

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

Public Disclosures for the year ended 31 March 2015		
Sr No	Particulars	Page No.
1	L-1-A-RA Revenue Account	2
2	L-2-A-PL Profit & Loss Account	6
3	L-3-A-BS Balance Sheet	7
4	L-4-Premium	8
5	L-5-Commission	9
6	L-6 -Operating Expenses	10
7	L-7-Benefits Paid	12
8	L-8 & L-9-Share Capital & Pattern of Shareholding	14
9	L-10 & L11-Reserves and Surplus & Borrowings	15
10	L-12-Investment - Shareholders	16
11	L-13-Investment - Policyholders	17
12	L-14- Investment - Assets Held to cover Linked Liabilities	18
13	L-15-Loans	19
14	L-16-Fixed Assets	20
15	L-17-Cash and Bank Balance	21
16	L-18-Advances and Other Assets	22
17	L-19, L-20 & L-21- Current Liabilities, Provisions & Misc Expenditures	23
18	L-22-Analytical Ratios	24
19	L-23-Receipt and Payment Schedule	25
20	L-24-Valuation on Net Liabilities	26
21	L-25- Geographical Distribution of Business - Group & Individual	27
22	L-26-Investment Assets	31
23	L-27-Ulip Linked Business	32
24	L-28-ULIP NAV	33
25	L-29-Debt Securities	34
26	L-30-Related Party Transactions	37
27	L-31-Board of Directors & Key Persons	38
28	L-32-Solvency Margin	39
29	L-33-NPAs	40
30	L-34-Yield on Investment	43
31	L-35- Downgrading of Investment	46
32	L-36-Business Numbers	49
33	L-38-Business Acquisition-Individual	51
34	L-37-Business Acquisition-Group	52
35	L-39-Ageing of Claims	53
36	L-40-Claims Data	54
37	L-41-Grievances (Life)	55
38	L-42-Valuation Basis (Life)	56

## REVENUE ACCOUNT FOR THE QUARTER ENDED 31 MARCH 2015

## POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

(₹ in '000)

Particulars	Schedule	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par	
			Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Individual Non Par Health	Group Non Par	Individual	Group
<b>Premium earned-net</b>										
(a) Premium	L-4	864,390	206,579	26,611	386,152	900	1,098	68,759	155,077	19,217
(b) Reinsurance ceded		(19,152)	(590)	-	(9,888)	-	-	(8,576)	(98)	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>845,237</b>	<b>205,989</b>	<b>26,611</b>	<b>376,264</b>	<b>900</b>	<b>1,098</b>	<b>60,183</b>	<b>154,979</b>	<b>19,217</b>
<b>Income from Investments</b>										
(a) Interest & Dividends Gross, & Amortisation (Net)		35,857	12,136	876	13,158	156	0	3,794	3,262	2,474
(b) Profit on sale / redemption of investments		21,187	2,386	46	6,286	10	4	472	8,102	3,882
(c) (Loss on sale / redemption of investments)		(11,649)	(1,973)	(0)	(6,980)	-	-	(2)	(1,847)	(846)
(d) Transfer /Gain on revaluation / change in fair value*		7,659	-	-	-	-	-	-	5,704	1,955
<b>Sub Total</b>		<b>53,054</b>	<b>12,549</b>	<b>922</b>	<b>12,464</b>	<b>166</b>	<b>4</b>	<b>4,264</b>	<b>15,221</b>	<b>7,465</b>
<b>Other Income</b>										
Contribution from the Shareholders' Account		343,373	39,315	19,018	96,016	310	4,508	10,476	173,464	265
Other Income		91	-	-	83	-	-	-	9	-
<b>Sub Total</b>		<b>343,464</b>	<b>39,315</b>	<b>19,018</b>	<b>96,099</b>	<b>310</b>	<b>4,508</b>	<b>10,476</b>	<b>173,473</b>	<b>265</b>
<b>Total (A)</b>		<b>1,241,755</b>	<b>257,853</b>	<b>46,551</b>	<b>484,827</b>	<b>1,376</b>	<b>5,610</b>	<b>74,922</b>	<b>343,673</b>	<b>26,947</b>
Commission	L-5	83,276	22,606	1,172	49,641	16	140	102	9,599	-
Operating Expenses related to Insurance Business	L-6	433,680	43,801	19,893	184,186	176	4,217	12,973	167,757	679
Provision for Doubtful debts		703	-	-	703	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-
<b>Total (B)</b>		<b>517,660</b>	<b>66,407</b>	<b>21,065</b>	<b>234,530</b>	<b>192</b>	<b>4,357</b>	<b>13,076</b>	<b>177,356</b>	<b>679</b>
Benefits Paid (Net)	L-7	33,411	6,634	(12)	3,461	104	-	17,132	2,247	3,846
Interim Bonuses Paid		69	69	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-
(a) Gross **		683,621	184,743	25,498	238,996	1,080	1,253	45,563	164,066	22,421
(b) Amount ceded in Reinsurance		6,994	-	-	7,840	-	-	(846)	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
<b>Total (C)</b>		<b>724,095</b>	<b>191,446</b>	<b>25,486</b>	<b>250,297</b>	<b>1,184</b>	<b>1,253</b>	<b>61,849</b>	<b>166,314</b>	<b>26,267</b>
<b>SURPLUS/ (DEFICIT ) (D) = (A) - (B) - (C)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</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>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>NOTES:</b>										
* Represents the deemed realised gain as per norms specified by the Authority.										
**represents Mathematical Reserves after allocation of bonus [The Bonus is ₹ 45,093 ('000) for the current year (₹ 27,974 ('000) previous year)]										
The total surplus is disclosed below:										
(a) Interim Bonuses Paid		69	69	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		45,093	45,093	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-	-	-	-	-	-
<b>(d) Total Surplus [ (a) + (b)+ (c) ]</b>		<b>45,162</b>	<b>45,162</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

## REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2015

(₹ in '000)

## POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

Particulars	Schedule	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par	
			Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Individual Non Par Health	Group Non Par	Individual	Group
<b>Premium earned-net</b>										
(a) Premium	L-4	1,930,822	535,766	67,766	806,933	2,966	1,098	239,422	234,519	42,352
(b) Reinsurance ceded		(65,076)	(2,692)	-	(32,834)	-	-	(29,087)	(463)	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>1,865,746</b>	<b>533,074</b>	<b>67,766</b>	<b>774,099</b>	<b>2,966</b>	<b>1,098</b>	<b>210,335</b>	<b>234,056</b>	<b>42,352</b>
<b>Income from Investments</b>										
(a) Interest & Dividends Gross, & Amortisation (Net)		110,640	38,308	2,516	37,296	517	0	12,676	10,139	9,188
(b) Profit on sale / redemption of investments		92,380	9,362	143	25,814	50	4	4,686	33,976	18,344
(c) (Loss on sale / redemption of investments)		(17,986)	(2,109)	(0)	(8,467)	(0)	-	(509)	(4,535)	(2,366)
(d) Transfer /Gain on revaluation / change in fair value*		21,034	-	-	-	-	-	-	12,885	8,150
<b>Sub Total</b>		<b>206,068</b>	<b>45,561</b>	<b>2,659</b>	<b>54,643</b>	<b>567</b>	<b>4</b>	<b>16,853</b>	<b>52,464</b>	<b>33,317</b>
<b>Other Income</b>										
Contribution from the Shareholders' Account		1,445,361	191,822	72,742	883,527	1,030	4,508	15,662	273,626	2,444
Other Income		376	-	-	331	-	-	-	45	-
<b>Sub Total</b>		<b>1,445,737</b>	<b>191,822</b>	<b>72,742</b>	<b>883,858</b>	<b>1,030</b>	<b>4,508</b>	<b>15,662</b>	<b>273,671</b>	<b>2,444</b>
<b>Total (A)</b>		<b>3,517,551</b>	<b>770,457</b>	<b>143,167</b>	<b>1,712,600</b>	<b>4,563</b>	<b>5,610</b>	<b>242,850</b>	<b>560,192</b>	<b>78,112</b>
Commission	L-5	198,992	62,785	4,095	118,482	53	140	337	13,100	-
Operating Expenses related to Insurance Business	L-6	1,845,757	336,072	90,985	1,071,192	939	4,217	66,537	272,326	3,489
Provision for Doubtful debts		703	-	-	703	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-
<b>Total (B)</b>		<b>2,045,452</b>	<b>398,857</b>	<b>95,080</b>	<b>1,190,377</b>	<b>992</b>	<b>4,357</b>	<b>66,875</b>	<b>285,426</b>	<b>3,489</b>
Benefits Paid (Net)	L-7	77,140	5,608	22	3,396	305	-	50,335	2,505	14,969
Interim Bonuses Paid		76	76	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies										
(a) Gross **		1,604,948	365,917	48,064	716,847	3,266	1,253	137,688	272,260	59,653
(b) Amount ceded in Reinsurance		(210,065)	-	-	(198,018)	-	-	(12,047)	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
<b>Total (C)</b>		<b>1,472,099</b>	<b>371,601</b>	<b>48,086</b>	<b>522,225</b>	<b>3,571</b>	<b>1,253</b>	<b>175,976</b>	<b>274,765</b>	<b>74,622</b>
<b>SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</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>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>NOTES:</b>										
* Represents the deemed realised gain as per norms specified by the Authority.										
**represents Mathematical Reserves after allocation of bonus [The Bonus is ₹ Nil for the current period (₹ Nil previous period)]										
The total surplus is disclosed below:										
(a) Interim Bonuses Paid		76	76	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		45,093	45,093	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-	-	-	-	-	-
<b>(d) Total Surplus [ (a) + (b)+ (c) ]</b>		<b>45,169</b>	<b>45,169</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

## REVENUE ACCOUNT FOR THE QUARTER ENDED 31 MARCH 2014

## POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

( ₹ in '000)

