

**EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED**  
**Registration Number : 147 dated 10 May 2011**

Public Disclosures for the year ended 31 March 2014		
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## REVENUE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2014

## POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

(₹ in '000)

Particulars	SCHEDULE	For the quarter ended 31 March 2014	For the year ended 31 March 2014	For the quarter ended 31 March 2013	For the year ended 31 March 2013
<b>Premiums earned - Net</b>					
(a) Premium	L-4	498,056	1,109,039	332,492	548,329
(b) Reinsurance ceded		(13,288)	(46,968)	(9,241)	(23,558)
(c) Reinsurance accepted		-	-	-	-
<b>SUB-TOTAL</b>		<b>484,768</b>	<b>1,062,071</b>	<b>323,251</b>	<b>524,771</b>
<b>Income from investments</b>					
(a) Interest & dividends Gross & Amortisation(Net)		14,463	42,246	6,105	13,820
(b) Profit on sale / redemption of investments		9,147	27,566	2,736	9,001
(c) Loss on sale / redemption of investments		(1,375)	(7,617)	(926)	(1,848)
(d) Transfer /Gain on revaluation / change in fair value*		434	8,580	(1,594)	455
<b>SUB-TOTAL</b>		<b>22,669</b>	<b>70,775</b>	<b>6,321</b>	<b>21,428</b>
<b>Other Income</b>					
(a) Contribution from the Shareholders' A/c		291,929	1,191,408	346,357	1,080,006
(b) Other Income		43	220	34	89
<b>SUB-TOTAL</b>		<b>291,972</b>	<b>1,191,628</b>	<b>346,391</b>	<b>1,080,095</b>
<b>Total (A)</b>		<b>799,409</b>	<b>2,324,474</b>	<b>675,962</b>	<b>1,626,294</b>
Commission	L-5	63,854	145,892	40,209	74,655
Operating expenses related to insurance business	L-6	421,151	1,515,406	413,107	1,225,066
Provision for doubtful debts		-	-	-	-
Bad debts written off		-	-	-	-
Provision for tax		-	-	-	-
(a) Income tax		-	-	-	-
(b) Adjustment related to previous years		-	-	-	-
Provisions (other than taxation)		-	-	-	-
(a) For diminution in the value of investments (net)		-	-	-	-
(b) Others		-	-	-	-
<b>Total (B)</b>		<b>485,005</b>	<b>1,661,298</b>	<b>453,316</b>	<b>1,299,721</b>
Benefits paid (net)	L-7	16,057	54,411	6,011	11,702
Interim bonuses paid		31	31	-	-
Change in valuation of liability against life policies					
(a) Gross		478,627	1,120,323	262,448	647,123
(b) (Amount ceded in Re-insurance)		(180,311)	(511,589)	(45,814)	(332,252)
(c) Amount accepted in Re-insurance		-	-	-	-
<b>Total (C)</b>		<b>314,404</b>	<b>663,176</b>	<b>222,646</b>	<b>326,573</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>
<b>Details of Total Surplus :-</b>					
a) Interim bonuses paid		31	31	-	-
b) Allocation of bonus to policyholders		27,974	27,974	5,779	5,779
c) Surplus shown in the revenue account		-	-	-	-
<b>Total Surplus: [(a) + (b) + (c)]</b>		<b>28,005</b>	<b>28,005</b>	<b>5,779</b>	<b>5,779</b>

## PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 MARCH 2014

## SHAREHOLDERS' ACCOUNT (NON-TECHNICAL ACCOUNT)

(₹ in '000)

Particulars	SCHEDULE	For the quarter ended 31 March 2014	For the year ended 31 March 2014	For the quarter ended 31 March 2013	For the year ended 31 March 2013
Amounts tranfered from the policyholders account(Technical Account)		-	-	-	-
Income from investments					
(a) Interest & dividends Gross & Amortisation(Net)		116,036	402,637	74,630	336,519
(b) Profit on sale / redemption of investments		56,553	182,143	54,647	208,951
(c) (Loss on sale / redemption of investments)		(37,385)	(111,783)	(47,891)	(129,699)
(d) Transfer /Gain revaluation / change in Fair value		-	-	-	-
		<b>135,204</b>	<b>472,997</b>	<b>81,386</b>	<b>415,771</b>
Other income		8,693	35,321	8,691	20,280
<b>Total (A)</b>		<b>143,897</b>	<b>508,318</b>	<b>90,077</b>	<b>436,051</b>
Expenses other than those directly related to the insurance business		6,614	9,740	2,968	3,293
Bad debts written off		-	-	-	-
Provisions (Other than taxation)		-	-	-	-
(a) For diminution in the value of investment (net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others		-	-	-	-
Contribution to Policyholders' Account		291,929	1,191,408	346,357	1,080,006
<b>Total (B)</b>		<b>298,543</b>	<b>1,201,148</b>	<b>349,325</b>	<b>1,083,299</b>
<b>Profit / (Loss) before tax</b>		<b>(154,646)</b>	<b>(692,830)</b>	<b>(259,248)</b>	<b>(647,248)</b>
Provision for taxation		-	-	-	-
Current Year		-	-	-	-
For earlier years		(258)	(258)	-	-
<b>Profit / (Loss) after tax</b>		<b>(154,388)</b>	<b>(692,572)</b>	<b>(259,248)</b>	<b>(647,248)</b>
<b>APPROPRIATIONS</b>					
(a) Balance at the beginning of the period		(1,477,682)	(939,498)	(680,250)	(292,250)
(b) Interim dividends paid during the period		-	-	-	-
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution tax		-	-	-	-
(e) Transfer to reserves / other accounts		-	-	-	-
<b>Profit / (Loss) carried to the Balance Sheet</b>		<b>(1,632,070)</b>	<b>(1,632,070)</b>	<b>(939,498)</b>	<b>(939,498)</b>
Earning per share - Basic/Dilluted		(0.93)	(4.14)	(1.73)	(4.31)

## BALANCE SHEET AS AT 31 MARCH 2014

( ₹ in '000)

PARTICULARS	SCHEDULE	As at	
		31 March 2014	31 March 2013
<b>SOURCES OF FUNDS</b>			
<b>Shareholders' funds</b>			
Share capital	L-8,L-9	1,802,865	1,500,000
Reserves and surplus	L-10	6,197,116	3,999,981
Credit/(debit) fair value change account		3,759	(2,144)
<b>Sub-total</b>		<b>8,003,740</b>	<b>5,497,837</b>
<b>Borrowings</b>	L-11	-	-
<b>Policyholders' Funds</b>			
Credit/(Debit) Fair Value Change Account		-	-
Policy liabilities		708,531	228,666
Insurance reserves		-	-
Provision for Linked Liabilities		238,063	133,064
Add: Fair Value Change Account		9,571	991
<b>Sub-total</b>		<b>247,634</b>	<b>134,055</b>
<b>Funds for Discontinued Policies</b>			
Discontinued on account of non-payment of premium		25,026	9,735
Others		-	-
Funds for Future Appropriations		-	-
<b>Total</b>		<b>8,984,931</b>	<b>5,870,293</b>
<b>APPLICATION OF FUNDS</b>			
<b>Investments</b>			
- Shareholders'	L-12	5,533,384	3,957,244
- Policyholders'	L-13	704,189	268,660
Assets held to cover linked liabilities	L-14	272,660	143,790
Loans	L-15	484	16
Fixed assets	L-16	194,391	175,190
<b>Current assets</b>			
Cash and bank balances	L-17	200,786	125,505
Advances and other assets	L-18	978,273	621,347
<b>Sub-total (A)</b>		<b>1,179,059</b>	<b>746,852</b>
Current liabilities	L-19	413,815	281,797
Provisions	L-20	117,491	79,160
<b>Sub-total (B)</b>		<b>531,306</b>	<b>360,957</b>
<b>Net Current Assets (C) = (A - B)</b>		<b>647,753</b>	<b>385,895</b>
Miscellaneous expenditure (to the extent not written off or adjusted)	L-21	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		1,632,070	939,498
<b>Total</b>		<b>8,984,931</b>	<b>5,870,293</b>

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 31 March 2014	For the year ended 31 March 2014	For the quarter ended 31 March 2013	For the year ended 31 March 2013
First year premiums	282,039	674,592	186,926	374,849
Renewal premiums	160,445	301,858	57,984	74,988
Single premiums	55,572	132,589	87,583	98,492
<b>Total Premium</b>	<b>498,056</b>	<b>1,109,039</b>	<b>332,492</b>	<b>548,329</b>

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 2014	For the year ended 31 March 2014	For the quarter ended 31 March 2013	For the year ended 31 March 2013
Commission paid				
Direct - First year premiums	57,440	134,383	38,356	72,410
- Renewal premiums	6,194	11,057	1,674	2,008
- Single premiums	220	452	179	237
Other Commissions	-	-	-	-
<b>Total (A)</b>	<b>63,854</b>	<b>145,892</b>	<b>40,209</b>	<b>74,655</b>
Add: Commission on re-insurance accepted	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-
<b>Net commission</b>	<b>63,854</b>	<b>145,892</b>	<b>40,209</b>	<b>74,655</b>
<b>Break-up of the commission expenses (gross) incurred to procure business:</b>				
Agents	48,007	116,815	37,089	67,468
Brokers	4,115	11,665	2,894	6,962
Corporate agency	11,732	17,412	225	225
Referral	-	-	-	-
Others	-	-	-	-
<b>Total (B)</b>	<b>63,854</b>	<b>145,892</b>	<b>40,209</b>	<b>74,655</b>

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	For the year ended	For the quarter ended	For the year ended
	31 March 2014	31 March 2014	31 March 2013	31 March 2013
Employees' remuneration & welfare benefits	205,690	829,478	188,524	597,526
Travel, conveyance and vehicle running expenses	12,436	57,268	13,141	54,015
Training expenses	7,124	28,650	14,447	36,181
Rent, rates & taxes	51,701	163,477	44,325	132,663
Repairs & Maintenance	16,485	66,335	15,621	48,121
Printing & stationery	1,632	5,356	3,590	5,754
Communication expenses	5,010	28,025	4,755	20,132
Legal & professional charges	7,211	30,459	5,546	30,213
Medical Fees	4,699	9,450	3,707	6,730
Auditors' Fees, expenses, etc.				
(a) as auditor	350	1,400	400	1,000
(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	-	-	38	38
(d) Out of pocket expenses	206	206	-	-
Advertisement & publicity	39,321	107,789	64,957	145,712
Bank charges	1,002	2,694	155	435
Others:				
a) Business Development, Marketing & Sales Promotion	43,831	113,755	21,056	43,698
b) Stamp duty on policies	4,715	14,614	3,469	11,026
c) General & Other Insurance Expenses	2,959	13,188	3,543	7,656
d) Brokerage	69	349	268	443
e) Subscriptions & Membership	159	2,024	207	1,209
f) (Profit)/Loss on sale of Fixed Assets	(535)	(535)	568	568
Depreciation	16,651	40,295	24,748	81,865
Service Tax	435	1,129	42	81
<b>Total</b>	<b>421,151</b>	<b>1,515,406</b>	<b>413,107</b>	<b>1,225,066</b>

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 2014	For the year ended 31 March 2014	For the quarter ended 31 March 2013	For the year ended 31 March 2013
<b>1. Insurance claims</b>				
(a) Claims by Death,	8,315	112,517	452	31,755
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment,	3	3	-	-
(d) Other benefits				
(i) Surrenders	-	-	-	-
(ii) Survival benefit	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-
(iv) Loyalty Addition	-	-	-	-
(v) Others	-	-	-	-
Health-Rider	93	1,195	5	5
Withdrawals	3,357	9,586	1,182	1,182
<b>2. (Amount ceded in reinsurance)</b>				
(a) Claims by death	4,311	(68,367)	4,375	(21,238)
(b) Claims by maturity	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-
(d) Other benefits	(22)	(523)	(2)	(2)
<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>	<b>16,057</b>	<b>54,411</b>	<b>4,824</b>	<b>11,702</b>



**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	
	31 March 2014	31 March 2013
<b>Authorised Capital</b>		
Equity shares of ₹ 10 each.	1,850,000	1,500,000
<b>Issued Capital</b>		
Equity shares of ₹ 10 each.	1,802,865	1,500,000
<b>Subscribed Capital</b>		
Equity shares of ₹ 10 each.	1,802,865	1,500,000
<b>Called-up Capital</b>		
Equity shares of ₹ 10 each.	1,802,865	1,500,000
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount Originally paid up )	-	-
Less : Par value of equity shares bought back	-	-
Less : Preliminary expenses	-	-
<b>Total</b>	<b>1,802,865</b>	<b>1,500,000</b>

