "Other Investments" not to exceed 15%		4,544.44	225.65	67.82	38.06	158.97	490.51	5%	1.59	5,033.36	5,034.95
TOTAL : LIFE FUND	100%	38,941.60	9,448.38	71.30	146.93	616.27	10,282.89	100.00%	5.62	49,218.86	49,224.49

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

LINKED BUSINESS

C. LINKED LIFE INSURANCE FUND	PERCENTAGE AS PER REG.	PH		TOTAL FUND (Balance Sheet Value)	Actual %
		PAR	NON PAR		
1. Approved Investments	Not Less than 75%	-	212.69	212.69	90.55%
2. Other than Approved Investment	Not More than 25%	-	22.18	22.18	9.45%
TOTAL : LINKED LIFE INSURANCE FUND	100%	-	234.88	234.88	100.00%

CERTIFICATION:

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

Note : (+) FRSM refers to 'funds representing solvency Margin'

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 & CODE : Edelweiss Tokio Life Insurance Company Ltd. (147)

STATEMENT AS ON : 31 March 2012

(₹ In Lakhs)

PARTICULARS	NAME OF THE FUND						
	ULIF00118/08/11EQLARGECAP147	ULIF0027/07/11EQTOP250147	ULIF00618/08/11MANAGED147	ULIF00425/08/11MONEYMARKET147	ULIF00317/08/11BONDFUND147	ULIF00526/08/11PEBASED147	TOTAL
	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.
Opening Balance (Market Value)	24.42	29.24	8.00	1.20	5.12	30.83	98.81
Add : Inflow during The Quarter	26.97	18.02	10.43	2.59	4.75	61.12	123.87
Increase/(Decrease) Value of Inv (Net)	4.38	5.95	1.03	0.05	0.24	14.24	25.91
Less: Outflow during the Quarter	3.32	1.87	0.77	0.06	0.21	7.48	13.72
TOTAL INVESTIBLE FUNDS (MKT VALUE)	52.45	51.35	18.68	3.78	9.90	98.71	234.88

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
Approved Investments (>=75%)														
Govt. Bonds	0.00	0.00	0.00	0.00	3.95	21.15	2.43	64.27	4.70	47.51	1.48	1.50	12.57	5.35
Corporate Bonds	0.00	0.00	0.00	0.00	3.53	18.89	0.56	14.69	2.18	22.07	10.73	10.87	17.00	7.24
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	45.99	87.68	39.32	76.57	5.49	29.37	0.00	0.00	0.00	0.00	56.65	57.39	147.46	62.78
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	2.10	4.00	0.35	0.68	0.79	4.23	0.16	4.23	0.42	4.24	4.07	4.12	7.89	3.36
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
Sub Total (A)	48.09	91.69	39.67	77.25	13.76	73.65	3.14	83.20	7.31	73.83	72.94	73.89	184.91	78.73
Current Assets:														
Accrued Interest	0.00	0.00	0.00	0.00	0.07	0.40	0.01	0.15	0.04	0.41	0.24	0.24	0.36	0.15
Dividend Receivable	0.04	0.07	0.02	0.04	0.00	0.02	0.00	0.00	0.00	0.00	0.01	0.01	0.07	0.03
Bank Balance	0.27	0.52	0.14	0.26	0.04	0.21	0.01	0.55	0.17	1.64	10.33	10.47	10.96	4.67
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	3.52	6.72	6.57	12.80	2.44	13.07	0.39	10.26	1.09	11.04	14.19	14.38	28.20	12.01
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
Less: Current Liabilities														
Payable for Investments	1.81	3.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.01	10.14	11.82	5.03
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)	0.00	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
Sub Total (B)	2.02	3.86	6.73	13.10	2.55	13.69	0.41	10.96	1.30	13.08	14.76	14.95	27.77	11.83
OTAI (<=25%)														
Corporate Bonds	0.00	0.00	0.00	0.00	0.84	4.48	0.00	0.00	0.63	6.36	2.97	3.01	4.44	1.89
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	2.34	4.45	4.95	9.65	0.27	1.44	0.00	0.00	0.00	0.00	2.54	2.57	10.10	4.30
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	0.00	0.00	0.00	0.00	1.26	6.75	0.22	5.85	0.67	6.73	5.50	5.57	7.65	3.26
Sub Total (C)	2.34	4.45	4.95	9.65	2.37	12.66	0.22	5.85	1.30	13.09	11.01	11.16	22.19	9.45
Total (A) + (B) + (C)	52.45	100.00	51.35	100.00	18.67	100.00	3.78	100.00	9.91	100.00	98.71	100.00	234.88	100.00