Particulars	Schedule	Total	Non-Linked Life					Linked Life		
			Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Pension	Individual Non Par Health	Group Non Par	Individual	Group
<b>Premium earned-net</b>										
(a) Premium	L-4	498,056	192,371	15,374	193,638	3,716	-	57,552	29,648	5,758
(b) Reinsurance ceded		(13,288)	(821)	-	(6,096)	-	-	(6,260)	(111)	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>484,768</b>	<b>191,550</b>	<b>15,374</b>	<b>187,542</b>	<b>3,716</b>	<b>-</b>	<b>51,292</b>	<b>29,537</b>	<b>5,758</b>
<b>Income from Investments</b>										
(a) Interest & Dividends Gross, & Amortisation (Net)		14,463	5,163	25	4,494	28	-	1,250	1,599	1,904
(b) Profit on sale / redemption of investments		9,147	688	5	1,351	1	-	537	4,268	2,297
(c) (Loss on sale / redemption of investments)		(1,375)	-	-	-	-	-	-	(811)	(564)
(d) Transfer /Gain on revaluation / change in fair value*		434	-	-	-	-	-	-	360	73
<b>Sub Total</b>		<b>22,669</b>	<b>5,851</b>	<b>30</b>	<b>5,845</b>	<b>29</b>	<b>-</b>	<b>1,787</b>	<b>5,416</b>	<b>3,710</b>
<b>Other Income</b>										
Contribution from the Shareholders' Account		291,929	36,969	20,927	217,696	607	-	(1,481)	16,127	1,084
Other Income		43	-	-	120	-	-	-	(77)	-
<b>Sub Total</b>		<b>291,972</b>	<b>36,969</b>	<b>20,927</b>	<b>217,816</b>	<b>607</b>	<b>-</b>	<b>(1,481)</b>	<b>16,050</b>	<b>1,084</b>
<b>Total (A)</b>		<b>799,409</b>	<b>234,370</b>	<b>36,331</b>	<b>411,203</b>	<b>4,352</b>	<b>-</b>	<b>51,598</b>	<b>51,003</b>	<b>10,552</b>
Commission	L-5	63,854	27,624	1,126	33,855	65	-	70	1,114	-
Operating Expenses related to Insurance Business	L-6	421,151	94,350	30,291	269,678	702	-	7,836	16,024	2,269
Provision for Doubtful debts		-	-	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-
<b>Total (B)</b>		<b>485,004</b>	<b>121,974</b>	<b>31,417</b>	<b>303,533</b>	<b>767</b>	<b>-</b>	<b>7,906</b>	<b>17,138</b>	<b>2,269</b>
Benefits Paid (Net)	L-7	16,057	1,428	-	1,817	3	-	9,936	19	2,856
Interim Bonuses Paid		31	31	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-
(a) Gross **		478,627	110,937	4,914	280,615	3,582	-	39,306	33,846	5,427
(b) Amount ceded in Reinsurance		(180,311)	-	-	(174,762)	-	-	(5,550)	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
<b>Total (C)</b>		<b>314,404</b>	<b>112,396</b>	<b>4,914</b>	<b>107,670</b>	<b>3,585</b>	<b>-</b>	<b>43,692</b>	<b>33,865</b>	<b>8,283</b>
<b>SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</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>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>NOTES:</b>										
* Represents the deemed realised gain as per norms specified by the Authority.										
**represents Mathematical Reserves including allocation of bonus [The Bonus is ` 27,974 thousand for the current year (previous year Rs 5,997 thousand)]										
The total surplus is disclosed below:										
(a) Interim Bonuses Paid		31	31	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		27,974	27,974	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-	-	-	-	-	-
<b>(d) Total Surplus [ (a) + (b)+ (c) ]:</b>		<b>28,005</b>	<b>28,005</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

## REVENUE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2014

## POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

(₹ in '000)

Particulars	Schedule	Total	Non-Linked Life					Linked Life		
			Individual Par	Individual Par Pension#	Individual Non Par	Individual Non Par Pension	Individual Non Par Health	Group Non Par	Individual	Group
<b>Premium earned-net</b>										
(a) Premium	L-4	1,109,039	481,236	15,374	363,900	4,416	-	127,414	68,133	48,566
(b) Reinsurance ceded		(46,968)	(2,662)	-	(17,952)	-	-	(25,939)	(415)	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>1,062,071</b>	<b>478,574</b>	<b>15,374</b>	<b>345,948</b>	<b>4,416</b>	<b>-</b>	<b>101,475</b>	<b>67,718</b>	<b>48,566</b>
<b>Income from Investments</b>										
(a) Interest & Dividends Gross, & Amortisation (Net)		42,246	14,465	25	12,391	30	-	3,992	4,979	6,363
(b) Profit on sale / redemption of investments		27,566	1,955	5	4,130	1	-	3,097	10,931	7,447
(c) (Loss on sale / redemption of investments)		(7,617)	-	-	-	-	-	-	(4,087)	(3,530)
(d) Transfer /Gain on revaluation / change in fair value*		8,580	-	-	-	-	-	-	5,021	3,560
<b>Sub Total</b>		<b>70,775</b>	<b>16,420</b>	<b>30</b>	<b>16,521</b>	<b>31</b>	<b>-</b>	<b>7,089</b>	<b>16,844</b>	<b>13,840</b>
<b>Other Income</b>										
Contribution from the Shareholders' Account		1,191,408	599,427	20,928	490,517	924	-	21,930	55,080	2,602
Other Income		220	7	-	147	-	-	14	51	1
<b>Sub Total</b>		<b>1,191,628</b>	<b>599,434</b>	<b>20,928</b>	<b>490,664</b>	<b>924</b>	<b>-</b>	<b>21,944</b>	<b>55,131</b>	<b>2,603</b>
<b>Total (A)</b>		<b>2,324,474</b>	<b>1,094,427</b>	<b>36,331</b>	<b>853,133</b>	<b>5,370</b>	<b>-</b>	<b>130,508</b>	<b>139,694</b>	<b>65,009</b>
Commission	L-5	145,892	83,952	1,126	57,691	77	-	945	2,102	-
Operating Expenses related to Insurance Business	L-6	1,515,406	768,737	30,291	601,096	996	-	50,370	60,570	3,346
Provision for Doubtful debts		-	-	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-
<b>Total (B)</b>		<b>1,661,298</b>	<b>852,687</b>	<b>31,417</b>	<b>658,787</b>	<b>1,073</b>	<b>-</b>	<b>51,315</b>	<b>62,672</b>	<b>3,346</b>
Benefits Paid (Net)	L-7	54,411	6,198	-	12,960	3	-	26,393	19	8,838
Interim Bonuses Paid		31	31	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies										
(a) Gross **		1,120,323	235,511	4,914	683,707	4,294	-	62,068	77,004	52,825
(b) Amount ceded in Reinsurance		(511,589)	-	-	(502,321)	-	-	(9,268)	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
<b>Total (C)</b>		<b>663,176</b>	<b>241,740</b>	<b>4,914</b>	<b>194,346</b>	<b>4,297</b>	<b>-</b>	<b>79,193</b>	<b>77,023</b>	<b>61,663</b>
<b>SURPLUS/ (DEFICIT ) (D) = (A) - (B) - (C)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</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>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>NOTES:</b>										
* Represents the deemed realised gain as per norms specified by the Authority.										
**represents Mathematical Reserves including allocation of bonus [The Bonus is ₹ 27,974 thousand for the current year (previous year Rs 5,997 thousand)]										
The total surplus is disclosed below:										
(a) Interim Bonuses Paid		31	31	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		27,974	27,974	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-	-	-	-	-	-
<b>(d) Total Surplus [ (a) + (b)+ (c) ]</b>		<b>28,005</b>	<b>28,005</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

## PROFIT AND LOSS ACCOUNT FOR YEAR ENDED 31 MARCH 2015

## SHAREHOLDERS' ACCOUNT (NON-TECHNICAL ACCOUNT)

(₹ in '000)

Particulars	SCHEDULE	For the Quarter Ended 31 March 2015	For the Year Ended 31 March 2015	For the Quarter Ended 31 March 2014	For the Year Ended 31 March 2014
Amounts transferred from the policyholders account(Technical Account)		-	-	-	-
Income from investments					
(a) Interest & dividends Gross & Amortisation(Net)		93,787	412,966	116,036	402,637
(b) Profit on sale / redemption of investments		88,403	409,220	56,553	182,143
(c) (Loss on sale / redemption of investments)		(20,770)	(91,342)	(37,385)	(111,783)
(d) Transfer /Gain revaluation / change in Fair value		-	-	-	-
		<b>161,420</b>	<b>730,844</b>	<b>135,704</b>	<b>472,997</b>
Other income		8,693	35,267	8,693	35,321
<b>Total (A)</b>		<b>170,113</b>	<b>766,111</b>	<b>144,397</b>	<b>508,318</b>
Expenses other than those directly related to the insurance business		30,225	30,834	6,614	9,740
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		343,373	1,445,361	291,929	1,191,408
<b>Total (B)</b>		<b>373,598</b>	<b>1,476,195</b>	<b>298,543</b>	<b>1,201,148</b>
<b>Profit / (Loss) before tax</b>		<b>(203,485)</b>	<b>(710,084)</b>	<b>(154,646)</b>	<b>(692,830)</b>
Provision for taxation					
Current Year		-	-	-	-
For earlier years		-	(52)	(258)	(258)
<b>Profit / (Loss) after tax</b>		<b>(203,485)</b>	<b>(710,032)</b>	<b>(154,388)</b>	<b>(692,572)</b>
<b>APPROPRIATIONS</b>					
(a) Balance at the beginning of the period		(2,138,617)	(1,632,070)	(1,477,682)	(939,498)
(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>(2,342,102)</b>	<b>(2,342,102)</b>	<b>(1,632,070)</b>	<b>(1,632,070)</b>
Earning per share of face value ₹ 10 - Basic/Diluted		(1.13)	(3.94)	(0.93)	(4.14)

## BALANCE SHEET AS AT 31 MARCH 2015

( ₹ in '000)

PARTICULARS	SCHEDULE	As at 31 March 2015	As at 31 March 2014
<b>SOURCES OF FUNDS</b>			
<b>Shareholders' funds</b>			
Share capital	L-8, L-9	1,802,865	1,802,865
Reserves and surplus	L-10	6,197,116	6,197,116
Credit/(debit) fair value change account		27,410	3,759
<b>Sub-total</b>		<b>8,027,391</b>	<b>8,003,740</b>
<b>Borrowings</b>			
	L-11	-	-
<b>Policyholders' Funds</b>			
Credit/(Debit) Fair Value Change Account		5,969	-
Policy liabilities		1,779,839	708,531
Insurance reserves		-	-
Provision for Linked Liabilities		524,935	238,063
Add: Fair Value Change Account		30,606	9,571
<b>Total Provision for Linked Liabilities</b>		<b>555,541</b>	<b>247,634</b>
<b>Sub-total</b>		<b>2,341,349</b>	<b>956,165</b>
<b>Funds for Discontinued Policies</b>			
Discontinued on account of non-payment of premium		40,694	25,026
Others		-	-
Funds for Future Appropriations		-	-
<b>Total</b>		<b>10,409,434</b>	<b>8,984,931</b>
<b>APPLICATION OF FUNDS</b>			
<b>Investments</b>			
- Shareholders'	L-12	5,078,679	5,533,384
- Policyholders'	L-13	1,858,744	704,189
Assets held to cover linked liabilities	L-14	596,235	272,660
Loans	L-15	590	484
Fixed assets	L-16	146,332	194,391
<b>Current assets</b>			
Cash and bank balances	L-17	263,530	200,786
Advances and other assets	L-18	982,879	978,273
<b>Sub-total (A)</b>		<b>1,246,409</b>	<b>1,179,059</b>
Current liabilities	L-19	675,613	413,815
Provisions	L-20	184,044	117,491
<b>Sub-total (B)</b>		<b>859,657</b>	<b>531,306</b>
<b>Net Current Assets (C) = (A - B)</b>		<b>386,752</b>	<b>647,753</b>
Miscellaneous expenditure (to the extent not written off or adjusted)	L-21	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		2,342,102	1,632,070
Debit Balance in Revenue Account (Policyholders' Account)		-	-
<b>Total</b>		<b>10,409,434</b>	<b>8,984,931</b>

**Contingent Liability**

PARTICULARS	As at 31 March 2015	As at 31 March 2014
Partly-paid up investments	-	-
Claims, other than against policies, not acknowledged as debts by the Company	-	-
Guarantees given by or on behalf of the Company	-	-
Statutory demands / liabilities in dispute, not provided for	30,084*	10,284*
Reinsurance obligations to the extent not provided for in accounts	-	-
Others (Claims against policies under litigation)	480	-

The Company has received show cause-cum-demand notices relating to Service tax demand amounting to Rs.30,084 thousands (Previous year Rs.10,284 thousands) from the Service Tax Department, which is being contested.