Of the total share capital 133,412,010 Equity Shares (Previous period: 111,000,000) of ₹ 10 each fully paid up are held by Edelweiss Financial Services 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 2014 (Unaudited)		As at 31 March 2013 (Audited)	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters :				
• Indian/Holding Company	133,412,010	74	111,000,000	74
• Foreign	46,874,490	26	39,000,000	26
Others	-	-	-	-
<b>Total</b>	<b>180,286,500</b>	<b>100</b>	<b>150,000,000</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**

( ₹ in '000)

Particulars	As at 31 March 2014	As at 31 March 2013
Capital reserve	-	-
Capital redemption reserve	-	-
Share premium	6,197,116	3,999,981
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>6,197,116</b>	<b>3,999,981</b>

**Form L-11 -Borrowings Schedule**

**BORROWINGS**

( ₹ in '000)

Particulars	As at 31 March 2014	As at 31 March 2013
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'**

( ₹ in '000)

Particulars	As at 31 March 2014	As at 31 March 2013
<b>LONG TERM INVESTMENTS</b>		
Government securities and Government guaranteed bonds including		
Treasury Bills	220,947	738,977
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	31,782	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	1,643,282	1,445,345
(e) Other Securities- Fixed Deposits	1,251,400	656,450
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	940,133	554,323
Other than Approved Investments	20,655	18,539
<b>Sub-Total (A)</b>	<b>4,108,199</b>	<b>3,413,634</b>
<b>SHORT TERM INVESTMENTS</b>		
Government securities and Government guaranteed bonds including		
Treasury Bills	295,839	2,944
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity	296,385	74,463
(bb) Preference	-	-
(b) Mutual Funds	-	8,938
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	112,635	175,049
(e) Other Securities- Fixed Deposits/CBLO	453,609	224,321
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	105,223	47,325
Other than Approved Investments*	161,494	10,570
<b>Sub-Total (B)</b>	<b>1,425,185</b>	<b>543,610</b>
<b>Total (A+B)</b>	<b>5,533,384</b>	<b>3,957,244</b>
In India	5,533,384	3,957,244
Outside India	-	-
<b>Total</b>	<b>5,533,384</b>	<b>3,957,244</b>

**Notes :**

1 Aggregate book value(historical cost) and market value of securities, other than equity and Mutual Fund:

Book Value (Historical cost)	5,178,510	3,857,011
Market Value	5,171,021	3,841,799

2 Book Value (historical cost) and market value of Equity and Mutual fund are shown below:

Book Value (Historical cost)	355,850	106,464
Market Value	359,609	104,320

3 \* Includes:

- i. Investment of ₹ 150,000 thousands in Non-Convertible Debentures of Edelweiss Finance & Investments Limited, a fellow subsidiary
- ii. Investment in listed equity shares of ₹ 505 thousands which got delisted after purchase due to corporate action (previous year ₹ Nil).

**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 2014	As at 31 March 2013
<b>LONG TERM INVESTMENTS</b>		
Government securities and Government guaranteed bonds including		
Treasury Bills	392,110	145,381
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	-	-
(e) Other Securities - Fixed Deposits	95,000	35,500
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	-	-
Other than Approved Investments	-	-
<b>Sub-Total (A)</b>	<b>487,110</b>	<b>180,881</b>
<b>SHORT TERM INVESTMENTS</b>		
Government securities and Government guaranteed bonds including		
Treasury Bills	78,653	-
Other Approved Securities	-	-
Other Investments	-	-
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	-	26,045
(e) Other Securities- CBLO	100,780	61,734
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	37,646	-
Other than Approved Investments	-	-
<b>Sub-Total (B)</b>	<b>217,079</b>	<b>87,779</b>
<b>Total (A+B)</b>	<b>704,189</b>	<b>268,660</b>
In India	704,189	268,660
Outside India	-	-
<b>Total</b>	<b>704,189</b>	<b>268,660</b>

**Notes :**

1 Aggregate book value(historical cost) and market value of securities, other than equity and Mutual Fund:

Book Value (Historical cost)	702,856	268,225
Market Value	692,706	278,470

2 Book Value (historical cost) and market value of Equity and Mutual fund are shown below:

Book Value (Historical cost)	-	-
Market Value	-	-

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 2014	As at 31 March 2013
<b>LONG TERM INVESTMENTS</b>		
Government securities and Government guaranteed bonds including		
Treasury Bills	5,953	654
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	229	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	7,038	2,012
(e) Other Securities-Fixed Deposits	42,200	44,050
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	21,278	6,503
Other than Approved Investments	7,553	712
<b>Sub-Total (A)</b>	<b>84,251</b>	<b>53,931</b>
<b>SHORT TERM INVESTMENTS</b>		
Government securities and Government guaranteed bonds including		
Treasury Bills	12,662	6,280
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity	98,998	50,678
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	12,977	1,686
(e) Other Securities - Fixed Deposits/CBLO	24,343	11,988
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	15,329	3,919
Other than Approved Investments	5,363	2,365
<b>Sub-Total (B)</b>	<b>169,672</b>	<b>76,916</b>
<b>CURRENT ASSETS</b>		
Cash and Bank Balances	1,675	85
Advance and Other Assets	20,563	13,682
<b>Sub-Total (C)</b>	<b>22,238</b>	<b>13,767</b>
<b>Current Liabilities</b>		
Provisions	(3,501)	(824)
<b>Sub-Total (D)</b>	<b>(3,501)</b>	<b>(824)</b>
<b>Net Current Asset (E) = (C-D)</b>	<b>18,737</b>	<b>12,943</b>
<b>Total (A+B+E)</b>	<b>272,660</b>	<b>143,790</b>
In India	272,660	143,790
Outside India	-	-
<b>Total</b>	<b>272,660</b>	<b>143,790</b>

**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 2014	As at 31 March 2013
<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	484	16
(d) Others	-	-
<i>Unsecured</i>		
<b>Total</b>	<b>484</b>	<b>16</b>
<b>BORROWER - WISE CLASSIFICATION</b>		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	484	16
(f) Others	-	-
<b>Total</b>	<b>484</b>	<b>16</b>
<b>PERFORMANCE - WISE CLASSIFICATION</b>		
(a) Loans classified as standard		
(aa) In India	484	16
(bb) Outside India	-	-
(b) Non - standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
<b>Total</b>	<b>484</b>	<b>16</b>
<b>MATURITY - WISE CLASSIFICATION</b>		
(a) Short Term	-	-
(b) Long Term	484	16
<b>Total</b>	<b>484</b>	<b>16</b>

Form L-16- Fixed Assets Schedule

FIXED ASSETS

( ₹ in '000)

Particulars	Cost / Gross Block				Depreciation / Amortisation				Net Block	
	As at 01 April 2013	Additions	Deductions	As at 31 March 2014	As at 01 April 2013	For the year	On Sale/Adjustments	As at 31 March 2014	As at 31 March 2014	As at 31 March 2013
Intangibles (Computer Software)	108,952	20,960	385	129,527	55,351	1,762	133	56,979	72,548	53,601
Leasehold improvements	55,885	15,348	194	71,039	19,695	6,557	51	26,201	44,838	36,190
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fixtures	11,051	3,706	-	14,756	6,070	2,696	-	8,767	5,989	4,981
Information Technology Equipments	92,955	13,847	9,000	97,802	43,366	21,576	4,095	60,847	36,955	49,589
Vehicles	19,522	6,858	2,537	23,843	6,304	4,626	935	9,994	13,849	13,219
Office Equipment	19,422	8,223	1,156	26,489	3,411	3,078	212	6,277	20,212	16,011
<b>Total</b>	<b>307,787</b>	<b>68,942</b>	<b>13,272</b>	<b>363,457</b>	<b>134,197</b>	<b>40,295</b>	<b>5,426</b>	<b>169,066</b>	<b>194,391</b>	<b>173,591</b>
Work in Progress	-	-	-	-	-	-	-	-	-	1,599
<b>Grand Total</b>	<b>307,787</b>	<b>68,942</b>	<b>13,272</b>	<b>363,457</b>	<b>134,197</b>	<b>40,295</b>	<b>5,426</b>	<b>169,066</b>	<b>194,391</b>	<b>175,190</b>
Previous year	225,068	84,435	1,716	307,787	52,534	81,865	203	134,197	175,190	

**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	As at
	31 March 2014	31 March 2013
Cash (including cheques, drafts and stamps)	96,283	64,605
Bank balances		
(a) Deposit accounts		
(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
(bb) Others	-	-
(b) Current accounts	104,503	60,900
(c) Others	-	-
Money at call and short notice		
(a) With banks	-	-
(b) With other institutions	-	-
Others	-	-
<b>Total</b>	<b>200,786</b>	<b>125,505</b>
Balances with non-scheduled banks included above	-	-
<b>Cash and bank balances</b>		
In India	200,786	125,505
Outside India	-	-
<b>Total</b>	<b>200,786</b>	<b>125,505</b>



Form L-18-Advance and Other Assets Schedule

ADVANCES AND OTHER ASSETS

( ₹ in '000)

Particulars	As at	
	31 March 2014	31 March 2013
<b>ADVANCES</b>		
Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	15,113	9,484
Advances to Directors/Officers	-	-
Advance tax paid and taxes deducted at source(Net of provision for taxation)	2	1,096
Others		
a) Travel Advance	288	28
b) Staff Advance	4,013	3,175
c) Others	3,915	7,762
<b>Total (A)</b>	<b>23,331</b>	<b>21,545</b>
<b>OTHER ASSETS</b>		
Income accrued on investments	318,993	202,537
Outstanding premiums	53,009	16,047
Agents' balances	1,209	775
Foreign agents' balances	-	-
Due from other entities carrying on insurance business (including reinsurers)-Net	27,980	1,363
Due from subsidiaries/holding company	-	-
Deposit with Reserve Bank of India	-	-
[Pursuant to section 7 of Insurance Act,1938]		
<b>Others</b>		
Service Tax Unutilised Credit	60,689	50,680
Rent & Others Security Deposit	334,324	325,949
Other Assets	158,738	2,451
<b>Total (B)</b>	<b>954,942</b>	<b>599,802</b>
<b>Total (A + B)</b>	<b>978,273</b>	<b>621,347</b>

**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 2014	As at 31 March 2013
Agents' Balances	31,296	19,363
Balances due to other insurance companies (including reinsurers)	384	1,666
Deposits held on reinsurance ceded	-	-
Premiums received in advance	5,239	3,620
Unallocated premium	40,770	43,142
Sundry creditors	94,469	96,946
Due to subsidiaries/holding company	51,176	1,667
Claims Outstanding	15,518	2,350
Annuities Due	-	-
Due to Officers/Directors	-	-
Others		
a) Tax Deducted to be remitted	22,409	15,480
b) Service Tax Liability	1,372	784
c) Policyholders' Refund payable	10,521	4,621
d) Expenses Payable	120,865	77,001
e) Other- Payable	19,796	15,157
<b>Total</b>	<b>413,815</b>	<b>281,797</b>

**Form L-20- Provisions Schedule**

**PROVISIONS**

( ₹ in '000)

Particulars	As at 31 March 2014	As at 31 March 2013
For taxation (less payments and taxes deducted at source)	-	-
For proposed dividends	-	-
For dividend distribution tax	-	-
<b>Others:</b>		
Provision for Employees Benefit	117,491	79,160
<b>Total</b>	<b>117,491</b>	<b>79,160</b>

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

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

( ₹ in '000)

Particulars	As at 31 March 2014	As at 31 March 2013
Discount allowed in issue of shares / debentures	-	-
Others	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