Note :

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

FORM L-28-ULIP-NAV-3A

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

STATEMENT FOR THE PERIOD : 31 March 2012

PART - C[Link to FORM 3A \(Part B\)](#)

No.	Name of the Scheme	Assets held on the above date (₹ in Lakhs)	NAV as on the Above date (31 March 2012)	NAV as per LB 2	Previous Qtr NAV (December 2011)	2nd Previous Qtr NAV (September 2011)	3rd Previous Qtr NAV (June 2011)	Annualised Return / Yield	3 Year Rolling CAGR
1	ULIF00118/08/11EQLARGECAP147	52.45	10.3579	10.3579	9.2229	9.7960	-	5.30%	NA
2	ULIF0027/07/11EQTOP250147	51.35	9.5958	9.5958	8.2615	9.2074	-	-5.80%	NA
3	ULIF00317/08/11BONDFUND147	9.90	10.5785	10.5785	10.3781	10.0951	-	8.57%	NA
4	ULIF00425/08/11MONEYMARKET147	3.78	10.4586	10.4586	10.2576	10.0734	-	7.66%	NA
5	ULIF00526/08/11PEBASED147	98.71	10.9668	10.9668	10.1078	10.1909	-	13.99%	NA
6	ULIF00618/08/11MANAGED147	18.68	10.4357	10.4357	9.8660	9.9242	-	6.62%	NA
Total		234.88							

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: 31 March 2012

Detail regarding Debt securities

(₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/03/2012	as % of total for this class	As at 31/03/2011	As % of total for this class	As at 31/03/2012	as % of total for this class	As at 31/03/2011	As % of total for this class
Break down by credit rating								
Sovereign	6,072.91	12.37%	193.10	5.77%	6,110.51	12.41%	193.10	5.77%
AAA rated	20,125.89	41.00%	-	-	20,236.76	41.12%	-	-
AA or better	9,738.68	19.84%	-	-	9,728.09	19.76%	-	-
Rated below AA but above A	193.98	0.40%	-	-	187.91	0.38%	-	-
Rated below A but above B	-	0.00%	-	-	-	-	-	-
Others								
MF/REV REPO/CBLO/FD	12,961.23	26.40%	697.41	20.85%	12,955.61	26.32%	697.41	20.85%
A1+/P1+/PR1+/F1+	-	0.00%	2,455.11	73.38%	-	0.00%	2,455.11	73.38%
Total	49,092.69	100.00%	3,345.62	100.00%	49,218.88	100.00%	3,345.62	100%
Breakdown by residual maturity								
Up to 1 year	13,902.60	28.32%	3,152.52	94.23%	13,878.73	28.20%	3,152.52	94.23%
more than 1 year and up to 3years	15,895.81	32.38%	-	0.00%	15,925.45	32.36%	-	0.00%
More than 3 years and up to 7years	388.58	0.79%	193.10	5.77%	382.89	0.78%	193.10	5.77%
More than 7 years and up to 10 years	12,618.84	25.70%	-	0.00%	12,683.27	25.77%	-	0.00%
More than 10 years and up to 15 years	5,318.57	10.83%	-	-	5,413.88	11.00%	-	-
More than 15 years and up to 20 years	15.00	0.03%	-	-	15.00	0.03%	-	-
Above 20 years	953.30	1.94%	-	-	919.65	1.87%	-	-
Total	49,092.69	100.00%	3,345.62	100%	49,218.88	100.00%	3,345.62	100%
Breakdown by type of the issuer								
a. Central Government	6,072.91	12.37%	193.10	5.77%	6,110.51	12.41%	193.10	5.77%
b. State Government	-	0.00%	-	-	-	0.00%	-	-
c. Corporate Securities	30,058.55	61.23%	2,455.11	73.38%	30,152.76	61.26%	2,455.11	73.38%
d. MF/REV REPO/CBLO/FD	12,961.23	26.40%	697.41	20.85%	12,955.61	26.32%	697.41	20.85%
Total	49,092.69	100.00%	3,345.62	100%	49,218.88	100.00%	3,345.62	100%