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

Form L-4 Premium Schedule  
PREMIUM

For the quarter ended 31 March 2015

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par	
		Individual Par	Individual Par Pension#	Individual Non Par	Individual Non Par Annuity	Individual Non Par Health	Group Non Par	Individual	Group
Premium									
First year Premiums	467,925	67,263	13,183	232,576	-	1,098	23,656	130,150	-
Renewal Premiums	338,461	139,316	13,428	150,113	-	-	13,379	22,225	-
Single Premiums	58,004	-	-	3,462	900	-	31,724	2,702	19,217
<b>Total</b>	<b>864,390</b>	<b>206,579</b>	<b>26,611</b>	<b>386,151</b>	<b>900</b>	<b>1,098</b>	<b>68,759</b>	<b>155,077</b>	<b>19,217</b>

For the year ended 31 March 2015

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par	
		Individual Par	Individual Par Pension#	Individual Non Par	Individual Non Par Annuity	Individual Non Par Health	Group Non Par	Individual	Group
Premium									
First year Premiums	1,052,959	200,114	54,338	536,254	-	1,098	84,805	176,350	-
Renewal Premiums	706,637	335,652	13,428	261,026	-	-	45,494	51,036	-
Single Premiums	171,226	-	-	9,653	2,966	-	109,123	7,133	42,352
<b>Total</b>	<b>1,930,822</b>	<b>535,766</b>	<b>67,766</b>	<b>806,933</b>	<b>2,966</b>	<b>1,098</b>	<b>239,422</b>	<b>234,519</b>	<b>42,352</b>

For the quarter ended 31 March 2014

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par	
		Individual Par	Individual Par Pension#	Individual Non Par	Individual Non Par Annuity	Individual Non Par Health	Group Non Par	Individual	Group
Premium									
First year Premiums	282,039	99,031	15,180	144,347	-	-	8,546	14,935	-
Renewal Premiums	160,445	93,340	-	45,217	-	-	10,613	11,276	-
Single Premiums	55,572	-	194	4,074	3,716	-	38,393	3,437	5,758
<b>Total</b>	<b>498,056</b>	<b>192,371</b>	<b>15,374</b>	<b>193,638</b>	<b>3,716</b>	<b>-</b>	<b>57,552</b>	<b>29,648</b>	<b>5,758</b>

For the year ended 31 March 2014

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par	
		Individual Par	Individual Par Pension#	Individual Non Par	Individual Non Par Annuity	Individual Non Par Health	Group Non Par	Individual	Group
Premium									
First year Premiums	674,592	332,773	15,180	252,539	-	-	45,427	28,674	-
Renewal Premiums	301,858	148,462	-	96,025	-	-	27,773	29,597	-
Single Premiums	132,589	-	194	15,336	4,416	-	54,214	9,862	48,566
<b>Total</b>	<b>1,109,039</b>	<b>481,236</b>	<b>15,374</b>	<b>363,900</b>	<b>4,416</b>	<b>-</b>	<b>127,414</b>	<b>68,133</b>	<b>48,566</b>



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

Form L-5- Commission Schedule  
COMMISSION

For the quarter ended 31 March 2015

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par	
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Individual Non Par Health	Group Non Par	Individual	Group
<b>Commission</b>									
First year Premiums	70,421	16,148	928	43,853	-	140	102	9,249	-
Renewal Premiums	12,756	6,458	243	5,749	-	-	-	306	-
Single Premiums	99	-	-	39	16	-	-	44	-
<b>Other Commissions</b>	-	-	-	-	-	-	-	-	-
<b>Total (A)</b>	<b>83,277</b>	<b>22,606</b>	<b>1,172</b>	<b>49,641</b>	<b>16</b>	<b>140</b>	<b>102</b>	<b>9,599</b>	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-
<b>Net commission</b>	<b>83,277</b>	<b>22,606</b>	<b>1,172</b>	<b>49,641</b>	<b>16</b>	<b>140</b>	<b>102</b>	<b>9,599</b>	-
<b>Break-up of the commission expenses (gross) incurred to procure business:</b>									
Agents	58,465	15,442	815	35,705	14	112	99	6,279	-
Brokers	6,042	509	2	5,457	-	4	4	66	-
Corporate agency	18,769	6,656	354	8,479	2	24	-	3,254	-
Referral	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>83,277</b>	<b>22,606</b>	<b>1,172</b>	<b>49,641</b>	<b>16</b>	<b>140</b>	<b>102</b>	<b>9,599</b>	-

For the year ended 31 March 2015

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par	
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Individual Non Par Health	Group Non Par	Individual	Group
<b>Commission</b>									
First year Premiums	171,616	46,191	3,851	108,857	-	140	264	12,313	-
Renewal Premiums	27,064	16,594	243	9,481	-	-	74	672	-
Single Premiums	312	-	-	144	53	-	-	115	-
<b>Other Commissions</b>	-	-	-	-	-	-	-	-	-
<b>Total (A)</b>	<b>198,992</b>	<b>62,785</b>	<b>4,095</b>	<b>118,482</b>	<b>53</b>	<b>140</b>	<b>337</b>	<b>13,100</b>	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-
<b>Net commission</b>	<b>198,992</b>	<b>62,785</b>	<b>4,095</b>	<b>118,482</b>	<b>53</b>	<b>140</b>	<b>337</b>	<b>13,100</b>	-
<b>Break-up of the commission expenses (gross) incurred to procure business:</b>									
Agents	143,477	45,735	3,612	85,493	29	112	220	8,276	-
Brokers	16,171	2,789	8	13,140	-	4	117	112	-
Corporate agency	39,344	14,261	475	19,848	24	24	-	4,712	-
Referral	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>198,992</b>	<b>62,785</b>	<b>4,095</b>	<b>118,482</b>	<b>53</b>	<b>140</b>	<b>337</b>	<b>13,100</b>	-

For the quarter ended 31 March 2014

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par	
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Individual Non Par Health	Group Non Par	Individual	Group
<b>Commission</b>									
First year Premiums	57,440	22,919	1,122	32,345	-	-	90	964	-
Renewal Premiums	6,194	4,704	-	1,407	-	-	(19)	102	-
Single Premiums	220	-	4	103	65	-	-	48	-
<b>Other Commissions</b>	-	-	-	-	-	-	-	-	-
<b>Total (A)</b>	<b>63,855</b>	<b>27,624</b>	<b>1,126</b>	<b>33,855</b>	<b>65</b>	-	<b>70</b>	<b>1,114</b>	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-
<b>Net commission</b>	<b>63,855</b>	<b>27,624</b>	<b>1,126</b>	<b>33,855</b>	<b>65</b>	-	<b>70</b>	<b>1,114</b>	-
<b>Break-up of the commission expenses (gross) incurred to procure business:</b>									
Agents	48,007	20,853	1,048	25,490	59	-	52	506	-
Brokers	4,115	1,209	5	2,867	-	-	19	16	-
Corporate agency	11,732	5,562	73	5,497	7	-	-	592	-
Referral	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>63,855</b>	<b>27,624</b>	<b>1,126</b>	<b>33,855</b>	<b>65</b>	-	<b>70</b>	<b>1,114</b>	-

For the year ended 31 March 2014

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par	
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Individual Non Par Health	Group Non Par	Individual	Group
<b>Commission</b>									
First year Premiums	134,383	76,322	1,122	54,478	-	-	861	1,599	-
Renewal Premiums	11,057	7,628	-	2,986	-	-	84	359	-
Single Premiums	452	-	4	227	77	-	-	144	-
<b>Other Commissions</b>	-	-	-	-	-	-	-	-	-
<b>Total (A)</b>	<b>145,892</b>	<b>83,951</b>	<b>1,126</b>	<b>57,691</b>	<b>77</b>	-	<b>945</b>	<b>2,102</b>	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-
<b>Net commission</b>	<b>145,892</b>	<b>83,951</b>	<b>1,126</b>	<b>57,691</b>	<b>77</b>	-	<b>945</b>	<b>2,102</b>	-
<b>Break-up of the commission expenses (gross) incurred to procure business:</b>									
Agents	116,815	69,271	1,048	44,319	69	-	766	1,342	-
Brokers	11,665	5,009	5	6,425	-	-	179	47	-
Corporate agency	17,412	9,670	73	6,947	8	-	-	713	-
Referral	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>145,892</b>	<b>83,951</b>	<b>1,126</b>	<b>57,691</b>	<b>77</b>	-	<b>945</b>	<b>2,102</b>	-