Analytical Ratios

S. No.	Particulars	For the quarter ended 31 March 2014	For the year ended 31 March 2014	For the quarter ended 31 March 2013	For the year ended 31 March 2013
<b>1</b>	<b>New business premium income growth</b>				
	Participating Life	-20.74%	53.02%	445.83%	850.10%
	Participating Pension Life	N.A.	N.A.	N.A.	N.A.
	Non Participating Individual	192.15%	154.39%	97.90%	134.89%
	Non Participating Individual Annuity	N.A.	N.A.	N.A.	N.A.
	Non Participating Group	331.24%	143.41%	-30.67%	148.34%
	Linked Life	18.00%	1.09%	36.41%	54.81%
	Linked Life Group	-93.27%	-32.08%	N.A.	N.A.
<b>2</b>	<b>Net retention ratio</b>	97.33%	95.76%	97.22%	95.70%
<b>3</b>	<b>Expense of Management to Gross Direct Premium Ratio</b>	97.38%	149.80%	136.34%	237.03%
<b>4</b>	<b>Commission Ratio (Gross commission paid to Gross Premium)</b>	12.82%	13.15%	12.09%	13.62%
<b>5</b>	<b>Ratio of Policyholders' liabilities to shareholders' funds</b>	15.40%	15.40%	8.17%	8.17%
<b>6</b>	<b>Growth rate of Shareholders' funds</b>	-2.54%	39.78%	-5.51%	-12.48%
<b>7</b>	<b>Ratio of surplus / (deficit) to Policyholders' liability</b>	-	-	-	-
<b>8</b>	<b>Change in Net worth (₹ in 000)</b>	(165,745)	1,813,331	(265,959)	(649,945)
<b>9</b>	<b>Profit after tax / Total income</b>	- **	- **	- **	- **
	<b>** The company does not have any profit after tax and therefore this ratio cannot be calculated.</b>				
<b>10</b>	<b>(Total Real Estate+ Loans) / Cash and invested assets</b>	0.01%	0.01%	0.00%	0.00%
<b>11</b>	<b>Total Investments / (Capital + Surplus)</b>	102.17%	102.17%	95.86%	95.86%
<b>12</b>	<b>Total Affiliated Investments / (Capital + Surplus)</b>	-	2.35%	-	-
<b>13</b>	<b>Investment Yield (Annualized)</b>				
	<b>A. With Realized Gains</b>				
	Shareholders' Funds	9.27%	9.45%	7.98%	9.48%
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	9.06%	9.01%	9.17%	9.18%
	Non Par	9.32%	9.48%	9.44%	9.41%
	<b>Sub -Total : Non-Linked</b>				
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	15.30%	11.57%	6.97%	8.11%
	<b>Sub - Total : Linked</b>				
	..				
	<b>B. With unrealized Gains*</b>				
	Shareholders' Funds	10.54%	9.76%	4.26%	9.55%
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	13.66%	2.74%	9.87%	15.38%
	Non Par	12.40%	5.38%	9.93%	12.44%
	<b>Sub - Total : Non-Linked</b>				
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	15.48%	15.97%	0.91%	8.90%
<b>14</b>	<b>Conservation Ratio</b>				
	Participating Life	66.27%	63.61%	69.49%	69.49%
	Participating Pension Life	N.A.	N.A.	N.A.	N.A.
	Non Participating Individual	73.21%	75.83%	67.91%	66.46%
	Non Participating Individual Annuity	N.A.	N.A.	N.A.	N.A.
	Non Participating Group	45.95%	58.71%	116.82%	116.82%
	Linked Life	58.71%	69.60%	68.00%	54.45%
	Linked Life Group	NA	NA	N.A.	N.A.
<b>15</b>	<b>Persistency Ratio (Premium basis)</b>				
	For 13th month	45.90%	56.40%	46.65%	56.80%
	For 25th month	45.20%	45.60%	N.A.	N.A.
	For 37th month	N.A.	N.A.	N.A.	N.A.
	For 49th Month	N.A.	N.A.	N.A.	N.A.
	for 61st month	N.A.	N.A.	N.A.	N.A.
<b>16</b>	<b>NPA Ratio</b>				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

Figures for the previous period have been re-grouped wherever necessary, to conform to current quarter's classification

Equity Holding Pattern for Life Insurers

S. No.	Particulars	For the quarter ended 31 March 2014	For the year ended 31 March 2014	For the quarter ended 31 March 2013	For the year ended 31 March 2013
1	No. of shares	180,286,500	180,286,500	150,000,000	150,000,000
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)	(0.93)	(4.14)	(1.73)	(4.31)
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.93)	(4.14)	(1.73)	(4.31)
6	Book value per share (Rs)	35.34	35.34	30.39	30.39

**FORM L-23 RECEIPT AND PAYMENTS SCHEDULE**

 Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE COMPANY LTD.**
**RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31 MARCH 2014 (DIRECT BASIS)**
**(₹ '000)**

Particulars	Current Year	Previous Year
<b>A Cash Flows from operating activities:</b>		
1 Premium received from policyholders, including advance receipts	1,071,324	619,952
2 Other receipts	35,540	20,370
3 Payments to the re-insurers, net of commissions and claims	(5,978)	-
4 Payments of claims / benefits	(104,263)	(51,881)
5 Payments of commission and brokerage	(132,033)	(59,402)
6 Payments of other operating expenses	(1,466,764)	(998,951)
7 Preliminary and pre-operative expenses	-	-
8 Deposits, advances and staff loans	(165,257)	(316,029)
9 Income taxes paid (Net)	1,352	(154)
10 Service tax paid	(9,421)	(27,363)
11 Other payments	-	-
12 Cash flows before extraordinary items	(775,500)	(813,458)
13 Cash flow from extraordinary operations	-	-
<b>14 Net cash flow from operating activities</b>	<b>(775,500)</b>	<b>(813,458)</b>
<b>B Cash flows from investing activities:</b>		
1 Purchase of fixed assets	(67,129)	(88,690)
2 Proceeds from sale of fixed assets	7,846	618
3 Purchases of investments	(38,526,476)	(10,548,509)
4 Loans disbursed	-	-
5 Loans against policies	(469)	(16)
6 Sales of investments	36,578,802	10,075,658
7 Repayments received	-	-
8 Rents/Interests/ Dividends received	321,629	439,688
9 Investments in money market instruments and in liquid mutual funds (Net)	38,168	1,017,761
10 Expenses related to investments	-	-
<b>11 Net cash flow from investing activities</b>	<b>(1,647,629)</b>	<b>896,510</b>
<b>C Cash flows from financing activities:</b>		
1 Proceeds from issuance of share capital	2,500,000	-
2 Proceeds from borrowing	-	-
3 Repayments of borrowing	-	-
4 Interest/dividends paid	-	-
<b>5 Net cash flow from financing activities</b>	<b>2,500,000</b>	<b>-</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>76,871</b>	<b>83,052</b>
<b>1 Cash and cash equivalents at the beginning of the year</b>	<b>125,590</b>	<b>42,538</b>
<b>2 Cash and cash equivalents at the end of the year</b>	<b>202,461</b>	<b>125,590</b>

**FORM L-24 Valuation of net liabilities**Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE COMPANY LTD.**Date: **31 Mar 2014****Valuation on Net Liabilities***( ₹ in Lakhs)*

S.No.	Particulars	As at 31 March 2014	As at 31 March 2013
1	<b>Linked</b>		
	a) Life	2,749.49	1,451.19
	b) General Annuity	-	-
	c) Pension	-	-
	d) Health	-	-
2	<b>Non-Linked</b>		
	a) Life	6,970.34	2,273.37
	b) General Annuity	42.95	-
	c) Pension	49.14	-
	d) Health	-	-

**FORM L-25- (i)- Geographical Distribution Channel - Individuals**

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

Date: **31 March 2014**

**Geographical Distribution of New Business for the Quarter ended 31 March 2014**

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	9	4	0	1	530	417	1	69	426	421	1	69
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	39	32	0	2	178	159	0	8	198	191	0	10
5	Chattisgarh	60	59	0	5	227	213	1	56	273	272	1	61
6	Goa	85	71	0	7	78	69	0	8	154	140	0	15
7	Gujarat	258	220	0	22	1,511	1,211	4	266	1,469	1,431	4	288
8	Haryana	237	207	0	17	468	356	1	60	593	563	1	77
9	Himachal Pradesh	72	58	0	6	86	73	0	5	145	131	0	11
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	57	50	0	2	400	328	0	21	385	378	0	23
12	Karnataka	11	10	0	0	386	346	1	56	357	356	1	57
13	Kerala	66	46	0	4	540	478	2	39	544	524	2	43
14	Madhya Pradesh	5	5	0	0	161	142	0	33	147	147	0	33
15	Maharashtra	189	175	0	17	2,974	2,429	8	738	2,618	2,604	9	755
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	169	118	0	6	225	185	0	18	354	303	1	24
21	Punjab	57	50	0	4	364	255	1	37	312	305	1	41
22	Rajasthan	54	45	0	4	359	188	0	27	242	233	1	32
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	175	156	0	10	1,382	1,105	3	156	1,280	1,261	3	166
27	Uttrakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	76	66	0	2	321	264	1	63	340	330	1	66
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	39	37	0	2	195	156	0	39	195	193	1	40
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	19	15	0	2	586	451	2	162	470	466	2	164
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
<b>Company Total</b>		<b>1,677</b>	<b>1,424</b>	<b>2.48</b>	<b>113.44</b>	<b>10971</b>	<b>8,825</b>	<b>26.35</b>	<b>1,860.33</b>	<b>10,502</b>	<b>10,249</b>	<b>28.82</b>	<b>1,973.77</b>

**FORM L-25- (i)- Geographical Distribution Channel - Individuals**

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

Date: **31 March 2014**

**Geographical Distribution of New Business upto the year ended 31 March 2014**

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	57	48	0.04	4.35	1,415	1,237	2.19	153.54	1,472	1,285	2.23	157.89
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	131	124	0.09	4.90	542	495	0.54	26.83	673	619	0.63	31.73
5	Chattisgarh	82	81	0.13	6.17	311	297	0.78	81.10	393	378	0.91	87.27
6	Goa	230	203	0.30	12.66	202	179	0.54	19.31	432	382	0.84	31.97
7	Gujarat	621	571	1.31	52.65	4,016	3,594	8.87	740.44	4,637	4,165	10.18	793.09
8	Haryana	611	573	0.72	39.50	1,264	1,105	2.43	143.84	1,875	1,678	3.15	183.34
9	Himachal Pradesh	112	98	0.20	7.26	149	134	0.29	11.01	261	232	0.48	18.27
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	153	142	0.15	5.54	983	885	1.00	50.16	1,136	1,027	1.14	55.70
12	Karnataka	67	66	0.07	1.82	1,180	1,113	2.13	112.64	1,247	1,179	2.19	114.46
13	Kerala	208	181	0.39	10.58	1,272	1,204	3.57	82.07	1,480	1,385	3.96	92.65
14	Madhya Pradesh	10	10	0.02	0.33	311	291	0.79	44.52	321	301	0.82	44.86
15	Maharashtra	595	564	0.87	50.56	7,851	6,973	20.20	1,984.68	8,446	7,537	21.07	2,035.24
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	497	435	0.42	13.04	610	547	1.00	35.94	1,107	982	1.41	48.98
21	Punjab	217	190	0.36	10.34	1,129	930	1.56	103.06	1,346	1,120	1.92	113.40
22	Rajasthan	90	81	0.15	7.77	581	406	0.87	50.96	671	487	1.02	58.72
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	453	423	0.47	24.01	3,442	3,064	6.22	337.75	3,895	3,487	6.69	361.76
27	UttraKhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	200	187	0.19	6.72	833	652	1.79	91.56	1,033	839	1.99	98.29
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	125	120	0.21	4.94	545	505	0.99	75.10	670	625	1.20	80.04
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	53	45	0.12	5.75	1,703	1,438	3.93	315.23	1,756	1,483	4.05	320.99
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
<b>Company Total</b>		<b>4,512</b>	<b>4,142</b>	<b>6.20</b>	<b>268.91</b>	<b>28,339</b>	<b>25,049</b>	<b>59.70</b>	<b>4459.73</b>	<b>32,851</b>	<b>29,191</b>	<b>65.90</b>	<b>4728.64</b>

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

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

Date: 31 March 2014

**Geographical Distribution of New Business for the Quarter ended 31 March 2014**

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	-	-	-	-	-	3	0.00	2	1	3	0.00	2
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	-	-	-	-	-	-	-
8	Haryana	-	-	-	-	-	26	0.00	5.84	1	26	0.00	6
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	-	3	0.00	4.35	1	3	0.00	4
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	23	36,003	0.84	227.10	33	36,003	0.84	227
15	Maharashtra	-	-	-	-	3	755	4.08	161.87	4	755	4.08	162
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	233	0.00	0.27	1	233	0.00	0
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	218	0.00	24.93	1	218	0.00	25
27	Uttrakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	1	(25)	0.00	0.23	2	(25)	0.00	0
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
<b>Company Total</b>		-	-	-	-	<b>27</b>	<b>37216</b>	<b>4.94</b>	<b>426</b>	<b>44</b>	<b>37,216</b>	<b>4.94</b>	<b>426</b>