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: 31 March 2012

Detail regarding Debt securities

(₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/03/2012	As % of total for this class	As at 31/03/2011	As % of total for this class	As at 31/03/2012	as % of total for this class	As at 31/03/2011	As % of total for this class
Break down by credit rating								
Sovereign	12.57	25.36%	-	-	12.57	25.36%	-	-
AAA rated	5.49	11.07%	-	-	5.45	11.03%	-	-
AA or better	11.51	23.24%	-	-	11.53	23.34%	-	-
Rated below AA but above A	4.44	8.96%	-	-	4.30	8.71%	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Others								
MF/REV REPO/CBLO/FD	15.54	31.37%	-	-	15.54	31.47%	-	-
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
Total	49.55	100%	-	-	49.38	100%	-	-
Breakdown by residual maturity								
Up to 1 year	33.87	68.35%	-	-	33.82	68.50%	-	-
more than 1 year and up to 3years	4.98	10.04%	-	-	4.93	9.98%	-	-
More than 3 years and up to 7years	4.44	8.96%	-	-	4.30	8.71%	-	-
More than 7 years and up to 10 years	6.27	12.65%	-	-	6.33	12.81%	-	-
More than 10 years and up to 15 years	-	-	-	-	-	-	-	-
More than 15 years and up to 20 years	-	-	-	-	-	-	-	-
Above 20 years	-	-	-	-	-	-	-	-
Total	49.55	100.00%	-	-	49.38	100.00%	-	-
Breakdown by type of the issuer								
a. Central Government	12.57	25.36%	-	-	12.57	26.66%	-	-
b. State Government	-	0.00%	-	-	-	0.00%	-	-
c. Corporate Securities	21.44	43.27%	-	-	21.27	40.91%	-	-
d. MF/REV REPO/CBLO/FD	15.54	31.37%	-	-	15.54	32.44%	-	-
Total	49.55	100.00%	-	-	49.38	100.00%	-	-

Note :

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

FORM L-30 : Related Party Transactions

Name of the Insurer : EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Date: 31 March 2012

Related Party Transactions

(₹ 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 31 March 2012	For the year ended 31 March 2012	For the quarter 31 March 2011	For the year ended 31 March 2011
1	Edelweiss Financial Services Limited (Formerly known as: Edelweiss Capital Limited)	Holding Company	Received subscription to Share Capital (including share premium)	-	28,017	-	2,788
			Premium Collected for group insurance policy	39	39	-	-
			Loan taken & repaid	-	-	148	148
			Payment of reimbursement of Repairs & Maintenance for Sharing common Infrastructure facility	-	-	327	335
			Received subscription to Share Capital (including share premium)	-	21,983	-	2,012
2	Tokio Marine & Nichido Fire Insurance Co., Limited	Joint Venture Partner	Received subscription to Share Capital (including share premium)	-	21,983	-	2,012
3	Tokio Marine Life Insurance (Thailand) Public Co Limited	Subsidiary of Joint Venture Partner	Paid for Software License	2	2	-	-
4	Edelweiss Securities Limited (Is registered broker with NSE & BSE)	Fellow Subsidiary	Brokerage	-	2	-	-
			Rent paid	-	-	34	34
			Payment of reimbursement of Repairs & Maintenance for Sharing common Infrastructure facility	29	29	14	14
5	Comfort Projects Limited	Fellow Subsidiary	Balance in Sundry Creditor	2	2	41	41
			Rent Paid	96	384	-	-
			Payment of reimbursement of Repairs & Maintenance for Sharing common Infrastructure facility	8	8	-	-
6	Edelweiss Trading and Holding Limited	Fellow Subsidiary	Rent paid	103	229	-	-
			Payment of reimbursement of Repairs & Maintenance for Sharing common Infrastructure facility	2	2	-	-
			Balance in Sundry Creditor	1	1	-	-
7	Edelweiss Finance & Investments Limited	Fellow Subsidiary	Payment of reimbursement of office expenses	-	-	2	2
			Balance in Sundry Creditor	-	-	1	1
8	Tokio Marine Asia Pte. Limited	Subsidiary of Joint Venture Partner	Travel & Conveyance	-	-	2	2