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

L-6- Operating Expenses Schedule

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

For the quarter ended 31 March 2015

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par	
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Individual Non Par Health	Group Non Par	Individual	Group
Employees' remuneration & welfare benefits	217,969	22,111	10,319	89,963	91	2,165	5,094	87,873	351
Travel, conveyance and vehicle running expenses	20,148	2,425	967	9,084	9	165	505	6,959	34
Training expenses	14,924	2,136	727	7,413	7	91	404	4,119	26
Rent, rates & taxes	43,319	4,984	2,070	19,068	19	376	1,065	15,664	72
Repairs & Maintenance	10,699	430	485	3,095	4	167	191	6,313	15
Printing & stationery	788	26	36	216	0	13	14	484	1
Communication expenses	9,722	1,197	467	4,437	4	77	246	3,276	16
Legal & professional charges	10,853	1,301	520	4,883	5	89	272	3,765	18
Medical Fees	4,775	72	-	4,130	-	98	85	389	-
Auditors' Fees,expenses,etc.	-	-	-	-	-	-	-	-	-
(a) as auditor	275	23	13	105	0	3	6	124	0
(b) as adviser or in any other capacity,in respect of	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-
(iii)Management services	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-
(d) Out of pocket expenses	200	37	10	116	0	0	6	30	0
Advertisement & publicity	17,848	587	804	4,900	6	290	308	10,929	24
Bank charges	1,747	238	85	844	1	12	46	518	3
Others:	-	-	-	-	-	-	-	-	-
a) Business Development,Marketing & Sales Promotion	45,990	5,302	2,198	20,264	20	398	1,132	16,600	77
b) Stamp duty on policies	7,501	175	19	3,980	1	52	3,000	275	0
c) General & Other Insurance Expenses	5,227	544	203	2,989	2	31	109	1,341	7
d) Brokerage	(33)	(8)	(2)	(22)	0	0	(1)	0	0
e) Subscriptions & Membership	488	14	22	129	0	8	8	306	1
f)(Profit)/Loss on sale of Fixed Assets	(68)	6	(3)	(2)	(0)	(2)	(0)	(68)	(0)
Depreciation	19,963	2,200	951	8,593	9	182	482	7,513	33
Service Tax	1,346	-	-	-	-	-	-	1,346	0
<b>Total</b>	<b>433,681</b>	<b>43,801</b>	<b>19,893</b>	<b>184,186</b>	<b>176</b>	<b>4,217</b>	<b>12,973</b>	<b>167,757</b>	<b>679</b>

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

L-6- Operating Expenses Schedule

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

For the year ended 31 March 2015

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par	
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Individual Non Par Health	Group Non Par	Individual	Group
Employees' remuneration & welfare benefits	965,695	178,627	48,394	561,184	500	2,165	29,781	143,186	1,858
Travel, conveyance and vehicle running expenses	73,606	13,615	3,689	42,774	38	165	2,270	10,914	142
Training expenses	40,583	7,507	2,034	23,583	21	91	1,252	6,017	78
Rent, rates & taxes	167,696	31,019	8,404	97,452	87	376	5,171	24,865	323
Repairs & Maintenance	74,321	13,747	3,724	43,189	38	167	2,292	11,020	143
Printing & stationery	5,724	1,059	287	3,327	3	13	177	849	11
Communication expenses	34,416	6,366	1,725	20,000	18	77	1,061	5,103	66
Legal & professional charges	39,866	7,374	1,998	23,167	21	89	1,229	5,911	77
Medical Fees	9,585	148	-	8,501	-	98	313	524	-
Auditors' Fees,expenses,etc.	-	-	-	-	-	-	-	-	-
(a) as auditor	1,400	259	70	814	1	3	43	208	3
(b) as adviser or in any other capacity,in respect of	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-
(iii)Management services	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-
(d) Out of pocket expenses	200	37	10	116	0	0	6	30	0
Advertisement & publicity	129,330	23,922	6,481	75,156	67	290	3,988	19,176	249
Bank charges	5,227	967	262	3,038	3	12	161	775	10
Others:	-	-	-	-	-	-	-	-	-
a) Business Development,Marketing & Sales Promotion	177,632	32,857	8,902	103,225	92	398	5,478	26,338	342
b) Stamp duty on policies	18,970	441	95	7,720	1	52	10,293	369	0
c) General & Other Insurance Expenses	14,920	2,575	697	9,088	7	31	428	2,066	27
d) Brokerage	38	7	2	22	0	0	1	6	0
e) Subscriptions & Membership	3,635	672	182	2,112	2	8	112	539	7
f)(Profit)/Loss on sale of Fixed Assets	(845)	(156)	(42)	(491)	(0)	(2)	(26)	(125)	(2)
Depreciation	81,246	15,028	4,072	47,214	42	182	2,505	12,046	156
Service Tax	2,512	-	-	-	-	-	-	2,511	0
<b>Total</b>	<b>1,845,757</b>	<b>336,072</b>	<b>90,985</b>	<b>1,071,192</b>	<b>939</b>	<b>4,217</b>	<b>66,537</b>	<b>272,326</b>	<b>3,489</b>

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

L-6- Operating Expenses Schedule

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

For the quarter ended 31 March 2014

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par			Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Individual Non Par Health	Group Non Par	Individual	Group
Employees' remuneration & welfare benefits	205,691	38,118	16,828	139,338	384	-	2,120	7,663	1,241
Travel, conveyance and vehicle running expenses	12,372	1,492	1,162	9,073	26	-	81	455	84
Training expenses	7,124	1,329	581	4,818	13	-	74	265	43
Rent, rates & taxes	51,765	14,508	3,316	30,821	79	-	819	1,966	256
Repairs & Maintenance	16,484	3,070	1,346	11,154	31	-	171	614	99
Printing & stationery	1,632	436	109	991	3	-	25	62	8
Communication expenses	5,010	79	569	4,127	12	-	2	180	40
Legal & professional charges	7,211	1,186	618	5,014	14	-	66	267	45
Medical Fees	4,699	355	-	4,148	-	-	136	60	-
Auditors' Fees, expenses, etc.	-	-	-	-	-	-	-	-	-
(a) as auditor	350	66	28	236	1	-	4	13	2
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-
(iii) Management services	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-
(d) Out of pocket expenses	206	106	4	81	0	-	6	8	0
Advertisement & publicity	39,321	12,800	2,187	21,875	53	-	726	1,507	174
Bank charges	1,002	332	55	552	1	-	19	38	4
Others:	-	-	-	-	-	-	-	-	-
a) Business Development, Marketing & Sales Promotion	43,831	14,962	2,308	23,784	57	-	850	1,685	186
b) Stamp duty on policies	4,715	(472)	60	2,727	0	-	2,400	0	(1)
c) General & Other Insurance Expenses	2,910	342	267	2,082	6	-	18	175	19
d) Brokerage	70	6	7	54	0	-	0	3	1
e) Subscriptions & Membership	159	(121)	41	237	1	-	(7)	5	3
f) (Profit)/Loss on sale of Fixed Assets	(485)	(244)	(11)	(195)	(0)	-	(14)	(19)	(1)
Depreciation	16,651	6,001	817	8,762	20	-	341	642	67
Service Tax	435	-	-	-	-	-	-	435	-
<b>Total</b>	<b>421,151</b>	<b>94,350</b>	<b>30,291</b>	<b>269,678</b>	<b>702</b>	<b>-</b>	<b>7,836</b>	<b>16,024</b>	<b>2,269</b>

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

L-6- Operating Expenses Schedule

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

For the year ended 31 March 2014

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par			Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Individual Non Par Health	Group Non Par	Individual	Group
Employees' remuneration & welfare benefits	829,478	426,813	16,828	326,014	554	-	24,438	32,970	1,862
Travel, conveyance and vehicle running expenses	57,268	29,468	1,162	22,508	38	-	1,687	2,276	129
Training expenses	28,650	14,742	581	11,260	19	-	844	1,139	64
Rent, rates & taxes	163,477	84,118	3,316	64,252	109	-	4,816	6,498	367
Repairs & Maintenance	66,335	34,133	1,346	26,072	44	-	1,954	2,637	149
Printing & stationery	5,356	2,756	109	2,105	4	-	158	213	12
Communication expenses	28,025	14,421	569	11,015	19	-	826	1,114	63
Legal & professional charges	30,459	15,673	618	11,971	20	-	897	1,211	68
Medical Fees	9,450	784	-	8,292	-	-	271	103	-
Auditors' Fees, expenses, etc.	-	-	-	-	-	-	-	-	-
(a) as auditor	1,400	720	28	550	1	-	41	56	3
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-
(iii) Management services	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-
(d) Out of pocket expenses	206	106	4	81	0	-	6	8	0
Advertisement & publicity	107,789	55,463	2,187	42,365	72	-	3,176	4,284	242
Bank charges	2,694	1,386	55	1,059	2	-	79	107	6
Others:	-	-	-	-	-	-	-	-	-
a) Business Development, Marketing & Sales Promotion	113,755	58,533	2,308	44,710	76	-	3,351	4,522	255
b) Stamp duty on policies	14,614	1,143	60	7,118	1	-	6,196	95	1
c) General & Other Insurance Expenses	13,188	6,799	267	5,165	9	-	387	534	29
d) Brokerage	349	180	7	137	0	-	10	14	1
e) Subscriptions & Membership	2,024	1,041	41	795	1	-	60	80	5
f) (Profit)/Loss on sale of Fixed Assets	(535)	(275)	(11)	(210)	(0)	-	(16)	(21)	(1)
Depreciation	40,295	20,734	817	15,837	27	-	1,187	1,602	90
Service Tax	1,129	-	-	-	-	-	-	1,129	-
<b>Total</b>	<b>1,515,408</b>	<b>768,737</b>	<b>30,291</b>	<b>601,096</b>	<b>996</b>	<b>-</b>	<b>50,370</b>	<b>60,570</b>	<b>3,346</b>

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

Form L-7- Benefits Paid Schedule

For the quarter ended 31 March 2015

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par	
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Individual Non Par Health	Group Non Par	Individual	Group
<b>1. Insurance claims</b>									
(a) Claims by Death,	33,599	7,090	(12)	7,772	-	-	16,438	2,312	-
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	104	-	-	-	104	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-
(i) Surrenders	629	323	-	306	-	-	-	-	-
(ii) Survival benefit	-	-	-	-	-	-	-	-	-
(iii) Bonus	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-
Health-Rider	-	96	-	(96)	-	-	-	-	-
Withdrawals	6,120	-	-	-	-	-	2,275	0	3,846
<b>2. (Amount ceded in reinsurance)</b>									
(a) Claims by death	(7,041)	(875)	-	(4,521)	-	-	(1,581)	(64)	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-
<b>3. Amount accepted in reinsurance</b>									
(a) Claims by death	-	-	-	-	-	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>33,412</b>	<b>6,634</b>	<b>(12)</b>	<b>3,461</b>	<b>104</b>	<b>-</b>	<b>17,132</b>	<b>2,247</b>	<b>3,846</b>