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

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

Date: 31 March 2014

**Geographical Distribution of New Business for the year ended 31 March 2014**

S.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	-	-	-	-	1	27	0.01	3.43	1	27	0.01	3.43
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	1	(17)	0	0	1	(17)	0.00	0.04
8	Haryana	-	-	-	-	9	8,710	0	492	9	8,710	0.36	492.11
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	1	1,342	0	289	1	1,342	0.16	289.25
13	Kerala	-	-	-	-	-	-	-	-	-	-	0.00	0.00
14	Madhya Pradesh	-	-	-	-	112	236,629	4	993	112	236,629	3.63	992.95
15	Maharashtra	-	-	-	-	11	5,956	10	435	11	5,956	10.39	434.70
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	1	455	0	26	1	455	0.03	26.20
22	Rajasthan	-	-	-	-	2	712	0	29	2	712	0.03	28.75
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	3	1,909	0	149	3	1,909	0.05	148.91
27	Uttrakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	2	0	2	-	2	0.00	1.60
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	7	4,918	0	143	7	4,918	0.16	142.79
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
<b>Company Total</b>		-	-	-	-	<b>148</b>	<b>260643</b>	<b>14.82</b>	<b>2561</b>	<b>148</b>	<b>260,643</b>	<b>14.82</b>	<b>2,561</b>

FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)-3A  
 COMPANY NAME & CODE : EDELWEISS TOKIO LIFE INSURANCE CO. LTD (147)  
 STATEMENT AS ON : 31 March, 2014  
 STATEMENT OF INVESTMENT ASSETS(LIFE INSURERS)  
 (Business within India)

PART - A

(₹ In Lakhs)

Total Application as per Balance Sheet (A)		89,849
Add (B)		-
Provisions	Sch-14	1,175
Current Liabilities	Sch-13	4,138
<b>Total</b>		<b>5,313</b>
Less (C)		-
Debit Balance in P & L A/c		16,321
Loans	Sch-09	5
Adv & Other Assets	Sch-12	9,783
Cash and Bank Balance	Sch-11	2,008
Fixed Assets	Sch-10	1,944
Misc. Exp. Not Written Off	Sch-15	-
<b>Sub total</b>		<b>30,060</b>
<b>Funds Available for Investments</b>		<b>65,102</b>

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)		65,102
<b>Balance Sheet Value of :</b>		
A. Life Fund (Including Fund Beyond Solvency Margin)		61,839
B. Pension & Gen Annuity Fund		536
C. Unit Linked Funds		2,727
		<b>65,102</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 (a)	FRSM+ (b)	UL-NON UNIT RESERVE (c)	PAR (d)	NON PAR (e)					
1. Govt. Securities	Not Less than 25%	115	5,052	-	2,323	1,890	9,265	52.77%	-	9,380	9,127
2. Govt. Securities or Other Approved Securities (Incl. 1 above)	Not Less than 50%	115	5,052	-	2,323	1,890	9,265	52.77%	-	9,380	9,127
3. Investment Subject to Exposure Norms											
a. Housing & Infrastructure											
1. Approved Investment	Not Less than 15%	7,034	3,343	-	166	210	3,719	21.18%	24	10,778	10,713
2. Other Investment		50	-	-	-	-	-	0.00%	2	52	52
b. (i) Approved Investments	Not exceeding 35%	35,224	2,657	477	599	841	4,573	26.05%	10	39,807	39,972
(ii) Other Investments* not to exceed 15%		1,820	-	-	-	-	-	0.00%	1	1,821	1,836
<b>TOTAL : LIFE FUND</b>	<b>100%</b>	<b>44,244</b>	<b>11,052</b>	<b>477</b>	<b>3,088</b>	<b>2,941</b>	<b>17,557</b>	<b>100.00%</b>	<b>38</b>	<b>61,839</b>	<b>61,700</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%	64	431	495	92%	-	495	495
2. Government Securities or other approved securities ( including (i) above )	Not Less than 40%	64	431	495	92%	-	495	495
3. Balance in approved investment	Not Exceeding 60%	16	25	41	8%	-	41	41
<b>TOTAL : PENSION / GROUP GRATUITY FUND</b>	<b>100%</b>	<b>80</b>	<b>456</b>	<b>536</b>	<b>100%</b>	<b>-</b>	<b>536</b>	<b>536</b>

LINKED BUSINESS

C. LINKED LIFE INSURANCE FUND	PERCENTAGE AS PER REG.	PH		TOTAL FUND (Balance Sheet Value)	Actual %
		PAR	NON PAR		
1. Approved Investments	Not Less than 75%	-	2,597	2,597	95%
2. Other than Approved Investment	Not More than 25%	-	129	129	5%
<b>TOTAL : LINKED LIFE INSURANCE FUND</b>	<b>100%</b>	<b>-</b>	<b>2,727</b>	<b>2,727</b>	<b>100%</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

PARTICULARS	NAME OF THE FUND																				TOTAL	
	EQUITY LARGE CAP FUND [ULIF0018/08/11EQ LARGECAP147]		EQUITY TOP 250 [ULIF0027/07/11EQTOP250147]		MANAGED FUND [ULIF00618/08/11MANAGED147]		MONEY MARKET FUND [ULIF00425/08/11MONEY MARKET147]		BOND FUND [ULIF00317/08/11BONDFUND147]		PE BASED FUND [ULIF00526/08/11PEBASED147]		DISCONTINUANCE FUND [ULIF00701/01/12DISCONT147]		GROUP BALANCER FUND [ULGF00205/09/11GFBALANCER147]		GROUP GROWTH FUND [ULGF00105/09/11GFGROWTH147]		GROUP BOND FUND [ULGF00305/09/11GFBOND147]			
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual		
Opening Balance(Market Value)	199.02		164.00		92.28		109.52		114.90		337.66		144.38		297.48		595.36		278.32		2332.92	
Add : Inflow during the Quarter	72.74		34.45		22.40		34.23		58.86		127.07		121.00		20.59		23.64		11.76		526.72	
Increase / (Decrease) Value of Inv(Ne	7.85		6.12		3.36		2.47		2.95		21.89		3.57		8.46		18.08		6.15		80.90	
Less : Outflow during the Quarter	25.10		11.59		5.25		34.20		15.41		74.54		18.68		2.65		26.54		0.00		213.95	
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>254.52</b>		<b>192.97</b>		<b>112.79</b>		<b>112.02</b>		<b>161.30</b>		<b>412.08</b>		<b>250.26</b>		<b>323.89</b>		<b>610.54</b>		<b>296.23</b>		<b>2726.60</b>	
INVESTMENT OF UNIT FUND	NAME OF THE FUND																				TOTAL	
	EQUITY LARGE CAP FUND [ULIF0018/08/11EQ LARGECAP147]		EQUITY TOP 250 [ULIF0027/07/11EQTOP250147]		MANAGED FUND [ULIF00618/08/11MANAGED147]		MONEY MARKET FUND [ULIF00425/08/11MONEY MARKET147]		BOND FUND [ULIF00317/08/11BONDFUND147]		PE BASED FUND [ULIF00526/08/11PEBASED147]		DISCONTINUANCE FUND [ULIF00701/01/12DISCONT147]		GROUP BALANCER FUND [ULGF00205/09/11GFBALANCER147]		GROUP GROWTH FUND [ULGF00105/09/11GFGROWTH147]		GROUP BOND FUND [ULGF00305/09/11GFBOND147]			
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	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>																						
Central Govt. Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12.58	3.05	126.62	50.60	14.63	4.52	13.00	2.13	19.51	6.59	186.35	6.83
State Govt Securities	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Approved Securities	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	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	10.04	8.90	49.85	44.50	30.00	18.60	0.00	0.00	0.00	0.00	40.05	12.36	30.00	4.91	40.08	13.53	200.03	7.34
Infrastructure Bonds	0.00	0.00	0.00	0.00	19.98	17.71	39.84	35.56	69.98	43.38	70.25	17.05	0.00	0.00	41.69	12.87	49.06	8.04	51.41	17.35	342.20	12.56
Equity	227.12	89.24	170.63	88.42	35.83	31.77	0.00	0.00	0.00	0.00	212.88	51.66	0.00	0.00	78.75	24.31	291.00	47.66	0.00	0.00	1016.21	37.26
Money Market	0.29	0.11	0.03	0.02	8.15	7.23	5.44	4.86	24.74	15.33	26.42	6.41	20.58	8.22	24.95	7.70	29.00	4.75	24.67	8.33	164.28	6.03
Mutual funds	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deposits with Banks	0.00	0.00	0.00	0.00	22.20	19.68	0.00	0.00	19.30	11.96	27.00	6.55	55.00	21.98	93.50	28.87	160.00	26.21	124.00	41.86	501.00	18.37
<b>Sub Total (A)</b>	<b>227.41</b>	<b>89.35</b>	<b>170.67</b>	<b>88.44</b>	<b>96.20</b>	<b>85.29</b>	<b>95.13</b>	<b>84.92</b>	<b>144.02</b>	<b>89.28</b>	<b>349.13</b>	<b>84.72</b>	<b>202.20</b>	<b>80.80</b>	<b>293.56</b>	<b>90.64</b>	<b>572.06</b>	<b>93.70</b>	<b>259.68</b>	<b>87.66</b>	<b>2410.06</b>	<b>88.39</b>
<b>Current Assets:</b>																						
Accrued Interest	0.00	0.00	0.00	0.00	3.51	3.11	3.99	3.56	6.95	4.31	5.77	1.40	5.15	2.06	16.06	4.96	22.33	3.66	19.82	6.69	83.57	3.07
Dividend Receivable	0.22	0.09	0.13	0.07	0.03	0.02	0.00	0.00	0.00	0.19	0.05	0.00	0.00	0.11	0.03	0.43	0.07	0.00	0.00	0.00	1.11	0.04
Bank Balance	0.20	0.08	0.08	0.04	1.29	1.14	0.99	0.88	1.32	0.82	8.15	1.98	0.02	0.01	1.76	0.54	1.18	0.19	1.76	0.59	16.75	0.61
Receivable for Sale of Investm	2.79	1.09	0.98	0.51	2.11	1.87	0.00	0.00	0.00	0.00	33.40	8.11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39.28	1.44
Other Current Assets (for Inve	12.23	4.81	7.92	4.10	1.03	0.91	11.98	10.70	4.91	3.05	0.00	0.00	43.60	17.42	0.00	0.00	0.00	0.00	0.00	0.00	81.67	3.00
<b>Less: Current Liabilities</b>																						
Payable for Investments	0.00	0.00	0.00	0.00	0.47	0.41	0.00	0.00	0.00	0.00	2.89	0.70	0.00	0.00	5.07	1.56	10.12	1.66	0.00	0.00	18.54	0.68
Fund Mgmt Charges Payable	0.29	0.12	0.23	0.12	0.14	0.12	0.07	0.06	0.17	0.11	0.48	0.12	0.10	0.04	0.40	0.12	0.76	0.12	0.37	0.12	3.01	0.11
Other Current Liabilities (for In	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12.84	3.11	0.62	0.25	0.00	0.00	0.00	0.00	0.00	0.00	13.45	0.49
<b>Sub Total (B)</b>	<b>15.13</b>	<b>5.95</b>	<b>8.88</b>	<b>4.60</b>	<b>7.36</b>	<b>6.53</b>	<b>16.89</b>	<b>15.08</b>	<b>13.01</b>	<b>8.06</b>	<b>31.31</b>	<b>7.60</b>	<b>48.06</b>	<b>19.20</b>	<b>12.46</b>	<b>3.85</b>	<b>13.06</b>	<b>2.14</b>	<b>21.21</b>	<b>7.16</b>	<b>187.37</b>	<b>6.87</b>
<b>OTAI (&lt;=25%)</b>																						
Corporate Bonds	0.00	0.00	0.00	0.00	6.92	6.13	0.00	0.00	4.28	2.65	23.41	5.68	0.00	0.00	15.35	4.74	10.23	1.68	15.35	5.18	75.53	2.77
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity	11.97	4.70	13.43	6.96	2.31	2.05	0.00	0.00	0.00	0.00	8.23	2.00	0.00	0.00	2.52	0.78	15.18	2.49	0.00	0.00	53.63	1.97
Mutual Funds	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Venture Funds	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	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	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	0.00	0.00	0.00	0.00
<b>Sub Total (C)</b>	<b>11.97</b>	<b>4.70</b>	<b>13.43</b>	<b>6.96</b>	<b>9.23</b>	<b>8.18</b>	<b>0.00</b>	<b>0.00</b>	<b>4.28</b>	<b>2.65</b>	<b>31.64</b>	<b>7.68</b>	<b>0.00</b>	<b>0.00</b>	<b>17.87</b>	<b>5.52</b>	<b>25.41</b>	<b>4.16</b>	<b>15.35</b>	<b>5.18</b>	<b>129.17</b>	<b>4.74</b>
<b>Total (A) + (B) + (C)</b>	<b>254.52</b>	<b>100.00</b>	<b>192.97</b>	<b>100.00</b>	<b>112.79</b>	<b>100.00</b>	<b>112.02</b>	<b>100.00</b>	<b>161.30</b>	<b>100.00</b>	<b>412.08</b>	<b>100.00</b>	<b>250.26</b>	<b>100.00</b>	<b>323.89</b>	<b>100.00</b>	<b>610.54</b>	<b>100.00</b>	<b>296.23</b>	<b>100.00</b>	<b>2726.60</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 & CODE : EDELWEISS TOKIO LIFE INSURANCE CO. LTD (147)