FORM - L-31LNL - 6 : **Board of Directors & Key Persons**Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**Date : **31 March 2012****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	Managing Director & CEO	-
3	Mr. Venkat Ramaswamy	Director	-
4	Mr. Hiroshi Endo	Director	-
5	Mr. Jun Hemmi	Whole-time Director	-
6	Mr. Ian Brimecome	Director	-
7	Mr. R.P.Singh	Independent Director	-
8	Mr. P. Vaidyanathan	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	-
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 : 31 March 2012

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

(₹ in 000)

Item	Description	Adjusted Value
01	Available Assets in Policyholders' Fund:	106,929
	Deduct:	
02	Mathematical Reserves	57,586
03	Other Liabilities	-
04	Excess in Policyholders' funds	49,343
05	Available Assets in Shareholders Fund:	1,157,627
	Deduct:	
06	Other Liabilities of shareholders' fund	-
07	Excess in Shareholders' funds	1,157,627
08	Total ASM (04)+(07)	1,206,970
09	Total RSM	500,000
10	Solvency Ratio (ASM/RSM)	2.414

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 : 31 March 2012

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 : 31 March 2012

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 : 31 March 2012

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)
-----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

NAME OF THE FUND : LIFE FUND

(₹ In Lakhs)

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Current Quarter				Year to Date				Previous Year			
			Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD**	NET YIELD**	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD**	NET YIELD**	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD**	NET YIELD**
A CENTRAL GOVERNMENT SECURITIES														
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	5,608.85	147.33	10.56%	10.56%	5,349.22	438.67	9.01%	9.01%	-	-	-	-
A2	Deposits under section 7 of Insurance Act 1938	CDSS	194.79	3.98	8.21%	8.21%	194.20	15.91	8.19%	8.19%	193.26	3.18	8.23%	8.23%
A3	Treasury Bills	CTRB	0.75	0.01	8.31%	8.31%	70.95	1.98	8.29%	8.29%	-	-	-	-
B HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT														
TAXABLE BONDS OF														
B1	Bonds / Debentures issued by NHB/Institution accredited by NHB	HTDN	1,215.73	32.96	10.90%	10.90%	1,434.17	131.34	10.22%	10.22%	-	-	-	-
C INFRASTRUCTURE INVESTMENTS														
C1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	33.02	(0.05)	-1.05%	-1.05%	22.87	(1.86)	-14.34%	-14.34%	-	-	-	-
C2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	102.23	0.40	1.78%	1.78%	81.47	(5.56)	-9.68%	-9.68%	-	-	-	-
TAXABLE BONDS OF														
C3	Infrastructure - PSU - Debentures / Bonds	IPTD	898.50	21.20	9.49%	9.49%	894.10	61.52	9.50%	9.50%	-	-	-	-
D APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
D1	PSU - Equity shares - quoted	EAEQ	149.22	22.67	68.65%	68.65%	140.63	(0.17)	-0.18%	-0.18%	-	-	-	-
D2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	1,177.30	135.91	52.16%	52.16%	1,016.33	4.77	0.67%	0.67%	-	-	-	-
D3	Corporate Securities - Debentures	ECOS	1,095.94	1.51	10.05%	10.05%	906.54	15.22	9.31%	9.31%	-	-	-	-
D4	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	1,351.06	52.58	9.96%	9.96%	2,447.36	16.18	10.05%	10.05%
D5	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	1.01	0.02	9.64%	9.64%	1.01	0.05	9.33%	9.33%	-	-	-	-
D6	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	346.83	8.31	9.75%	9.75%	396.33	58.09	14.70%	14.70%	4,045.74	240.17	6.07%	6.07%
E OTHER INVESTMENTS														
E1	Equity Shares (incl. Co-op Societies)	OESH	69.34	5.98	38.97%	38.97%	75.80	(9.00)	-16.85%	-16.85%	-	-	-	-
E2	Equity Shares (PSUs & Unlisted)	OEPUs	-	-	-	-	36.54	(0.17)	-1.14%	-1.14%	-	-	-	-
E3	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	367.22	8.70	9.64%	9.64%	406.30	32.80	8.90%	8.90%	-	-	-	-
E4	Mutual Funds (under Insurer's Promoter Group)	OMPG	143.02	1.07	9.41%	9.41%	143.02	1.07	9.41%	9.41%	-	-	-	-
TOTAL			11,403.74	389.99	15.55%	15.55%	12,520.53	797.23	8.45%	8.45%	6,686.36	259.53	8.12%	5.69%