For the year ended 31st March 2015

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par	
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Individual Non Par Health	Group Non Par	Individual	Group
<b>1. Insurance claims</b>									
(a) Claims by Death,	116,638	10,792	22	44,916	-	-	58,336	2,570	1
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	305	-	-	-	305	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-
(i) Surrenders	866	-	-	543	-	-	-	-	-
(ii) Survival benefit	-	323	-	-	-	-	-	-	-
(iii) Bonus	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-
Health-Rider	772	272	-	500	-	-	-	-	-
Withdrawals	20,989	-	-	-	-	-	6,020	0	14,968
<b>2. (Amount ceded in reinsurance)</b>									
(a) Claims by death	(62,133)	(5,683)	-	(42,364)	-	-	(14,022)	(64)	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-
(d) Other benefits	(297)	(97)	-	(200)	-	-	-	-	-
<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>77,140</b>	<b>5,608</b>	<b>22</b>	<b>3,396</b>	<b>305</b>	<b>-</b>	<b>50,335</b>	<b>2,505</b>	<b>14,969</b>

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

Form L-7- Benefits Paid Schedule

For the quarter ended 31 March 2014

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par			Group Non Par	Linked Non Par	
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Individual Non Par Health		Individual	Group
<b>1. Insurance claims</b>									
(a) Claims by Death,	8,315	2,386	-	(13,881)	-	-	19,789	19	-
(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	47	-	(4)	-	-	50	-	-
Withdrawals	3,357	-	-	-	-	-	499	2	2,856
<b>2. (Amount ceded in reinsurance)</b>									
(a) Claims by death	4,312	(984)	-	15,702	-	-	(10,404)	(2)	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-
(d) Other benefits	(22)	(22)	-	-	-	-	-	-	-
<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>1,428</b>	<b>-</b>	<b>1,817</b>	<b>3</b>	<b>-</b>	<b>9,934</b>	<b>19</b>	<b>2,856</b>

For the year ended 31st March 2014

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par			Group Non Par	Linked Non Par	
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Individual Non Par Health		Individual	Group
<b>1. Insurance claims</b>									
(a) Claims by Death,	112,517	9,707	-	46,970	-	-	55,819	19	1
(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	1,195	145	-	500	-	-	550	-	-
Withdrawals	9,586	-	-	-	-	-	747	2	8,837
<b>2. (Amount ceded in reinsurance)</b>									
(a) Claims by death	(68,367)	(3,381)	-	(34,260)	-	-	(30,724)	(2)	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-
(d) Other benefits	(523)	(273)	-	(250)	-	-	-	-	-
<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>54,411</b>	<b>6,198</b>	<b>-</b>	<b>12,960</b>	<b>3</b>	<b>-</b>	<b>26,393</b>	<b>19</b>	<b>8,838</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	As at
	31 March 2015	31 March 2014
<b>Authorised Capital</b>		
Equity shares of ₹ 10 each.	1,850,000	1,850,000
<b>Issued Capital</b>		
Equity shares of ₹ 10 each.	1,802,865	1,802,865
<b>Subscribed Capital</b>		
Equity shares of ₹ 10 each.	1,802,865	1,802,865
<b>Called-up Capital</b>		
Equity shares of ₹ 10 each.	1,802,865	1,802,865
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>1,802,865</b>

Of the total share capital 133,412,010 Equity Shares (Previous period: 133,412,010) 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 2015		As at 31 March 2014	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters :				
• Indian/Holding Company	133,412,010	74	133,412,010	74
• Foreign	46,874,490	26	46,874,490	26
Others	-	-	-	-
<b>Total</b>	<b>180,286,500</b>	<b>100</b>	<b>180,286,500</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 2015	As at 31 March 2014
Capital reserve	-	-
Capital redemption reserve	-	-
Share premium	6,197,116	6,197,116
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>6,197,116</b>

**Form L-11 -Borrowings Schedule**

**BORROWINGS**

( ₹ in '000)

Particulars	As at 31 March 2015	As at 31 March 2014
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 2015	As at 31 March 2014
<b>LONG TERM INVESTMENTS</b>		
Government securities and Government guaranteed bonds including		
Treasury Bills	619,829	220,947
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	57,881	31,782
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds*	1,051,949	1,643,282
(e) Other Securities- Fixed Deposits	761,900	1,251,400
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	694,829	940,133
Other than Approved Investments	32,277	20,655
<b>Sub-Total (A)</b>	<b>3,218,665</b>	<b>4,108,199</b>
<b>SHORT TERM INVESTMENTS</b>		
Government securities and Government guaranteed bonds including		
Treasury Bills	39,352	295,839
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity	470,475	296,385
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	253,996	112,635
(e) Other Securities- Fixed Deposits/CBLO	910,895	453,609
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	18,969	105,223
Other than Approved Investments**	166,327	161,494
<b>Sub-Total (B)</b>	<b>1,860,014</b>	<b>1,425,185</b>
<b>Total (A+B)</b>	<b>5,078,679</b>	<b>5,533,384</b>
In India	5,078,679	5,533,384
Outside India	-	-
<b>Total</b>	<b>5,078,679</b>	<b>5,533,384</b>

**Notes :**

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

Book Value (Historical cost)	4,364,638	5,178,510
Market Value	4,469,772	5,171,021

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

Book Value (Historical cost)	686,241	355,850
Market Value	713,652	359,609

3 \* Includes investment of ` 50,000 thousands in Non Convertible Debentures (NCD) of ECL Finance Limited, a fellow subsidiary (previous year Includes Investment of ` 150,000 thousands in NCD of Edelweiss Finance and Investment limited, a fellow subsidiary).

4 \*\* includes investment in equity shares amounting to ` 13,536 thousands through Initial Public Offer which got listed subsequently (Previous Year Rs. 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 2015	As at 31 March 2014
<b>LONG TERM INVESTMENTS</b>		
Government securities and Government guaranteed bonds including		
Treasury Bills	1,054,472	392,110
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	325,000	95,000
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	-	-
Other than Approved Investments	-	-
<b>Sub-Total (A)</b>	<b>1,379,472</b>	<b>487,110</b>
<b>SHORT TERM INVESTMENTS</b>		
Government securities and Government guaranteed bonds including		
Treasury Bills	123,234	78,653
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity	8,658	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	-	-
(e) Other Securities- CBLO	303,353	100,780
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	12,188	37,646
Other than Approved Investments*	31,839	-
<b>Sub-Total (B)</b>	<b>479,272</b>	<b>217,079</b>
<b>Total (A+B)</b>	<b>1,858,744</b>	<b>704,189</b>
In India	1,858,744	704,189
Outside India	-	-
<b>Total</b>	<b>1,858,744</b>	<b>704,189</b>

**Notes :**

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

Book Value (Historical cost)	1,805,936	702,856
Market Value	1,869,653	692,706

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

Book Value (Historical cost)	47,794	-
Market Value	52,684	-

3 \* includes investment in equity shares amounting to ₹ 3,365 thousands through Initial Public Offer which got listed subsequently (Previous Year ₹ Nil).

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 2015	31 March 2014
<b>LONG TERM INVESTMENTS</b>		
Government securities and Government guaranteed bonds including		
Treasury Bills	20,839	5,953
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	229
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds*	29,019	7,038
(e) Other Securities-Fixed Deposits	14,600	42,200
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	75,299	21,278
Other than Approved Investments	9,627	7,553
<b>Sub-Total (A)</b>	<b>149,384</b>	<b>84,251</b>
<b>SHORT TERM INVESTMENTS</b>		
Government securities and Government guaranteed bonds including		
Treasury Bills	37,344	12,662
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity	199,865	98,998
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	-	12,977
(e) Other Securities - Fixed Deposits/CBLO	97,835	24,343
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	15,831	15,329
Other than Approved Investments**	50,221	5,363
<b>Sub-Total (B)</b>	<b>401,096</b>	<b>169,672</b>
<b>CURRENT ASSETS</b>		
Cash and Bank Balances	1,257	1,675
Advance and Other Assets	56,273	20,563
<b>Sub-Total (C)</b>	<b>57,530</b>	<b>22,238</b>
<b>Current Liabilities</b>		
Provisions	(11,775)	(3,501)
<b>Sub-Total (D)</b>	<b>(11,775)</b>	<b>(3,501)</b>
<b>Net Current Asset (E) = (C-D)</b>	<b>45,755</b>	<b>18,737</b>
<b>Total (A+B+E)</b>	<b>596,235</b>	<b>272,660</b>
In India	596,235	272,660
Outside India	-	-
<b>Total</b>	<b>596,235</b>	<b>272,660</b>

**Notes :**

\* Includes investment of ₹ 7,652 thousands in Non Convertible Debentures (NCD) of ECL Finance Limited, a fellow subsidiary (previous year ₹ Nil).

\*\* includes investment in equity shares amounting to ₹ 470 thousands through Initial Public Offer which got listed subsequently (Previous Year ₹ Nil).

**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 2015	As at 31 March 2014
<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	590	484
(d) Others	-	-
<i>Unsecured</i>		
<b>Total</b>	<b>590</b>	<b>484</b>
<b>BORROWER - WISE CLASSIFICATION</b>		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	590	484
(f) Others	-	-
<b>Total</b>	<b>590</b>	<b>484</b>
<b>PERFORMANCE - WISE CLASSIFICATION</b>		
(a) Loans classified as standard		
(aa) In India	590	484
(bb) Outside India	-	-
(b) Non - standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
<b>Total</b>	<b>590</b>	<b>484</b>
<b>MATURITY - WISE CLASSIFICATION</b>		
(a) Short Term	-	-
(b) Long Term	590	484
<b>Total</b>	<b>590</b>	<b>484</b>

Form L-16- Fixed Assets Schedule

FIXED ASSETS

(₹ in '000)

Particulars	Cost / Gross Block				Depreciation / Amortisation				Net Block	
	As at 01 April 2014	Additions	Deductions	As at 31 March 2015	As at 01 April 2014	For the Period	On Sale/Adjustments	As at 31 March 2015	As at 31 March 2015	As at 31 March 2014
Intangibles (Computer Software)	129,527	19,165	-	148,692	56,979	28,016	-	84,996	63,696	72,548
Leasehold improvements	71,039	1,623	-	72,662	26,201	9,866	-	36,067	36,595	44,838
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture and Fixtures	14,756	559	-	15,315	8,767	1,711	-	10,478	4,837	5,989
Information Technology Equipments	97,802	11,984	695	109,091	60,847	26,330	550	86,627	22,464	36,955
Vehicles	23,843	2,148	10,814	15,177	9,994	3,003	4,545	8,452	6,725	13,849
Office Equipment	26,489	3,134	18	29,605	6,277	12,320	19	18,578	11,027	20,212
<b>Total</b>	<b>363,457</b>	<b>38,613</b>	<b>11,527</b>	<b>390,542</b>	<b>169,066</b>	<b>81,246</b>	<b>5,114</b>	<b>245,198</b>	<b>145,344</b>	<b>194,391</b>
Capital Work in Progress	-	-	-	-	-	-	-	-	988	-
<b>Grand Total</b>	<b>363,457</b>	<b>38,613</b>	<b>11,527</b>	<b>390,542</b>	<b>169,066</b>	<b>81,246</b>	<b>5,114</b>	<b>245,198</b>	<b>146,332</b>	<b>194,391</b>
<b>Previous year</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>	-	-