STATEMENT FOR THE PERIOD : **March 31, 2014**

**PART - C**

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

No.	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date	NAV as per LB 2	NAV as on the above date	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
1	BOND FUND	ULIF00317/08/11BONDFUND147	28-Jul-11	NON PAR	161.30	12.6332	12.6332	12.3486	11.95	11.9101	11.5938	8.97%	NA	12.6332
2	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	01-Jan-12	NON PAR	250.26	11.7766	11.7766	11.5523	11.33	11.1223	10.9222	7.82%	NA	11.7766
3	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	28-Jul-11	NON PAR	254.52	14.4568	14.4568	13.981	12.55	12.6076	11.8469	22.03%	NA	14.4568
4	EQUITY TOP 250	ULIF0027/07/11EQTOP250147	20-Jul-11	NON PAR	192.97	12.8771	12.8771	12.4623	10.96	10.8560	10.3850	24.00%	NA	12.8771
5	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	25-Jan-13	NON PAR	323.89	11.1305	11.1305	10.8283	10.41	10.4259	10.0006	11.30%	NA	11.1319
6	GROUP BOND FUND	ULGF00305/09/11GFBOND147	25-Jan-13	NON PAR	296.23	10.8595	10.8595	10.6258	10.40	10.5350	10.1454	7.04%	NA	10.8595
7	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	25-Jan-13	NON PAR	610.54	11.4289	11.4289	11.0842	10.43	10.3494	9.9093	15.34%	NA	11.4289
8	GROUP MONEY MARKET FUND	ULGF00405/09/11GFMONEYMARKET147	25-Jan-13	NON PAR	-	-	-	-	-	-	-	-	NA	-
9	MANAGED FUND	ULIF00618/08/11MANAGED147	03-Aug-11	NON PAR	112.79	12.8888	12.8888	12.4913	11.97	11.7932	11.4251	12.81%	NA	12.8888
10	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	22-Jul-11	NON PAR	112.02	12.5732	12.5732	12.2649	11.87	11.6251	11.3965	10.33%	NA	12.5732
11	PE BASED FUND	ULIF00526/08/11PEBASED147	26-Aug-11	NON PAR	412.08	13.8387	13.8387	13.0987	12.35	12.3698	12.0000	15.32%	NA	13.8387

**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, 2014

## Detail regarding Debt securities

( ₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/03/2014	As % of total for this class	As at 31/12/2013	As % of total for this class	As at 31/03/2014	As % of total for this class	As at 31/12/2013	As % of total for this class
<b>Break down by credit rating</b>								
Sovereign	9,125	15.73%	8,268	13.94%	9,341	16.05%	8,740	14.62%
AAA rated	16,672	28.74%	16,075	27.11%	16,717	28.73%	16,155	27.02%
AA or better	11,160	19.24%	12,728	21.46%	11,095	19.07%	12,683	21.21%
Rated below AA but above A	2,087	3.60%	1,693	2.85%	2,073	3.56%	1,676	2.80%
Rated below A but above B	-	-	-	-	-	-	-	-
<b>Others</b>								
MF/REV REPO/CBLO/FD	18,965	32.69%	20,540	34.64%	18,964	32.59%	20,540	34.35%
<b>Total</b>	<b>58,010</b>	<b>100.00%</b>	<b>59,303</b>	<b>100.00%</b>	<b>58,191</b>	<b>100.00%</b>	<b>59,794</b>	<b>100.00%</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	12,616	21.75%	14,757	24.88%	12,558	21.58%	14,700	24.58%
more than 1 year and up to 3years	18,400	31.72%	18,960	31.97%	18,302	31.45%	18,886	31.59%
More than 3 years and up to 7years	14,111	24.33%	13,133	22.15%	14,102	24.23%	13,147	21.99%
More than 7 years and up to 10 years	7,361	12.69%	7,079	11.94%	7,499	12.89%	7,240	12.11%
More than 10 years and up to 15 years	-	-	25	0.04%	-	-	25	0.04%
More than 15 years and up to 20 years	775	1.34%	680	1.15%	775	1.33%	680	1.14%
Above 20 years	4,747	8.18%	4,669	7.87%	4,954	8.51%	5,116	8.56%
<b>Total</b>	<b>58,010</b>	<b>100.00%</b>	<b>59,303</b>	<b>100.00%</b>	<b>58,191</b>	<b>100.00%</b>	<b>59,794</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	9,125	15.73%	8,268	13.94%	9,341	16.05%	8,740	14.62%
State Government	-	-	-	-	-	-	-	-
Corporate Securities	29,465	50.79%	30,496	51.42%	29,430	50.58%	30,514	51.03%
MF/REV REPO/CBLO/FD	19,420	33.48%	20,540	34.64%	19,419	33.37%	20,540	34.35%
<b>Total</b>	<b>58,010</b>	<b>100.00%</b>	<b>59,303</b>	<b>100.00%</b>	<b>58,191</b>	<b>100.00%</b>	<b>59,794</b>	<b>100.00%</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: 31 March, 2014

Detail regarding Debt securities

(₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/03/2014	As % of total for this class	As at 31/12/2013	As % of total for this class	As at 31/03/2014	As % of total for this class	As at 31/12/2013	As % of total for this class
<b>Break down by credit rating</b>								
Sovereign	186.10	12.66%	196.42	14.93%	186.61	12.74%	198.61	15.10%
AAA rated	542.49	36.92%	401.64	30.54%	537.65	36.72%	399.73	30.40%
AA or better	0.10	0.01%	63.49	4.83%	0.10	0.01%	63.27	4.81%
Rated below AA but above A	75.53	5.14%	16.12	1.23%	74.71	5.10%	15.82	1.20%
Rated below A but above B	-	-	-	-	-	-	-	-
<b>Others</b>								
MF/REV REPO/CBLO/FD	665.30	45.27%	637.65	48.48%	665.16	45.43%	637.65	48.49%
<b>Total</b>	<b>1,469.52</b>	<b>100.00%</b>	<b>1,315.31</b>	<b>100.00%</b>	<b>1,464.22</b>	<b>100.00%</b>	<b>1,315.08</b>	<b>100.00%</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	629.30	42.82%	606.48	47.09%	624.75	42.67%	603.85	46.81%
more than 1 year and up to 3years	367.24	24.99%	247.42	15.80%	364.62	24.90%	246.40	15.74%
More than 3 years and up to 7years	190.68	12.98%	190.63	14.90%	190.63	13.02%	190.63	14.86%
More than 7 years and up to 10 years	235.47	16.02%	224.72	18.46%	234.00	15.98%	223.98	
More than 10 years and up to 15 years			-	-			-	-
More than 15 years and up to 20 years			-	-			-	-
Above 20 years	46.83	3.19%	46.06	0.04	50.23	3.43%	50.23	0.04
<b>Total</b>	<b>1,469.52</b>	<b>100.00%</b>	<b>1,315.31</b>	<b>100.00%</b>	<b>1,464.22</b>	<b>100.00%</b>	<b>1,315.08</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	186.10	12.66%	196.42	25.11%	186.61	12.74%	198.61	25.38%
State Government	-	-	-	-	-	-	-	-
Corporate Securities	618.12	42.06%	481.25	20.12%	612.46	41.83%	478.82	20.02%
MF/REV REPO/CBLO/FD	665.30	45.27%	637.65	54.78%	665.16	45.43%	637.65	54.60%
<b>Total</b>	<b>1,469.52</b>	<b>100.00%</b>	<b>1,315.31</b>	<b>100.00%</b>	<b>1,464.22</b>	<b>100.00%</b>	<b>1,315.08</b>	<b>100.00%</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-29- Details regarding debt securities (Pension)**

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

Date: 31 March, 2014

**Detail regarding Debt securities**

( ₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/12/2013	As % of total for this class	As at 31/12/2013	As % of total for this class	As at 31/12/2013	As % of total for this class	As at 31/12/2013	As % of total for this class
<b>Break down by credit rating</b>								
Sovereign	535.11	99.81%	9.15	100.00%	533.91	99.81%	9.14	100.00%
AAA rated	-	-	-	-	-	-	-	-
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
<b>Others</b>								
MF/REV REPO/CBLO/FD	1.00	0.19%			1.00	0.19%		
<b>Total</b>	<b>536.11</b>	<b>100.00%</b>	<b>9.15</b>	<b>100.00%</b>	<b>534.91</b>	<b>100.00%</b>	<b>9.14</b>	<b>100.00%</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	536.11	100.00%	9.15	100.00%	534.91	100.00%	9.14	100.00%
more than 1 year and up to 3years	-	-	-	-	-	-	-	-
More than 3 years and up to 7years	-	-	-	-	-	-	-	-
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>536.11</b>	<b>100.00%</b>	<b>9.15</b>	<b>100.00%</b>	<b>534.91</b>	<b>100.00%</b>	<b>9.14</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	535.11	99.81%	9.15	100.00%	533.91	99.59%	9.14	100.00%
State Government	-	-	-	-	-	-	-	-
Corporate Securities	-	-	-	-	-	-	-	-
MF/REV REPO/CBLO/FD	1.00	0.19%			1.00	0.19%		
<b>Total</b>	<b>536.11</b>	<b>100.00%</b>	<b>9.15</b>	<b>100.00%</b>	<b>534.91</b>	<b>99.77%</b>	<b>9.14</b>	<b>100.00%</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: 31 March 2014