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

NAME OF THE FUND : LINKED FUND

(₹ In Lakhs)

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Current Quarter				Year to Date				Previous Year			
			Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD**	NET YIELD**	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD**	NET YIELD**	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD**	NET YIELD**
A CENTRAL GOVERNMENT SECURITIES														
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	0.58	0.02	17.42%	17.42%	0.57	0.04	16.98%	16.98%	-	-	-	-
a2	Treasury Bills	CTRB	10.39	0.22	8.37%	8.37%	7.04	0.37	8.41%	8.41%	-	-	-	-
B INFRASTRUCTURE INVESTMENTS														
B2	Infrastructure - PSU - Equity Shares - Quoted	ITPE	1.35	(0.02)	-5.48%	-5.48%	0.76	(0.08)	-16.01%	-16.01%	-	-	-	-
B3	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	7.60	0.17	8.75%	8.75%	3.97	0.08	3.08%	3.08%	-	-	-	-
C APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
C1	PSU - Equity shares - quoted	EAEQ	13.24	0.77	23.29%	23.29%	6.49	(0.19)	-4.24%	-4.24%	-	-	-	-
C2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	87.60	11.74	53.92%	53.92%	45.28	8.16	26.48%	26.48%	-	-	-	-
C3	Corporate Securities - Debentures	ECOS	14.52	0.29	8.08%	8.08%	8.50	0.47	10.84%	10.84%	-	-	-	-
C4	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	5.32	0.13	9.63%	9.63%	3.27	0.18	9.32%	9.32%	-	-	-	-
C5	Net Current Assets (Only in respect of ULIP Business)	ENCA	27.78	-	0.00%	0.00%	27.78	-	0.00%	0.00%	-	-	-	-
F OTHER INVESTMENTS														
F1	Equity Shares (incl. Co-op Societies)	OESH	6.04	0.44	29.04%	29.04%	3.40	(0.23)	-9.78%	-9.78%	-	-	-	-
F2	Equity Shares (PSUs & Unlisted)	OEPU	0.23	(0.00)	-6.52%	-6.52%	0.40	(0.02)	-12.22%	-12.22%	-	-	-	-
F3	Debentures	OLDB	3.98	0.18	18.28%	18.28%	2.48	0.28	22.17%	22.17%	-	-	-	-
F4	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	4.80	0.12	9.76%	9.76%	2.81	0.15	9.37%	9.37%	-	-	-	-
TOTAL			183.41	14.04	36.38%	36.38%	112.76	9.21	16.93%	16.93%	-	-	-	-

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

NAME OF THE FUND : SHAREHOLDER FUND BEYOND SOLVENCY

(₹ In Lakhs)