**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 2015	31 March 2014
Cash (including cheques, drafts and stamps)	115,603	96,283
Bank balances		
(a) Deposit accounts		
(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
(bb) Others	-	-
(b) Current accounts	147,927	104,503
(c) Others	-	-
Money at call and short notice		
(a) With banks	-	-
(b) With other institutions	-	-
Others	-	-
<b>Total</b>	<b>263,530</b>	<b>200,786</b>
Balances with non-scheduled banks included above	-	-
<b>Cash and bank balances</b>		
In India	263,530	200,786
Outside India	-	-
<b>Total</b>	<b>263,530</b>	<b>200,786</b>

Form L-18-Advance and Other Assets Schedule

ADVANCES AND OTHER ASSETS

(₹ in '000)

Particulars	As at 31 March 2015	As at 31 March 2014
<b>ADVANCES</b>		
Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	19,597	15,113
Advances to Directors/Officers	-	-
Advance tax paid and taxes deducted at source (Net of provision for taxation)	-	2
Others		
a) Travel Advance	-	288
b) Employee Loans	3,850	1,506
c) Staff and Other Advances	3,906	6,423
<b>Total (A)</b>	<b>27,353</b>	<b>23,331</b>
<b>OTHER ASSETS</b>		
Income accrued on investments	357,818	318,993
Outstanding premiums	101,930	53,009
Agents' Balances (Net of Provisions)	950	1,209
Foreign agents' balances	-	-
Due from other entities carrying on insurance business (including reinsurers)-Net	22,880	27,980
Due from subsidiaries/holding company	-	-
Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act,1938]	-	-
Others		
Service Tax Unutilised Credit	61,064	60,689
Rent & Others Security Deposit	334,871	334,324
Other Receivables	76,013	158,738
<b>Total (B)</b>	<b>955,526</b>	<b>954,942</b>
<b>Total (A + B)</b>	<b>982,879</b>	<b>978,273</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	As at
	31 March 2015	31 March 2014
Agents' Balances	35,011	31,296
Balances due to other insurance companies (including reinsurers)	10,704	384
Deposits held on reinsurance ceded	-	-
Premiums received in advance	1,013	5,239
Unallocated premium	61,585	40,770
Sundry creditors	239,837	94,469
Due to subsidiaries/holding company	15,815	51,176
Claims Outstanding	12,177	13,268
Annuities Due	-	-
Due to Officers/Directors	-	-
Others		
a) Tax Deducted to be remitted	19,661	22,409
b) Service Tax Liability	1,748	1,372
c) Unclaimed amount - policyholders	32,294	13,843
d) Expenses Payable	188,716	120,865
e) Other- Payable	57,052	18,725
<b>Total</b>	<b>675,613</b>	<b>413,815</b>

**Form L-20- Provisions Schedule**

**PROVISIONS**

( ₹ in '000)

Particulars	As at	As at
	31 March 2015	31 March 2014
For taxation (less payments and taxes deducted at source)	-	-
For proposed dividends	-	-
For dividend distribution tax	-	-
<b>Others:</b>	-	-
Provision for Employees Benefit	184,044	117,491
<b>Total</b>	<b>184,044</b>	<b>117,491</b>

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

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

( ₹ in '000)

Particulars	As at	As at
	31 March 2015	31 March 2014
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 2015	For the year ended 31 March 2015	For the quarter ended 31 March 2014	For the year ended 31 March 2014
<b>1</b>	<b>New business premium income growth</b>				
	Participating Life	-32.08%	-39.86%	-20.74%	53.02%
	Participating Pension Life	-13.16%	253.44%	N.A.	N.A.
	Non Participating Individual	62.46%	103.79%	192.15%	154.39%
	Non Participating Individual Annuity	75.78%	-32.84%	N.A.	N.A.
	Non Participating Fund – Health	NA	NA	N.A.	N.A.
	Non Participating Group	-28.28%	94.63%	331.24%	143.41%
	Linked Life	995.59%	376.13%	18.00%	1.09%
	Linked Life Group	-233.74%	-12.80%	-93.27%	-32.08%
<b>2</b>	<b>Net retention ratio</b>	97.78%	96.63%	97.33%	95.76%
<b>3</b>	<b>Expense of Management to Gross Direct Premium Ratio</b>	59.89%	105.94%	97.38%	149.80%
<b>4</b>	<b>Commission Ratio (Gross commission paid to Gross Premium)</b>	9.63%	10.31%	12.82%	13.15%
<b>5</b>	<b>Ratio of Policyholders' liabilities to shareholders' funds</b>	41.90%	41.90%	15.40%	15.40%
<b>6</b>	<b>Growth rate of Shareholders' funds</b>	-3.51%	-10.77%	-2.54%	39.78%
<b>7</b>	<b>Ratio of surplus / (deficit) to Policyholders' liability</b>	-	-	-	-
<b>8</b>	<b>Change in Net worth ( ₹ in 000)</b>	(206,736)	(686,381)	(165,745)	1,813,331
<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%	0.01%	0.01%
<b>11</b>	<b>Total Investments / (Capital + Surplus)</b>	132.51%	132.51%	102.17%	102.17%
<b>12</b>	<b>Total Affiliated Investments / (Capital + Surplus)</b>	1.01%	1.01%	2.35%	2.35%
<b>13</b>	<b>Investment Yield (Annualized)</b>				
	<b>A. With Realized Gains</b>				
	Shareholders' Funds	11.97%	13.61%	9.27%	9.45%
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	8.41%	9.90%	9.06%	9.01%
	Non Par	7.52%	11.01%	9.32%	9.48%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	13.50%	19.90%	15.30%	11.57%
	<b>B. With unrealized Gains</b>				
	Shareholders' Funds	10.06%	16.05%	10.54%	9.76%
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	11.61%	17.91%	13.66%	2.74%
	Non Par	10.43%	17.77%	12.40%	5.38%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	19.39%	25.61%	15.48%	15.97%
<b>14</b>	<b>Conservation Ratio</b>				
	Participating Life	72.42%	69.75%	66.27%	63.61%
	Participating Pension Life	88.46%	88.46%	N.A.	N.A.
	Non Participating Individual	79.19%	74.89%	73.21%	75.83%
	Non Participating Individual Annuity	N.A.	N.A.	N.A.	N.A.
	Non Participating Fund – Health	N.A.	N.A.	N.A.	N.A.
	Non Participating Group	69.83%	62.15%	45.95%	58.71%
	Linked Life	84.79%	87.58%	58.71%	69.60%
	Linked Life Group	N.A.	N.A.	NA	NA
<b>15</b>	<b>Persistency Ratio (Premium basis)</b>				
	For 13th month	62.69%	61.29%	45.90%	56.40%
	For 25th month	51.32%	49.50%	45.20%	45.60%
	For 37th month	36.85%	38.40%	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	-	-	-	-

Equity Holding Pattern for Life Insurers

S. No.	Particulars	For the quarter ended 31 March 2015	For the year ended 31 March 2015	For the quarter ended 31 March 2014	For the year ended 31 March 2014
1	No. of shares	180,286,500	180,286,500	180,286,500	180,286,500
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)	(1.13)	(3.94)	(0.93)	(4.14)
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(1.13)	(3.94)	(0.93)	(4.14)
6	Book value per share (Rs)	31.53	31.53	35.34	35.34



**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 2015 (DIRECT BASIS)**

(₹ '000)

Particulars	For the year ended 31 March 2015	For the year ended 31 March 2014
<b>A Cash Flows from operating activities:</b>		
1 Premium received from policyholders, including advance receipts	1,898,490	1,071,324
2 Other receipts	35,643	35,540
3 Payments to the re-insurers, net of commissions and claims	12,774	(5,978)
4 Payments of claims / benefits	(121,215)	(104,263)
5 Payments of commission and brokerage	(194,589)	(132,033)
6 Payments of other operating expenses	(1,712,705)	(1,466,764)
7 Preliminary and pre-operative expenses	-	-
8 Deposits, advances and staff loans	(17,916)	(165,257)
9 Income taxes paid (Net)	53	1,352
10 Service tax paid	(36,400)	(9,421)
11 Other payments	-	-
12 Cash flows before extraordinary items	(135,865)	(775,500)
13 Cash flow from extraordinary operations	-	-
<b>14 Net cash flow from operating activities</b>	<b>(135,865)</b>	<b>(775,500)</b>
<b>B Cash flows from investing activities:</b>		
1 Purchase of fixed assets	(38,398)	(67,129)
2 Proceeds from sale of fixed assets	6,413	7,846
3 Purchases of investments	(13,400,291)	(13,266,425)
4 Loans disbursed	-	-
5 Loans against policies	(106)	(469)
6 Sales of investments	13,825,349	11,326,701
7 Repayments received	-	-
8 Rents/Interests/ Dividends received	478,765	321,629
9 Investments in money market instruments and in liquid mutual funds (Net)	(673,542)	30,219
10 Expenses related to investments	-	-
<b>11 Net cash flow from investing activities</b>	<b>198,190</b>	<b>(1,647,629)</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>-</b>	<b>2,500,000</b>
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
<b>Net increase in cash and cash equivalents</b>	<b>62,325</b>	<b>76,871</b>
1 Cash and cash equivalents at the beginning of the period/year	202,461	125,590
2 Cash and cash equivalents at the end of the period/year	264,786	202,461

**FORM L-24 Valuation of net liabilities**Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE COMPANY LTD.**Date: **31 March 2015****Valuation on Net Liabilities***( ₹ in Lakhs)*

S.No.	Particulars	As at 31 March 2015	As at 31 March 2014
1	<b>Linked</b>		
	a) Life	6,068.61	2,749.49
	b) General Annuity	-	-
	c) Pension	-	-
	d) Health	-	-
2	<b>Non-Linked</b>		
	a) Life	17,074.21	6,970.34
	b) General Annuity	75.61	42.95
	c) Pension	529.78	49.14
	d) Health	12.53	-