## 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 2014	For the year ended 31 March 2014	For the quarter 31 March 2013	For the year ended 31 March 2013			
1	Edelweiss Financial Services Limited	Holding Company	Received subscription to Share Capital (including share premium)	-	5,603.00	-	-			
			Premium collected for group insurance policy	106.74	109.74	59.00	59.00			
			Death Claim paid as Employer-employee master policyholder	-	20.01	18.00	36.00			
			Reimbursement of shared IT Vendor's Service Cost	-	-	6.95	6.95			
			Reimbursement of Cost of premium towards Group Life Term Master Policy (employer-employee) covering employees of the Company	-	17.49	10.41	10.41			
			Royalty fees for Trade Logo Usage	561.80	561.80	-	-			
			Balance in Current Liabilities	511.76	511.76	16.67	16.67			
			2	Tokio Marine & Nichido Fire Insurance Co Limited	Joint Venture Partner	Received subscription to Share Capital (including share premium)	-	19,397.00	-	-
			Reimbursement of Expenses	-	-	-	1.16			
3	Mr. Deepak Mittal Managing Director & CEO	Key Managerial Personnel	Managerial Remuneration	NA	215.71	NA	174.83			
4	Mr. Jun Hemmi, Whole Time Director (upto May 2013)	Key Managerial Personnel	Managerial Remuneration	NA	16.51	NA	77.50			
5	Edelweiss Securities Limited (Registered Broker with SEBI and Stock Exchanges)	Fellow Subsidiary	Brokerage Paid (For capital market transactions)	1.87	12.65	0.40	5.72			
			Purchase of Car	7.38	7.38	-	6.55			
			Rent Paid for Office Premises	64.05	64.05	119.66	119.66			
			Reimbursement of shared IT Vendor's Service Cost	45.96	45.96	15.36	15.36			
			Reimbursement of Employee's Health Insurance Premium	154.59	154.59	122.70	122.70			
			Share of Gratuity payable for transferred employees	2.76	2.76	-	-			
			Balance in Sundry Creditor	151.83	151.83	245.54	245.54			
6	Edelweiss Commodities Services Limited	Fellow Subsidiary	Rent paid for office premises	365.06	1,005.17	213.37	848.04			
			Payment of Security Deposit	-	-	-	3,000.00			
			Received Interest on Security Deposit	86.92	352.50	86.92	202.81			
			Reimbursement of shared IT Vendor's Service Cost	7.45	7.45	1.22	1.22			
			Purchase of Securities	-	1,794.14	3,665.64	10,537.91			
			Sale of Securities	-	-	-	2,262.74			
			Security Deposit Balance	3,000.00	3,000.00	3,000.00	3,000.00			
			Balance in Sundry Creditors	146.66	146.66	207.92	207.92			
			7	ECL Finance Limited	Fellow Subsidiary	Purchase of Securities	-	4,211.59	-	5,245.39
						Sale of Securities	-	7,416.30	5,125.66	22,461.87
8	Edelweiss Insurance Brokers Limited (Registered with IRDA)	Fellow Subsidiary	Paid brokerage on insurance premium	-	0.40	-	0.64			
9	Edelweiss Broking Limited	Fellow Subsidiary	Rent paid for office premises	-	-	7.58	7.58			
			Commission paid as Corporate agent	74.13	92.71	-	-			
			Reimbursement of shared IT Vendor's Service Cost	-	-	1.66	1.66			
			Balance in Sundry Creditors	43.59	43.59	8.40	8.40			
10	Edelweiss Finance & Investments Limited	Fellow Subsidiary	Investment in Non-Convertible Debentures	1,500.00	1,500.00	-	-			
			Interest on Non-Convertible Debentures	82.85	82.85	-	-			
			Accrued Interest receivable	82.85	82.85	-	-			
			Share of Gratuity receivable for transferred employees	0.07	0.07	-	-			
			Balance in Other Receivable	0.07	0.07	-	-			
11	Tokio Marine Holdings Inc.	Holding Company of JV Partner	Receipt of Reimbursement of Expenses	1.90	1.90	-	-			
12	Edelweiss Financial Advisors Limited	Fellow Subsidiary	Share of Gratuity payable for transferred employees	0.02	0.02	-	-			
			Balance in Sundry Creditors	0.02	0.02	-	-			
13	Edelweiss Global Wealth Management Ltd	Fellow Subsidiary	Share of Gratuity payable for transferred employees	0.05	0.05	-	-			
			Balance in Sundry Creditors	0.05	0.05	-	-			



**FORM - L-31**LNL - 6 : **Board of Directors & Key Persons**Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**Date : **31 March 2014****Board of Directors and Key Person information**

S. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Rashesh Shah	Chairman	-
2	Mr. Deepak Mittal	Managing Director & CEO	-
3	Mr. Venkat Ramaswamy	Director	-
4	Mr. Jun Hemmi	Director	-
5	Mr. Rujan Panjwani	Director	-
6	Mr. Arthur Lee	Director	-
7	Mr. Tadaharu Uehara	Director	-
8	Mr. R.P. Singh	Independent Director	-
9	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. Yash Prasad	Chief Marketing Officer and Head of Sales	-
3	Mr. Abhay Tewari	Appointed Actuary	-
4	Mr. Yoshiaki Okabe	Chief Risk Officer	-
5	Mr. Dai Inoue	Chief Investment Officer	-
6	Ms. Sreemaya Athikkat	Head - Legal & Compliance	-
7	Mr. Rajiv Gupta	Head - Internal Audit	-

Key persons as defined in Guidelines on Reporting of Key Persons (Circular Ref: IRDA/Life/GDL/Misc/202/10/2013 dated October 9, 2013)

**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 2014

**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:	990,856
	Deduct:	
02	Mathematical Reserves	981,191
03	Other Liabilities	-
04	Excess in Policyholders' funds	9,664
05	Available Assets in Shareholders Fund:	1,089,453
	Deduct:	
06	Other Liabilities of shareholders' fund	-
07	Excess in Shareholders' funds	<b>1,089,453</b>
08	Total ASM (04)+(07)	<b>1,099,117</b>
09	Total RSM	<b>500,000</b>
10	Solvency Ratio (ASM/RSM)	219.82%

**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 7

COMPANY NAME &amp; CODE: Edelweiss Tokio Life Insurance Company Limited - 147

Name of the fund: Life Fund

Statement as on : 31 March, 2014

Confirmation of Investment portfolio details

Periodicity of Submission : Quarterly

No	Description	Bonds/ Debentures		Loans		Other debt Instruments		Total	
		YTD as on date	Prev FY as on 31 Mar 13	YTD as on date	Prev FY as on 31 Mar 13	YTD as on date	Prev FY as on 31 Mar 13	YTD as on date	Prev FY as on 31 Mar 13
1	Investment Assets (As per form 3A/ 3B - Total Fund)	39,189	31,436	-	-	22,613	10,845	61,802	42,280
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment assets (2/1)	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on standard assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	39,189	31,436	-	-	22,613	10,845	61,802	42,280
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

Note: Life Fund Includes Fund Beyond Solvency Margin

**CERTIFICATION**

Certified that the information given herein are correct and complete to the best of my knowledge. Also certified that the various instruments made and covered in the return are within the exhaustive categories provided in Investment Guidelines as amended from time to time.

Date: 14/05/2014

Signature

Full name

Chief of Finance

**FORM 7**

COMPANY NAME &amp; CODE: Edelweiss Tokio Life Insurance Company Limited - 147

Fund : Unit Linked Fund

Statement as on : 31 March, 2014

Confirmation of Investment portfolio details

Periodicity of Submission : Quarterly

No	Description	Bonds/ Debentures		Loans		Other debt Instruments		Total	
		YTD as on date	Prev FY as on 31 Mar 13	YTD as on date	Prev FY as on 31 Mar 13	YTD as on date	Prev FY as on 31 Mar 13	YTD as on date	Prev FY as on 31 Mar 13
1	Investment Assets (As per form 3A/ 3B - Total Fund)	804	209	-	-	1,922	1,230	2,727	1,438
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment assets (2/1)	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on standard assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	804	209	-	-	1,922	1,230	2,727	1,438
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

**CERTIFICATION**

Certified that the information given herein are correct and complete to the best of my knowledge. Also certified that the various instruments made and covered in the return are within the exhaustive categories provided in Investment Guidelines as amended from time to time.

Date: 14/05/2014

Signature

Full name

Chief of Finance

## FORM 7

COMPANY NAME &amp; CODE: Edelweiss Tokio Life Insurance Company Limited - 147

Name of the fund: Pension and General Annuity Fund

Statement as on : 31 March, 2014

Confirmation of Investment portfolio details

Periodicity of Submission : Quarterly

No	Description	Bonds/ Debentures		Loans		Other debt Instruments			Total	
		YTD as on date	Prev FY as on 31 Mar...	YTD as on date	Prev FY as on 31 Mar...	YTD as on date	Prev FY as on 31 Mar...	YTD as on date	Prev FY as on 31 Mar...	
1	Investment Assets (As per form 3A/ 3B - Total Fund)	495.01	-	-	-	41.39	-	536.39	-	
2	Gross NPA	-	-	-	-	-	-	-	-	
3	% of Gross NPA on Investment assets (2/1)	-	-	-	-	-	-	-	-	
4	Provision made on NPA	-	-	-	-	-	-	-	-	
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	
6	Provision on standard assets	-	-	-	-	-	-	-	-	
7	Net Investment Assets (1-4)	495.01	-	-	-	41.39	-	536.39	-	
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	
9	% of Net NPA to Net Investments Assets (8/7)	-	-	-	-	-	-	-	-	
10	Write off made during the period	-	-	-	-	-	-	-	-	

Note: Life Fund Includes Fund Beyond Solvency Margin

**CERTIFICATION**

Certified that the information given herein are correct and complete to the best of my knowledge. Also certified that the various instruments made and covered in the return are within the exhaustive categories provided in Investment Guidelines as amended from time to time.

Date: 14/05/2014

Signature

Full name

Chief of Finance

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
<b>A CENTRAL GOVERNMENT SECURITIES</b>														
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	6,059	(31)	-2.10%	-2.10%	7,000	583	8.33%	8.33%	7,581	742	9.78%	9.78%
A2	Deposits under section 7 of Insurance Act 1938	CDSS	198	4	8.14%	8.14%	197	16	8.06%	8.06%	197	16	8.28%	8.28%
A3	Treasury Bills	CTRB	3,219	68	8.51%	8.51%	3,007	277	10.48%	10.48%	180	12	8.51%	8.51%
<b>B HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>														
<b>TAXABLE BONDS OF</b>														
B1	Bonds / Debentures issued by NHB/Institution accredited by NHB	HTDN	8,873	216	9.89%	9.89%	6,260	620	9.90%	9.90%	4,410	475	10.77%	10.77%
<b>C INFRASTRUCTURE INVESTMENTS</b>														
C1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	103	(41)	-165.77%	-165.77%	288	(7)	-2.75%	-2.75%	345	72	26.48%	26.48%
C2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	88	(22)	-220.24%	-220.24%	78	(18)	-38.02%	-38.02%	81	(8)	-116.82%	-116.82%
<b>TAXABLE BONDS OF</b>														
C3	Infrastructure - PSU - Debentures / Bonds	IPTD	671	15	9.03%	9.03%	1,210	47	3.85%	3.85%	1,507	187	12.43%	12.43%
C4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	987	22	9.03%	9.03%	993	85	8.97%	8.97%	7,093	817	20.51%	20.51%
C5	INFRASTRUCTURE OTHER- EQUITY	IOEQ	27	1	26.90%	26.90%	48	(4)	-21.30%	-21.30%	-	-	-	-
<b>D APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>														
D1	PSU - Equity shares - quoted	EAEQ	146	5	15.29%	15.29%	96	(10)	-13.23%	-13.23%	304	(194)	-85.63%	-85.63%
D2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	3,583	207	23.45%	23.45%	3,005	490	16.83%	16.83%	4,627	403	10.43%	10.43%
D3	Corporate Securities - Debentures	ECOS	18,161	492	10.98%	10.98%	13,097	1,078	8.23%	8.23%	12,639	1,132	8.96%	8.96%
D4	Corporate Securities - Preference Shares	EPNQ	27	0	3.39%	3.39%	27	0	3.39%	3.39%	-	-	-	-
D5	Application Money	ECAM	174	(1)	-8.04%	-8.04%	1,564	18	7.45%	7.45%	900	2	6.83%	6.83%
D6	Deposits - Deposit with Scheduled Banks, Fis (incl. Bank Balance awaitine Investment), CCIL, RBI	ECDB	16,682	437	10.63%	10.63%	13,810	1,415	10.24%	10.24%	5,183	535	10.31%	10.31%
D7	Deposits - CDs with Scheduled Banks	EDCD	456	3	9.93%	9.93%	2,037	70	10.34%	10.34%	-	-	-	-
D8	CCIL - CBLO	ECBO	942	6	9.51%	9.51%	2,991	92	9.37%	9.37%	915	4	9.30%	9.30%
D9	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	1	-	-	-	1	0	10.80%	10.80%
D10	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	1,594	32	9.02%	9.02%	1,545	116	9.07%	9.07%	2,042	197	9.75%	9.75%
D11	Mutual Funds - Under Promoter Group	EMPG	-	-	-	-	80	11	139.80%	139.80%	133	3	2.25%	2.25%
<b>E OTHER INVESTMENTS</b>														
E1	Equity Shares (incl. Co-op Societies)	OESH	138	(14)	-43.29%	-43.29%	210	(17)	-8.68%	-8.68%	423	(183)	-70.32%	-70.32%
E2	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	46	(6)	-99.26%	-99.26%	131	(1)	-2.34%	-2.34%
E3	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	1,844	37	9.05%	9.05%	2,339	183	9.38%	9.38%	2,363	214	9.15%	9.15%
E4	DEBENTURES	OLDB	162	5	11.60%	11.60%	179	21	11.60%	11.60%	521	30	5.78%	5.78%
E5	Debentures / Bonds / CPs / Loans - (Promoter Group)	ODPG	1,500	44	12.00%	12.00%	1,500	83	12.00%	12.00%	-	-	-	-
E6	Mutual Funds (under Insurer's Promoter Group)	OMPG	-	-	-	-	151	(9)	-14.50%	-14.50%	200	0	9.26%	9.26%
E7	Securitized Assets	OPSA	48	-	-	-	45	-	-	-	-	-	-	-
<b>TOTAL</b>			<b>65,682</b>	<b>1,486</b>	<b>9.17%</b>	<b>9.17%</b>	<b>61,804</b>	<b>5,134</b>	<b>8.31%</b>	<b>8.31%</b>	<b>51,778</b>	<b>4,455</b>	<b>8.81%</b>	<b>8.81%</b>