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Current Quarter				Year to Date				Previous Year			
			Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD**	NET YIELD**	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD**	NET YIELD**	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD**	NET YIELD**
A CENTRAL GOVERNMENT SECURITIES														
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	4,141.20	198.69	22.51%	22.51%	6,317.49	362.34	7.21%	7.21%	-	-	-	-
A2	Treasury Bills	CTRB	102.06	2.13	8.38%	8.38%	98.31	3.38	8.43%	8.43%	-	-	-	-
B HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT														
TAXABLE BONDS OF														
B1	Bonds / Debentures issued by NHB/Institution accredited by NHB	HTDN	9,326.96	231.28	9.97%	9.97%	8,108.68	722.13	9.94%	9.94%	-	-	-	-
C INFRASTRUCTURE INVESTMENTS														
C1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	153.00	(14.85)	-72.50%	-72.50%	81.23	(15.32)	-72.68%	-72.68%	-	-	-	-
C2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	151.83	(28.03)	-116.49%	-116.49%	90.65	(29.34)	-113.90%	-113.90%	-	-	-	-
TAXABLE BONDS OF														
C3	Infrastructure - PSU - Debentures / Bonds	IPTD	1,022.32	22.67	8.92%	8.92%	438.43	29.88	9.04%	9.04%	-	-	-	-
D APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
D1	PSU - Equity shares - quoted	EAEQ	385.64	4.09	6.57%	6.57%	226.34	0.99	1.52%	1.52%	-	-	-	-
D2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	1,984.64	(95.57)	-29.87%	-29.87%	1,183.55	(116.60)	-34.34%	-34.34%	-	-	-	-
D3	Corporate Securities - Debentures	ECOS	9,363.02	217.89	9.36%	9.36%	6,945.29	596.39	9.64%	9.64%	-	-	-	-
D4	Deposits - Deposit with scheduled banks, Fis (incl. Bank Balance awaiting investment), CCIL, RBI	ECDB	6,268.57	130.71	8.39%	8.39%	6,088.20	513.63	9.41%	9.41%	-	-	-	-
D5	Deposits - CDs with Scheduled Banks	EDCD	6,545.64	81.90	8.64%	8.64%	4,881.78	357.76	9.28%	9.28%	-	-	-	-
D6	Commercial Papers	ECCP	-	-	0.00%	0.00%	976.77	45.95	9.46%	9.46%	-	-	-	-
D7	Application Money	ECAM	2,895.71	42.20	15.24%	15.24%	2,177.00	42.90	14.42%	14.42%	-	-	-	-
D8	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	1,037.61	22.14	9.53%	9.53%	2,604.51	221.31	9.94%	9.94%	-	-	-	-
D9	Mutual Funds - (under Insurer's Promoter Group)	EMPG	219.94	5.69	10.40%	10.40%	1,436.81	83.54	6.13%	6.13%	-	-	-	-
E OTHER INVESTMENTS														
E1	Equity Shares (incl. Co-op Societies)	OESH	201.39	62.84	167.95%	167.95%	123.96	61.43	159.11%	159.11%	-	-	-	-
E2	Debentures	OLDB	188.36	5.43	11.60%	11.60%	190.16	13.20	11.60%	11.60%	-	-	-	-
E3	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	1,254.04	29.17	9.57%	9.57%	6,666.70	549.50	8.72%	8.72%	-	-	-	-
E4	Mutual Funds (under Insurer's Promoter Group)	OMPG	703.76	5.26	9.43%	9.43%	703.76	5.26	9.43%	9.43%	-	-	-	-
TOTAL			45,945.71	923.65	9.47%	9.47%	49,339.62	3,448.30	8.73%	8.73%	-	-	-	-

Note: The Category Codes/figures have been restated/reclassified wherever found necessary
 *Investments are calculated based on Monthly Weighted Average of Investments
 ** 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 : 31 March 2012
 STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : CONTROLLED FUND

(₹ 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 : 31 March 2012
 STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : PENSION /GROUP GRATUITY FUND

(₹ 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 : 31 March 2012
 STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : LINKED LIFE FUND

(₹ 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>								
				-----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