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

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

Date: **31 March 2015**

**Geographical Distribution of New Business for the Quarter ended 31 March 2015**

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	5	4	0.00	0.43	95	137	0.35	8.37	100	141	0.35	8.80
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	13	35	0.03	0.50	116	181	0.33	7.66	129	216	0.36	8.16
5	Chattisgarh	38	68	0.09	1.22	161	233	0.47	14.40	199	301	0.56	15.62
6	Goa	57	79	0.15	2.09	116	135	0.49	5.99	173	214	0.64	8.08
7	Gujarat	96	143	0.19	6.15	921	1,470	3.53	139.72	1,017	1,613	3.72	145.86
8	Haryana	206	295	0.45	9.19	425	594	1.38	26.04	631	889	1.82	35.22
9	Himachal Pradesh	37	68	0.07	1.43	76	117	0.19	3.12	113	185	0.26	4.54
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	31	39	0.07	1.10	207	320	0.54	8.13	238	359	0.61	9.22
12	Karnataka	19	19	0.04	0.67	463	622	2.33	58.33	482	641	2.38	59.00
13	Kerala	49	78	0.18	2.38	524	875	2.66	51.97	573	953	2.84	54.35
14	Madhya Pradesh	5	6	0.01	0.17	181	262	0.71	12.73	186	268	0.72	12.90
15	Maharashtra	1,564	1,625	0.24	18.09	3,458	4,459	15.40	1,693.73	5,022	6,084	15.63	1711.82
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	120	171	0.18	3.05	199	293	0.72	9.33	319	464	0.90	12.38
21	Punjab	53	82	0.15	1.87	357	434	1.31	40.67	410	516	1.46	42.54
22	Rajasthan	86	187	0.05	1.84	260	350	0.68	19.51	346	537	0.73	21.35
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	2	2	0.02	0.29	221	339	1.66	30.31	223	341	2	31
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	184	248	0.32	6.20	1,314	1,883	4.30	98.90	1,498	2,131	4.62	105.10
27	UttrKhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	19	33	0.02	0.48	304	350	1.47	19.35	323	383	1.49	19.83
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	0.00	0.00
30	Chandigarh	12	26	0.02	0.27	108	157	0.28	13.00	120	183	0.30	13.27
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	6	11	0.04	0.44	721	952	2.89	88.69	727	963	2.93	89.13
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	2	2	0.00	0.13	267	417	1.12	42.87	269	419	1.13	43.00
<b>Company Total</b>		<b>2,604</b>	<b>3,221</b>	<b>2.32</b>	<b>57.96</b>	<b>10494</b>	<b>14,580</b>	<b>42.81</b>	<b>2,392.82</b>	<b>13,098</b>	<b>17,801</b>	<b>45.13</b>	<b>2450.78</b>

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

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

Date: **31 March 2015**

**Geographical Distribution of New Business upto the year ended 31 March 2015**

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	7	6	0.01	0.66	206	198	0.68	15.68	213	204	0.69	16.34
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	63	61	0.10	2.82	324	309	0.94	25.60	387	370	1.04	28.42
5	Chattisgarh	138	136	0.25	4.33	428	423	1.41	59.88	566	559	1.67	64.21
6	Goa	149	142	0.31	6.47	247	220	0.90	12.40	396	362	1.22	18.87
7	Gujarat	256	252	0.58	20.77	2,448	2,345	9.28	534.05	2,704	2,597	9.85	554.82
8	Haryana	499	482	0.80	21.76	953	903	2.55	78.32	1,452	1,385	3.34	100.08
9	Himachal Pradesh	110	109	0.23	3.85	175	169	0.48	6.91	285	278	0.71	10.76
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	85	82	0.13	2.71	554	525	1.44	26.02	639	607	1.57	28.73
12	Karnataka	24	24	0.05	0.78	1,042	1,009	4.50	141.76	1,066	1,033	4.55	142.54
13	Kerala	118	118	0.38	5.28	1,641	1,593	6.68	140.69	1,759	1,711	7.06	145.97
14	Madhya Pradesh	18	17	0.03	0.68	381	372	1.89	33.63	399	389	1.93	34.31
15	Maharashtra	1,779	1,764	0.62	38.14	7,252	6,722	31.17	2,577.07	9,031	8,486	31.78	2,615.21
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	314	306	0.42	9.40	503	468	1.56	26.67	817	774	1.98	36.08
21	Punjab	150	142	0.28	6.32	790	731	2.15	76.65	940	873	2.43	82.97
22	Rajasthan	487	482	0.16	4.58	537	527	1.42	41.13	1,024	1,009	1.58	45.71
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	3	3	0.02	0.32	364	348	3.29	53.74	367	351	3.32	54.06
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	423	414	0.65	15.20	3,094	2,912	9.04	228.98	3,517	3,326	9.69	244.18
27	Uttrakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	67	64	0.09	2.12	713	600	4.24	74.66	780	664	4.33	76.77
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	67	66	0.15	4.27	298	274	0.78	45.51	365	340	0.94	49.78
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	34	33	0.10	1.86	1,643	1,509	6.33	267.46	1,677	1,542	6.43	269.32
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	17	13	0.02	0.94	750	702	2.68	102.36	767	715	2.70	103.30
<b>Company Total</b>		<b>4,808</b>	<b>4,716</b>	<b>5.37</b>	<b>153.26</b>	<b>24,343</b>	<b>22,859</b>	<b>93.42</b>	<b>4,569.17</b>	<b>29,151</b>	<b>27,575</b>	<b>98.79</b>	<b>4,722.44</b>

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

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

Date: 31 March 2015

**Geographical Distribution of New Business for the Quarter ended 31 March 2015**

S.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)	No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)	No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)
1	Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	19	0.08	3.66	-	19	0.08	3.66
8	Haryana	-	-	-	-	2	853	0.41	13.29	2	853	0.41	13.29
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	-	59	0.16	8.05	-	59	0.16	8.05
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	23	64,296	1.38	371.86	23	64,296	1.38	371.86
15	Maharashtra	-	-	-	-	-	697	4.35	150.90	-	697	4.35	150.90
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	3	372	0.83	318.50	3	372	0.83	318.50
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	1	107	0.01	10.59	1	107	0.01	10.59
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	1	266	0.02	28.70	1	266	0.02	28.70
27	Uttrakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	0	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	3	1,289	0.14	124.10	3	1,289	0.14	124.10
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	-	-	-	-	-	20	0.09	2.81	-	20	0.09	2.81
	<b>Company Total</b>	-	-	-	-	<b>33</b>	<b>67,978</b>	<b>7.46</b>	<b>1,032.45</b>	<b>33</b>	<b>67,978</b>	<b>7.46</b>	<b>1,032.45</b>

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

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

Date: 31 March 2015

**Geographical Distribution of New Business for the Year ended 31 March 2015**

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	-	-	-	-	-	13	0.00	0.13	-	13	0.00	0.13
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	19	0.08	3.66	-	19	0.08	3.66
8	Haryana	-	-	-	-	8	2,429	0.82	402.58	8	2,429	0.82	402.58
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	-	(291)	0.14	(74.45)	-	(291)	0.14	(74.45)
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	61	313,650	5.62	1,524.48	61	313,650	5.62	1,524.48
15	Maharashtra	-	-	-	-	5	8,565	14.52	779.31	5	8,565	14.52	779.31
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	5	13,664	1.62	495.32	5	13,664	1.62	495.32
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	1	111	0.02	10.93	1	111	0.02	10.93
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	2	1,002	0.12	106.94	2	1,002	0.12	106.94
27	UttraKhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	1	1,653	0.06	34.18	1	1,653	0.06	34.18
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	9	3,682	0.54	608.01	9	3,682	0.54	608.01
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	-	-	-	-	-	20	0.09	2.81	-	20	0.09	2.81
<b>Company Total</b>		-	-	-	-	<b>92</b>	<b>344,517</b>	<b>23.63</b>	<b>3,893.89</b>	<b>92</b>	<b>344,517</b>	<b>23.63</b>	<b>3893.89</b>

FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)-3A  
 COMPANY NAME & CODE : EDELWEISS TOKIO LIFE INSURANCE CO. LTD (147)  
 Statement as on : 31 March, 2015  
 STATEMENT OF INVESTMENT ASSETS(LIFE INSURERS)  
 (Business within India)

PART - A

(₹ In Lakhs)

Total Application as per Balance Sheet (A)			104,094
Add (B)			-
Provisions	Sch-14		1,840
Current Liabilities	Sch-13		6,756
<b>Total</b>			<b>8,597</b>
Less (C)			-
Debit Balance in P & L A/c			23,421
Loans	Sch-09		6
Adv & Other Assets	Sch-12		9,829
Cash and Bank Balance	Sch-11		2,635
Fixed Assets	Sch-10		1,463
Misc. Exp. Not Written Off	Sch-15		-
<b>Sub total</b>			<b>37,354</b>
<b>Funds Available for Investments</b>			<b>75,337</b>

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)		75,337
<b>Balance Sheet Value of :</b>		
A. Life Fund (Including Fund Beyond Solvency Margin)		67,154
B. Pension & Gen Annuity Fund		2,221
C. Unit Linked Funds		5,962
		<b>75,337</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%	1,107	5,485	-	5,178	5,116	15,779	53	-	16,886	17,824
2. Govt. Securities or Other Approved Securities (Incl. 1 above)	Not Less than 50%	1,107	5,485	-	5,178	5,116	15,779	53	-	16,886	17,824
3. Investment Subject to Exposure Norms		-	-	-	-	-	-	-	-	-	-
a. Housing & Infrastructure		-	-	-	-	-	-	-	-	-	-
1. Approved Investment	Not Less than 15%	2,329	4,815	-	-	133	4,948	17	(17)	7,260	7,583
2. Other Investment		142	-	-	-	-	-	-	13	155	155
b. (i) Approved Investments		31,646	3,240	401	1,934	3,271	8,846	30	212	40,703	41,071
(ii) "Other Investments" not to exceed 15%	Not exceeding 35%	1,713	36	-	13	272	321	1	115	2,149	2,152
<b>TOTAL : LIFE FUND</b>	<b>100%</b>	<b>36,936</b>	<b>13,577</b>	<b>401</b>	<b>7,125</b>	<b>8,792</b>	<b>29,894</b>	<b>100.00%</b>	<b>323</b>	<b>67,154</b>	<b>68,785</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%	394	1,089	1,483	67%	-	1,483	1,535
2. Government Securities or other approved securities ( including (i) above )	Not Less than 40%	394	1,089	1,483	67%	-	1,483	1,535
3. Balance in approved investment	Not Exceeding 60%	404	334	738	33%	-	738	738
<b>TOTAL : PENSION / GROUP GRATUITY FUND</b>	<b>100%</b>	<b>798</b>	<b>1,423</b>	<b>2,221</b>	<b>100.00%</b>	<b>-</b>	<b>2,221</b>	<b>2,273</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%	-	5,364	5,364	89.96%
2. Other than Approved Investment	Not More than 25%	-	598	598	10.04%
<b>TOTAL : LINKED LIFE INSURANCE FUND</b>	<b>100%</b>	<b>-</b>	<b>5,962</b>	<b>5,962</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 [ULIF00118/08/11EQLARGECAP147]	EQUITY TOP 250 [ULIF0027/07/11EQTOP250147]	MANAGED FUND [ULIF00618/08/11MANAGED147]	MONEY MARKET FUND [ULIF00425/08/11MONEYMARKET147]	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]	GROUP MONEY MARKET FUND [ULGF00405/09/11GFMONYMARKET147]		
	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.		
Opening Balance(Market Value)	633.40	397.28	154.43	104.71	252.09	645.46	380.42	428.54	804.84	360.96	0.00	4162.12	
Add : Inflow during the Quarter	566.82	436.72	61.18	34.82	175.12	417.36	100.01	82.30	80.42	39.93	0.00	1994.66	
Increase / (Decrease) Value of Inv(N	45.67	30.68	9.82	2.23	10.17	32.66	7.40	19.14	36.96	12.32	0.00	207.04	
Less : Outflow during the Quarter	68.22	40.21	20.55	19.37	32.71	101.06	80.88	25.67	12.81	0.00	0.00	401.47	
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>1177.68</b>	<b>824.46</b>	<b>204.88</b>	<b>122.39</b>	<b>404.66</b>	<b>994.41</b>	<b>406.95</b>	<b>504.31</b>	<b>909.41</b>	<b>413.20</b>	<b>0.00</b>	<b>5962.35</b>	