Note : 1. The Category Codes/figures have been restated/reclassified wherever found necessary  
 2.\*Investments are calculated based on Monthly Weighted Average of Investments  
 3. Life Fund Includes Fund Beyond Solvency Margin Fund

**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
<b>A CENTRAL GOVERNMENT SECURITIES</b>														
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	59	2	14.49%	14.49%	58	0	0.76%	0.76%	7	0	51.52%	51.52%
a2	Treasury Bills	CTRB	129	3	8.16%	8.16%	170	16	9.23%	9.23%	30	2	8.20%	8.20%
<b>B INFRASTRUCTURE INVESTMENTS</b>														
B2	Infrastructure - PSU - Equity Shares - Quoted	ITPE	22	1	24.53%	24.53%	17	(2)	-13.07%	-13.07%	4	(0)	-12.17%	-12.17%
B3	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	3	(0)	-32.67%	-32.67%	3	(0)	-0.99%	-0.99%	3	0	4.85%	4.85%
B4	Infrastructure - PSU - Debentures / Bonds	IPTD	39	1	11.41%	11.41%	29	3	9.18%	9.18%	44	0	4.62%	4.62%
B5	Infrastructure - Other Investment	IOEQ	4	0	12.00%	12.00%	4	1	38.27%	38.27%	-	-	-	-
B6	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	10	0	11.13%	11.13%	10	0	11.09%	11.09%	-	-	-	-
<b>C HOUSING AND LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>														
C1	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	268	9	13.38%	13.38%	130	16	12.55%	12.55%	32	1	12.49%	12.49%
<b>D APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>														
D1	PSU - Equity shares - quoted	EAEQ	50	7	57.68%	57.68%	44	9	21.16%	21.16%	30	(4)	-11.74%	-11.74%
D2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	857	45	21.24%	21.24%	685	187	27.29%	27.29%	227	26	11.47%	11.47%
D3	CCIL - CBLO	ECBO	108	0	12.26%	12.26%	102	2	9.92%	9.92%	65	0	11.23%	11.23%
D4	Corporate Securities - Debentures	ECOS	199	5	10.97%	10.97%	95	12	12.33%	12.33%	45	6	12.84%	12.84%
D5	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	509	13	10.05%	10.05%	531	51	9.64%	9.64%	165	8	9.33%	9.33%
D6	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	EEPG	-	-	-	-	-	-	-	-	0	(0)	-120.00%	-120.00%
D7	Application Money	ECAM	7	0	6.01%	6.01%	5	0	5.99%	5.99%	-	-	0.00%	0.00%
D8	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	75	2	9.08%	9.08%	64	5	9.20%	9.20%	16	1	8.79%	8.79%
D9	Net Current Assets (Only in respect of ULIP Business)	ENCA	187	-	-	-	187	-	-	-	129	-	0.00%	0.00%
<b>F OTHER INVESTMENTS</b>														
F1	Equity Shares (Incl. Co-op Societies)	OESH	40	(2)	-21.83%	-21.83%	30	(6)	-19.67%	-19.67%	12	(1)	-10.89%	-10.89%
F2	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	7	(1)	-30.37%	-30.37%	1	(1)	-50.98%	-50.98%
F3	Debentures	OLDB	30	2	30.20%	30.20%	14	3	21.76%	21.76%	7	1	13.52%	13.52%
F4	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	44	1	9.14%	9.14%	47	4	9.19%	9.19%	19	2	8.63%	8.63%
<b>TOTAL</b>			<b>2,640.06</b>	<b>89.03</b>	<b>14.76%</b>	<b>14.76%</b>	<b>2,230.80</b>	<b>299.97</b>	<b>14.68%</b>	<b>14.68%</b>	<b>708.03</b>	<b>42.84</b>	<b>6.05%</b>	<b>6.05%</b>

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

**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 : PENSION AND GENERAL ANNUITY 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
<b>A CENTRAL GOVERNMENT SECURITIES</b>														
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	-	-	-	-	-	-	-	-	-	-	-	-
a2	Treasury Bills	CTRB	157	3	8.65%	8.65%	136	3	8.65%	8.65%	-	-	-	-
<b>B INFRASTRUCTURE INVESTMENTS</b>														
B2	Infrastructure - PSU - Equity Shares - Quoted	ITPE	-	-	-	-	-	-	-	-	-	-	-	-
B3	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	-	-	-	-	-	-	-	-	-	-	-	-
B4	Infrastructure - PSU - Debentures / Bonds	IPTD	-	-	-	-	-	-	-	-	-	-	-	-
B5	Infrastructure - Other Investment	IOEQ	-	-	-	-	-	-	-	-	-	-	-	-
B6	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	-	-	-	-	-	-	-	-	-	-	-	-
<b>C HOUSING AND LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>														
C1	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	-	-	-	-	-	-	-	-	-	-	-	-
<b>D APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>														
D1	PSU - Equity shares - quoted	EAEQ	-	-	-	-	-	-	-	-	-	-	-	-
D2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-
D3	CCIL - CBLO	ECBO	40	0	14.97%	14.97%	32	0.07	14.96%	14.96%	-	-	-	-
D4	Corporate Securities - Debentures	ECOS	-	-	-	-	-	-	-	-	-	-	-	-
D5	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	1	0	9.87%	9.87%	1	0.01	9.87%	9.87%	-	-	-	-
D6	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
D7	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	19	0	9.31%	9.31%	19	0.12	9.31%	9.31%	-	-	-	-
D8	Net Current Assets (Only in respect of ULIP Business)	ENCA	-	-	-	-	-	-	-	-	-	-	-	-
<b>F OTHER INVESTMENTS</b>														
F1	Equity Shares (incl. Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	-	-	-
F2	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	-	-	-	-	-	-
F3	Debentures	QLDB	-	-	-	-	-	-	-	-	-	-	-	-
F4	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>			<b>217</b>	<b>4</b>	<b>6.63%</b>	<b>6.63%</b>	<b>188</b>	<b>4</b>	<b>6.63%</b>	<b>6.63%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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

**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, 2014

STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : LIFE 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-----					

Note: Life Fund includes 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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2  
 COMPANY NAME & CODE : EDELWEISS TOKIO LIFE INSURANCE CO. LTD (147)  
 STATEMENT AS ON : 31 March, 2014  
 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>								
				-----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, 2014

STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : PENSION AND GENERAL ANNUITY 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>								
				-----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

(₹ In Crores)

S. No	Particulars	For the Quarter Ended Mar-14				For the Quarter Ended Mar -13				Upto the quarter Mar - 14				Upto the quarter Mar - 13			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	<b>First year Premium</b>																
	<i>i) Individual Single Premium (ISP)</i>																
	From 0-10,000	0.00	77	77	0.06	-	-	-	0.00	0.00	77	77	0.06	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	0.00	-	-	-	-	-	-	-	-
	From 25,001-50,000	(0.01)	2	2	0.04	0.16	36	33	1.59	0.27	63	43	3.21	0.16	36	33	1.59
	From 50,001-75,000	0.19	39	31	2.48	0.18	28	27	1.09	0.28	53	42	3.07	0.25	35	30	1.29
	From 75,001-100,000	0.10	14	13	0.75	0.22	24	22	1.29	0.34	39	34	2.35	0.33	34	28	3.43
	From 1,00,001-1,25,000	0.20	20	16	1.34	0.00	-	-	-	0.22	22	18	1.36	0.01	1	1	0.02
	Above Rs. 1,25,000	0.63	13	6	4.68	0.61	16	12	4.21	1.42	32	23	10.00	0.92	22	14	9.11
	<i>ii) Individual Single Premium-Annuity (ISPA)</i>																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	0.02	2	2	0.02	-	-	-	-
	From 1,00,001-150,000	0.07	7	7	0.07	-	-	-	-	0.07	7	7	0.07	-	-	-	-
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	0.30	3	3	0.30	-	-	-	-	0.35	4	4	0.35	-	-	-	-
	<i>iii) Group Single Premium (GSP)</i>																
	From 0-10,000	0.06	-	80	7.61	0.01	-	13	1.41	0.15	2	239	21.76	0.03	-	37	4.30
	From 10,000-25,000	0.30	-	179	21.89	0.03	-	23	3.99	0.50	-	307	39.53	0.08	-	50	8.42
	From 25,001-50,000	0.51	-	143	23.41	0.01	-	3	0.17	0.75	-	201	36.83	0.06	-	14	3.41
	From 50,001-75,000	0.42	-	68	18.19	-	-	-	0.00	0.60	-	96	25.50	0.06	-	10	2.55
	From 75,001-100,000	0.33	-	38	18.51	0.08	1	10	1.92	0.53	-	60	27.65	0.12	2	13	5.04
	From 1,00,001-1,25,000	0.26	-	23	12.44	-	-	-	0.00	0.35	-	31	17.20	0.09	-	8	4.98
	Above Rs. 1,25,000	2.20	3	221	58.98	7.46	8	1,462	9.22	7.41	6	3,096	95.79	7.75	8	1,473	27.26
	<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	0.93	2,100	1,668	228.48	1.76	4,034	3,605	219.80	4.17	6,920	5,988	1,157.64	3.40	7,419	6,680	635.60
	From 10,000-25,000	6.29	6,261	5,355	750.26	5.25	6,666	6,004	203.00	19.21	17,171	15,609	1,567.26	9.78	10,896	9,893	665.25
	From 25,001-50,000	5.52	2,637	2,210	361.98	3.79	1,728	1,569	74.20	14.62	5,632	4,998	730.05	7.65	3,161	2,868	268.26
	From 50,001-75,000	3.17	753	603	161.91	1.28	304	279	45.42	6.61	1,419	1,233	282.58	2.92	625	558	130.80
	From 75,001-100,000	2.06	320	270	75.81	1.53	217	185	29.30	4.86	669	583	171.69	2.61	345	290	74.58
	From 1,00,001-1,25,000	1.57	179	133	58.33	0.27	37	29	-7.99	2.71	305	251	108.79	0.90	98	90	32.22
	Above Rs. 1,25,000	4.94	223	158	327.28	4.16	150	110	113.50	10.73	436	356	690.13	7.16	283	206	335.09
	<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	(0.00)	-	83	(3.95)	0.00	27	1,510	-1.42	0.00	3	483	0.97	0.01	28	1,529	2.29
	From 10,000-25,000	0.00	8	459	(8.25)	0.01	-	542	0.75	0.03	18	1,554	7.87	0.01	4	709	5.26
	From 25,001-50,000	(0.02)	3	(93)	(11.19)	(0.00)	-	(84)	2.53	0.11	29	5,114	43.45	0.03	6	1,028	16.96
	From 50,001-75,000	(0.03)	2	430	(13.72)	0.03	2	423	7.79	0.08	14	4,455	20.39	0.10	12	1,807	60.89
	From 75,001-100,000	(0.01)	2	501	(11.41)	(0.02)	(1)	(368)	0.00	0.12	13	4,812	55.23	0.06	6	1,760	55.88
	From 1,00,001-1,25,000	(0.00)	1	566	0.55	0.06	6	5,204	37.88	0.14	12	6,283	63.04	0.09	8	6,026	59.55
	Above Rs. 1,25,000	(0.60)	8	34,518	290.36	0.57	3	8,686	976.64	4.06	51	233,912	2,105.51	2.76	29	26,141	3406.64
	<i>viii) Group Non Single Premium- Annuity (GNSPA)</i>																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