S. No	Particulars	For the quarter Mar-12				For the quarter Mar-11				Upto the quarter Mar-12				Upto the quarter Mar - 11			
		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	First year Premium																
	<i>i) Individual Single Premium (ISP)</i>																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	0.00	1	1	0.20	-	-	-	-	0.002	1	1	0.20	-	-	-	-
	From 25,001-50,000	0.00	1	1	0.32	-	-	-	-	0.004	1	1	0.32	-	-	-	-
	From 50,001- 75,000	0.01	1	1	0.15	-	-	-	-	0.007	1	1	0.15	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	0.01	1	1	0.25	-	-	-	-	0.10	3	3	1.75	-	-	-	-
	<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	0.01	-	1	0.64	-	-	-	-	0.01	-	2	0.78	-	-	-	-
	From 50,001- 75,000	0.01	-	3	3.94	-	-	-	-	0.02	-	4	4.04	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	0.02	-	2	0.51	-	-	-	-
	From 1,00,001 -1,25,000	0.01	-	1	0.20	-	-	-	-	0.02	-	2	0.65	-	-	-	-
	Above Rs. 1,25,000	0.13	-	4	12.17	-	-	-	-	0.17	2	6	13.37	-	-	-	-
	<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	0.76	2,295	2,144	271.18	-	-	-	-	1.07	2,963	2,807	447.19	-	-	-	-
	From 10,000-25,000	1.44	1,449	1,393	206.22	-	-	-	-	2.23	2,162	2,080	336.96	-	-	-	-
	From 25,001-50,000	1.31	601	580	101.14	-	-	-	-	2.17	1,053	1,010	160.16	-	-	-	-
	From 50,001- 75,000	0.40	124	120	30.92	-	-	-	-	0.60	194	186	57.04	-	-	-	-
	From 75,000-100,000	0.38	60	54	22.77	-	-	-	-	0.58	90	81	36.82	-	-	-	-
	From 1,00,001 -1,25,000	0.24	30	26	15.37	-	-	-	-	0.30	39	34	21.43	-	-	-	-
	Above Rs. 1,25,000	1.51	55	46	57.00	-	-	-	-	2.18	81	71	75.69	-	-	-	-
	<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	0.00	1	19	0.57	-	-	-	-	0.001	1	19	0.57	-	-	-	-
	From 25,001-50,000	0.00	1	481	1.20	-	-	-	-	0.005	1	481	1.20	-	-	-	-
	From 50,001- 75,000	0.01	1	709	1.77	-	-	-	-	0.007	1	709	1.77	-	-	-	-
	From 75,000-100,000	0.02	2	2,065	11.36	-	-	-	-	0.018	2	2,065	11.36	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	1.39	4	7,489	1,658.74	-	-	-	-	1.387	4	7,489	1,658.74	-	-	-	-
	<i>viii) Group Non Single Premium- Annuity (GNSPA)</i>																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

S. No	Particulars	For the quarter Mar-12				For the quarter Mar-11				Upto the quarter Mar-12				Upto the quarter Mar - 11			
		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 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Renewal Premium :																
	<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: 31 March 2012

Business Acquisition through different channels (Group)

(₹ In Crores)

S.No.	Channels	For the quarter ended 31 March 2012			For the quarter ended 31 March 2011			For the year ended 31 March 2012			For the year ended 31 March 2011		
		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	4	4,406	1.05	-	-	-	4	4,406	1	-	-	-
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	-	-	-	-	-	-	-	-	-	-	-	-
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	6	6,371	0.52	-	-	-	7	6,378	0.60	-	-	-
	Total(A)	10	10,777	1.57	-	-	-	11	10,784	1.65	-	-	-
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	10	10,777	1.57	-	-	-	11	10,784	1.65	-	-	-