S. No	Particulars	For the Quarter Ended Mar-14				For the Quarter Ended Mar -13				Upto the quarter Mar - 14				Upto the quarter Mar - 13			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
2	<b>Renewal Premium :</b>																
	<i>i) Individual</i>																
	From 0-10,000	1.34	1,627	1,627	-	0.59	790	707	108.23	2.11	5,364	5,364	-	0.74	1,488	1,388	278.39
	From 10,000-25,000	4.39	3,494	3,494	-	1.02	600	560	95.33	6.69	6,773	6,773	-	1.53	1,136	1,073	213.51
	From 25,001-50,000	4.83	1,513	1,513	-	0.88	203	215	37.05	6.80	2,744	2,744	-	1.38	568	529	104.36
	From 50,001- 75,000	1.94	330	330	-	0.28	46	45	0.64	2.92	649	649	-	0.46	121	107	33.68
	From 75,000-100,000	1.19	160	160	-	0.35	38	34	18.98	1.80	296	296	-	0.46	62	55	25.31
	From 1,00,001 -1,25,000	0.70	60	60	-	0.15	12	10	-12.45	1.00	119	119	-	0.18	22	18	7.17
	Above Rs. 1,25,000	3.46	98	98	-	0.88	26	22	31.89	6.08	244	244	-	1.09	55	44	50.18
	<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	0.00	2	2	-	0.00	1	17	0.51	-	-	-	-	0.00	1	17	0.51
	From 10,000-25,000	0.03	5	5	-	-	-	-	-	0.01	4	-	-	-	-	-	-
	From 25,001-50,000	0.04	7	7	-	-	-	-	-	0.03	5	-	-	-	-	-	-
	From 50,001- 75,000	0.03	3	3	-	-	-	-	-	0.07	10	-	-	-	-	-	-
	From 75,000-100,000	0.03	2	2	-	0.01	1	37	9.90	0.03	4	-	-	0.01	1	37	9.90
	From 1,00,001 -1,25,000	2.45	17	17	-	-	-	-	-	0.03	2	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	1.65	4	8,277	1,835.18	2.60	18	-	-	1.65	4	8,277	1,835.18
	<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 2014

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

(Rs in Crores)

S.No.	Channels	For the quarter ended 31 March 2014			For the quarter ended 31 March 2013			For the year ended 31 March 2014			For the year ended 31 March 2013		
		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	23	36,004	0.84	-	(296)	0.00	112	236,684	3.63	6	2,235	0.17
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	1	907	0.02	7	1,667	0.28	9	9,711	0.43	26	5,995	1.41
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	3	305	4.07	34	16,055	7.96	27	14,248	10.75	71	14,949	9.66
	<b>Total(A)</b>	<b>27</b>	<b>37,216</b>	<b>4.94</b>	<b>41</b>	<b>17,426</b>	<b>8.24</b>	<b>148</b>	<b>260,643</b>	<b>14.82</b>	<b>103</b>	<b>23,179</b>	<b>11.24</b>
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>27</b>	<b>37,216</b>	<b>4.94</b>	<b>41</b>	<b>17,426</b>	<b>8.24</b>	<b>148</b>	<b>260,643</b>	<b>14.82</b>	<b>103</b>	<b>23,179</b>	<b>11.24</b>

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

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

Date: 31 March 2014

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

S.No.	Channels	For the Quarter ended 31 March 2014		For the Quarter ended 31 March 2013		Upto Quarter ended 31 March 2014		Upto Quarter ended 31 March 2013	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	9,571	19.69	8,700	12.78	24,072	44.64	16,445	25.53
2	Corporate Agents-Banks	456	1.87	47	0	1,081	3.64	47	0.10
3	Corporate Agents -Others	1,193	3.64	-	-	1,662	4.43	-	-
4	Brokers	547	1.41	153	0.88	1,236	4.08	419	2.30
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	881	2.21	4,332	5.45	4,800	9.11	6,044	8.16
	<b>Total (A)</b>	<b>12,648</b>	<b>28.83</b>	<b>13,232</b>	<b>19.21</b>	<b>32,851</b>	<b>65.91</b>	<b>22,955</b>	<b>36</b>
1	Referral (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>12,648</b>	<b>28.83</b>	<b>13,232</b>	<b>19.21</b>	<b>32,851</b>	<b>65.91</b>	<b>22,955</b>	<b>36</b>

**FORM L-39-Data on Settlement of Claims**

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

Date: 31 March 2014

**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	-	2*	-	-	-	-	2	0.00
1	Group Death Claims	-	104	2	-	-	-	106	2.06
2	Individual Death Claims	-	23	1	-	-	-	24	2.98

\*Other benefits include payment towards HCB rider claim

\*\*Ageing reckoned from the date of receipt of last requirement



**FORM L-40 : Quarterly claims data for Life**Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**Date: **31 March 2014***(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	46	-	-	-	-	-
2	Claims reported during the period	112	-	-	-	-	4*
3	Claims Settled during the period	130	-	-	-	-	2
4	Claims Repudiated during the period	8	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	8	-	-	-	-	-
	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	16	-	-	-	-	2
	3 months to 6 months	4	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

\*Other benefits include claim under HCB rider

**FORM L-41 - GREIVANCE DISPOSAL**

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

Date: 31 March 2014

**GRIEVANCE DISPOSAL**

SI.No.	Particulars	Opening Balance As on being of the quarter	Additions during the quarter	Complaints Resolved / Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered up to the quarter during the financial year
				Fully Accepted	Partially Accepted	Rejected		
<b>1</b>	<b>Complaints made by the customers</b>							
(a)	Death Claims	0	0	0	0	0	0	0
(b)	Policy Servicing	0	10	6	0	3	1	18
(c)	Proposal Processing	2	4	3	0	0	1	22
(d)	Survival Claims	0	0	0	0	0	0	0
(e)	ULIP Related	0	0	0	0	0	0	0
(f)	Unfair Business Practices	6	81	41	0	29	11	184
(g)	Others	0	0	0	0	0	0	3
	<b>Total Number of complaints:</b>	<b>8</b>	<b>95</b>	<b>50</b>	<b>0</b>	<b>32</b>	<b>13</b>	<b>227</b>

<b>2</b>	<b>Total No. of policies during previous year:</b>	23058
<b>3</b>	<b>Total No. of claims during previous year</b>	44
<b>4</b>	<b>Total No. of policies during current year</b>	32999
<b>5</b>	<b>Total No. of claims during current year</b>	260
<b>6</b>	<b>Total No. of Policy Complaints (current year) per 10,000 policies (current year)</b>	69
<b>7</b>	<b>Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :</b>	0

<b>8</b>	<b>Duration wise Pending Status</b>	<b>Complaints made by Customers</b>	<b>Complaints made by Intermediaries</b>	<b>Total</b>
(a)	Upto 7 days	0	0	0
(b)	7 - 15 days	12	0	12
(c)	15-30 days	1	0	1
(d)	30-90 days	0	0	0
(e)	90 days & Beyond	0	0	0
	<b>Total No. of complaints</b>	<b>13</b>	<b>0</b>	<b>13</b>

\* Opening balance should tally with the closing balance of the previous financial year

**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.**

<b>a.</b> How the policy data needed for valuation is accessed.	The policy data is extracted from the Ingenium (policy administration system) and checks are 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 and unit fund data is reconciled with Finance data. Checks are also performed by reconciling it with data extracted for other purpose eg reinsurance reporting
<b>b.</b> How the valuation bases are supplied to the system	Prophet (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**

	Min	Max
<b>i. Individual Business</b>		
1. Life- Participating Policies	7.8% (Without MAD*)	8.1% (Without MAD*)
2. Pension - Participating Policies	7.8% (Without MAD*)	8.1% (Without MAD*)
3. Life- Non-participating Policies	7.8% (Without MAD*)	8.1% (Without MAD*)
4. Annuities- Participating policies		NA
5. Annuities – Non-participating policies	7.8% (Without MAD*)	7.8% (Without MAD*)
6. Annuities- Individual Pension Plan		NA
7. Unit Linked	7.8% (Without MAD*)	7.8% (Without MAD*)
8. Health Insurance		NA
<b>ii. Group Business</b>	7.8% (Without MAD*)	7.8% (Without MAD*)

**2) Mortality Rates : the mortality rates used for each segment (Expressed as a % of Indian Assured Lives Mortality (2006-08), unless otherwise stated)**

<b>i. Individual Business</b>		
1. Life- Participating policies		90% (Without MAD*)
2. Pension - Participating Policies		90% (Without MAD*)
3. Life- Non-participating Policies		
- Pure Term Plans	70% (Without MAD*)	90% (Without MAD*)
- Non Term Plans		90% (Without MAD*)
4. Annuities- Participating policies		NA
5. Annuities – Non-participating policies	70% (Without MAD*) of Modified Mortality for Annuitants - LIC (a) (1996-98) Ultimate Rates	
6. Annuities- Individual Pension Plan		NA
7. Unit Linked		90% (Without MAD*)
8. Health Insurance		NA
<b>ii. Group Business</b>	95% (Without MAD*)	120% (Without MAD*)

**3) Expense :**

	Min	Max
<b>i. Individual Business</b>		
1. Life- Participating Policies	331 (INFL @5%) (without MAD*)+ 1 % Renewal Premium	662 (INFL @ 5%) (without MAD*) + 1 % Renewal Premium
2. Pension - Participating Policies	400 (INFL @5%) (without MAD*)+ 1 % Renewal Premium	500 (INFL @ 5%) (without MAD*) + 1 % Renewal Premium
3. Life- Non-participating Policies	441 (INFL @ 5%) (without MAD*)	662 (INFL @ 5%) (without MAD*) + note1#
	12.6 (INFL @ 5%) (without MAD*) for micro insurance plan	
	note1# - Pure Term Plans - 25% Renewal Commission. For Other Non Par Plans- 1% Renewal Premium + 0.2% of Asset Share (only for Education)	
4. Annuities- Participating policies		NA
5. Annuities – Non-participating policies	200 (INFL @ 5%) (without MAD*)	400 (INFL @ 5%) (without MAD*)
6. Annuities- Individual Pension Plan		NA
7. Unit Linked		662 (INFL @ 5%) (without MAD*) + 0.25 % of fund Value
8. Health Insurance		NA
<b>ii. Group Business</b>		
1. Group Credit Protection		per member - 210 (INFL @ 5%) (without MAD*)
2. Group Wealth Accumulation		per scheme - 6615 (without MAD*) + 0.15 % of fund value

**4) Bonus Rates :**

	Declared for year FY 13-14	Provision for Future Years
1. Cashflow Protection	NA	Minimum - 17.5, Maximum - 25
2. Save n Grow Plan (WA)	Minimum - 24, Maximum - 43	Minimum - 16, Maximum - 28
3. MultiGain Plan (WA)	Minimum - 35, Maximum - 39	28
4. Save n Prosper Plan (WA)	Minimum - 27, Maximum - 82	Minimum - 15, Maximum - 39
5. EduSave	Minimum - 22, Maximum - 75	Minimum - 11.5, Maximum - 34
6. Milestones Plan (WA)	Minimum - 21, Maximum - 29	Minimum - 13, Maximum - 15
7. Pension	NA	Minimum - 23, Maximum - 48

**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 transfers 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. Par and Non par: 70 days; Unit Linked: 30 days; Group Mortgage: 50 days; Group Term Life: 50 days and 125 days for DCCB schemes

**8) Change in Valuation Methods or Bases**

<b>i. Individuals Assurances</b>	
1. Interest	NA
2. Expenses	NA
3. Inflation	NA
<b>ii. Annuities</b>	
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
<b>iii. Unit Linked</b>	
1. Interest	NA
2. Expenses	NA
3. Inflation	NA
<b>iv. Health</b>	
1. Interest	NA
2. Expenses	NA
3. Inflation	NA
<b>v. Group</b>	
1. Interest	NA
2. Expenses	NA
3. Inflation	NA

**MAD\***

**Interest:** For Par and Par Pension: 180 bps  
For Non Par Annuity: 90 bps upto first 5 years; 180 bps next 20 years; 380 bps beyond 25 years  
For Wealth Builder Non Par: 90 bps upto first 5 years; 180 bps beyond 5 years  
For Cash Income Non Par: 210 bps upto first 5 years; 300 bps beyond 5 years  
SP Non Par: 90 bps upto first 5 years and upto 180 bps beyond 5 years  
Other Non Par, Group: 140 bps upto first 5 years and upto 230 bps beyond 5 years

**Mortality:** 10% except in Individual Pure Term products. MAD of 24% and 28% have been used for Tobacco User & Non-Tobacco User respectively in Individual Pure Term products  
**Expenses:** 10%

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