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

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

Date: 31 March 2012

Business Acquisition through different channels (Individuals)*(₹ In Crores)*

S.No.	Channels	For the quarter ended 31 March 2012		For the quarter ended 31 March 2011		For the Year ended 31 March 2012		For the Year ended 31 March 2011	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	3,663	4.80	-	-	5,125	7.02	-	-
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-
4	Brokers	93	0.26	-	-	118	0.39	-	-
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	862	1.00	-	-	1,345	1.83	-	-
	Total (A)	4,618	6.06	-	-	6,588	9.24	-	-
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	4,618	6.06	-	-	6,588	9.24	-	-

FORM L-39-Data on Settlement of ClaimsName of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**Date: **31 March 2012****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 (₹ 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	-	1	-	-	-	-	0.10	

FORM L-40 : Quarterly claims data for LifeName of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**Date: **31 March 2012***(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	1	-	-	-	-	-
3	Claims Settled during the period	1	-	-	-	-	-
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 DISPOSALName of the Insurer: **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**Date: **31 March 2012****GRIEVANCE DISPOSAL**

S. No.	Particulars	Opening Balance	Additions	Fully Accepted	Partially Accepted	Rejected	Complaints Pending
1	Complaints made by customers	0	0	0	0	0	0
	a) Sales Related	0	1	1	0	0	0
	b) New Busines Related	0	2	2	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
	Total Number	0	3	3	0	0	0

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

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.

<p>a. How the policy data needed for valuation is accessed.</p>	<p>The policy data is extracted from the Ingenium (policy administration system) and checks performed for completeness and consistency of data.</p> <p>The current months data is reconciled with the previous months data and the movements during the month.</p> <p>Consistency check is done for number of contracts, sum assured.</p> <p>The premium / unit fund data is reconciled with Finance data.</p> <p>Individual sample checks are also performed on some records with actual policy data.</p> <p>Checks are also performed by reconciling it with data extracted for other purpose eg reinsurance reporting</p>
<p>b. How the valuation bases are supplied to the system</p>	<p>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.</p>

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

i. Individual Business	Min	Max
1. Life- Participating policies	7.5% (Without MAD*)	7.5% (Without MAD*)
2. Life- Non-participating Policies	7.0% (Without MAD*)	7.0% (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	6.5% (Without MAD*)	6.5% (Without MAD*)
7. Health Insurance	NA	NA
ii. Group Business	7.0% (Without MAD*)	7.0% (Without MAD*)

2) Mortality Rates : the mortality rates used for each segment (Expressed as a % of Indian Assured Lives Mortality (94-96) Ult., unless otherwise stated)

i. Individual Business	Min	Max
1. Life- Participating policies	80% (Without MAD*)	
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	85% (Without MAD*)	155% (Without MAD*)

3) Expense :

i. Individual Business	Min	Max
1. Life- Participating policies	300 (INFL @5% (without MAD*)+ 1% Renewal Premium	600 (INFL @ 5%) (without MAD*) + 1% Renewal Premium
2. Life- Non-participating Policies		
- Education	600 (INFL @ 5%) (without MAD*) + 25 % Renewal Commission + 0.2% of Asset Share	
- Protection & Income Replacement	400 (INFL @ 5%) (without MAD*) + 25 % Renewal Commission	
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	NA
ii. Group Business	180 (INFL @ 5%) (without MAD*) + 55 % Renewal Commission	

4) Bonus Rates :

	Provision for Future Years
1. Cashflow Protection	10 Pay: Yr 7 - 19 - 1.75% 15 Pay: Yr 10 - 19 - 1.75% 20 Pay: Yr 13 - 19 - 1.75% Yr 20+ - 2.50%

5) Policyholders Reasonable Expectations

The provisions for future bonuses are consistent with assumed valuation rate of interest.

6) Taxation and Shareholder Transfers

Transfers to Shareholders are made through a window of 90:10 of surplus. These tranfers are then subjected to taxation at the rate of 13.52%.

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

Based on expected delay in claim reporting. Assumed a delay of 30 days in claim reporting

8) Change in Valuation Methods or Bases

i. Individuals Assurances	NA
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

MAD* Interest : Non Par : 80 bps upto first 5 years and 160 bps beyond 5 years
 Par : 150 bps
 Mortality and Expenses: 10%

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