INVESTMENT OF UNIT FUND	NAME OF THE FUND																								TOTAL
	EQUITY LARGE CAP FUND [ULIF00118/08/11EQLARGECAP147]		EQUITY TOP 250 [ULIF0027/07/11EQTOP250147]		MANAGED FUND [ULIF00618/08/11MANAGED147]		MONEY MARKET FUND [ULIF00425/08/11MONEYMARKET147]		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]		GROUP MONEY MARKET FUND [ULGF00405/09/11GFMONYMARKET147]				
	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	Actual Inv.	% Actual	Actual Inv.	% Actual	
<b>Approved Investments (&gt;=75%)</b>																									
Central Govt Securities	0.00	0.00	0.00	0.00	18.07	8.82	0.00	0.00	0.00	0.00	3.19	0.32	343.86	84.50	100.62	19.95	60.52	6.65	55.57	13.45	0.00	0.00	581.83	0.12	
State Government 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	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	0.00	0.00	
Corporate Bonds	0.00	0.00	0.00	0.00	51.14	24.96	0.00	0.00	31.19	7.71	22.52	2.26	0.00	0.00	58.29	11.56	78.19	8.60	48.85	11.82	0.00	0.00	290.19	4.87	
Infrastructure Bonds	0.00	0.00	0.00	0.00	21.72	10.60	0.00	0.00	158.56	39.18	141.52	14.23	0.00	0.00	96.55	19.15	166.49	18.31	198.38	48.01	0.00	0.00	783.22	13.14	
Equity	791.23	67.19	516.23	62.61	59.73	29.15	0.00	0.00	0.00	0.00	339.86	34.18	0.00	0.00	100.69	19.97	318.99	35.08	0.00	0.00	0.00	0.00	2126.73	35.67	
Money Market Investments	66.90	5.68	41.24	5.00	12.22	5.97	14.39	11.76	33.65	8.31	121.65	12.23	174.26	42.82	64.73	12.84	162.79	17.90	55.52	13.44	0.00	0.00	747.35	12.53	
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	0.00	0.00	
Deposit With Banks	0.00	0.00	0.00	0.00	1.00	0.49	81.00	66.18	115.00	28.42	150.00	15.08	0.00	0.00	30.00	5.95	0.00	0.00	0.00	0.00	0.00	0.00	377.00	6.32	
<b>Sub Total (A)</b>	<b>858.13</b>	<b>72.87</b>	<b>557.47</b>	<b>67.62</b>	<b>163.88</b>	<b>79.99</b>	<b>95.39</b>	<b>77.94</b>	<b>338.40</b>	<b>83.62</b>	<b>778.73</b>	<b>78.31</b>	<b>518.12</b>	<b>127.32</b>	<b>450.89</b>	<b>89.41</b>	<b>786.97</b>	<b>86.54</b>	<b>358.33</b>	<b>86.72</b>	<b>0.00</b>	<b>0.00</b>	<b>4906.32</b>	<b>72.65</b>	
<b>Current Assets:</b>																									
Accrued Interest	0.00	0.00	0.00	0.00	5.64	2.75	21.18	17.31	32.44	8.02	42.02	4.23	0.00	0.00	15.99	3.17	13.37	1.47	12.06	2.92	0.00	0.00	142.71	2.39	
Dividend Receivable	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.00	
Bank Balance	0.03	0.00	0.02	0.00	0.81	0.40	0.02	0.02	2.07	0.51	1.76	0.18	0.49	0.12	1.76	0.35	1.18	0.13	4.42	1.07	0.00	0.00	12.57	0.21	
Receivable for Sale of Investm	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	0.00	0.00	
Other Current Assets (for Inve	125.62	10.67	136.20	16.52	25.60	12.50	5.87	4.79	22.75	5.62	103.95	10.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	419.99	7.04	
<b>Less: Current Liabilities</b>																									
Payable for Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96.92	23.82	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96.92	1.63	
Fund Mgmt Charges Payable	1.28	0.11	0.80	0.10	0.23	0.11	0.08	0.06	0.42	0.10	1.06	0.11	0.20	0.05	0.63	0.12	1.10	0.12	0.49	0.12	0.00	0.00	6.27	0.11	
Other Current Liabilities (for I	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14.55	3.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14.55	0.24	
<b>Sub Total (B)</b>	<b>124.38</b>	<b>10.56</b>	<b>135.44</b>	<b>16.43</b>	<b>31.81</b>	<b>15.53</b>	<b>26.99</b>	<b>22.06</b>	<b>56.85</b>	<b>14.05</b>	<b>146.68</b>	<b>14.75</b>	<b>(111.17)</b>	<b>(27.32)</b>	<b>17.13</b>	<b>3.40</b>	<b>13.46</b>	<b>1.48</b>	<b>15.98</b>	<b>3.87</b>	<b>0.00</b>	<b>0.00</b>	<b>457.55</b>	<b>7.67</b>	
<b>OTAI (&lt;=25%)</b>																									
Corporate Bonds	0.00	0.00	0.00	0.00	6.94	3.39	0.00	0.00	9.42	2.33	15.37	1.55	0.00	0.00	15.39	3.05	10.26	1.13	38.89	9.41	0.00	0.00	96.27	0.00	
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	0.00	0.00	
Equity	112.56	9.56	101.62	12.33	2.24	1.10	0.00	0.00	0.00	0.00	46.43	4.67	0.00	0.00	20.89	4.14	71.97	7.91	0.00	0.00	0.00	0.00	355.71	5.97	
Money Market	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	
Mutual funds	82.60	7.01	29.94	3.63	0.00	0.00	0.00	0.00	0.00	0.00	7.20	0.72	0.00	0.00	0.00	0.00	26.75	2.94	0.00	0.00	0.00	0.00	146.49	2.46	
<b>Sub Total (C)</b>	<b>195.16</b>	<b>16.57</b>	<b>131.56</b>	<b>15.96</b>	<b>9.18</b>	<b>4.48</b>	<b>0.00</b>	<b>0.00</b>	<b>9.42</b>	<b>2.33</b>	<b>69.00</b>	<b>6.94</b>	<b>0.00</b>	<b>0.00</b>	<b>36.28</b>	<b>7.19</b>	<b>108.98</b>	<b>11.98</b>	<b>38.89</b>	<b>9.41</b>	<b>0.00</b>	<b>0.00</b>	<b>598.48</b>	<b>8.42</b>	
<b>Total (A) + (B) + (C)</b>	<b>1177.68</b>	<b>100.00</b>	<b>824.46</b>	<b>100.00</b>	<b>204.88</b>	<b>100.00</b>	<b>122.39</b>	<b>100.00</b>	<b>404.66</b>	<b>100.00</b>	<b>994.41</b>	<b>100.00</b>	<b>406.95</b>	<b>100.00</b>	<b>504.31</b>	<b>100.00</b>	<b>909.41</b>	<b>100.00</b>	<b>413.20</b>	<b>100.00</b>	<b>0.00</b>	<b>0.00</b>	<b>5962.35</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 as on : 31 March, 2015

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

**PART - C**

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	404.66	14.237	14.237	13.7569	13.2477	12.9624	12.6332	12.70%	10.41%	14.2370
2	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	01-Feb-12	NON PAR	406.95	12.7276	12.7276	12.4941	12.2489	12.0075	11.7766	8.08%	7.90%	12.7276
3	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	28-Jul-11	NON PAR	1,177.68	20.6709	20.6709	19.3418	18.4234	16.9928	14.4568	42.98%	25.90%	21.3288
4	EQUITY TOP 250	ULIF0027/07/11EQTOP250147	20-Jul-11	NON PAR	824.46	19.2919	19.2919	18.0663	16.8366	15.6358	12.8771	49.82%	26.21%	19.7557
5	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	25-Jan-13	NON PAR	504.31	13.656	13.656	13.0736	12.3672	11.8879	11.1305	22.69%	NA	13.7599
6	GROUP BOND FUND	ULGF00305/09/11GFBOND147	25-Jan-13	NON PAR	413.20	12.5586	12.5586	12.1508	11.5685	11.2466	10.8595	15.65%	NA	12.5636
7	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	25-Jan-13	NON PAR	909.41	14.6675	14.6675	14.0344	13.2271	12.5454	11.4289	28.34%	NA	14.9328
8	GROUP MONEY MARKET FUND	ULGF00405/09/11GFMONEYMARKET147	25-Jan-13	NON PAR	-	10.0000	10.0000	10.0000	10.0000	10.0000	10.0000	-	NA	10.0000
9	MANAGED FUND	ULIF00618/08/11MANAGED147	03-Aug-11	NON PAR	204.88	16.3673	16.3673	15.4137	14.6262	13.7085	12.8888	26.99%	16.19%	16.5190
10	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	25-Aug-11	NON PAR	122.39	13.7475	13.7475	13.4651	13.1777	12.8729	12.5732	9.34%	9.54%	13.7475
11	PE BASED FUND	ULIF00526/08/11PEBASED147	22-Jul-11	NON PAR	994.41	17.5045	17.5045	16.6763	15.9037	15.0764	13.8387	26.49%	16.87%	17.7271

**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 Mar. 2015

## Detail regarding Debt securities

( ₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/03/2015	As % of total for this class	As at 31/12/2014	As % of total for this class	As at 31/03/2015	As % of total for this class	As at 31/12/2014	As % of total for this class
<b>Break down by credit rating</b>								
Sovereign	17,824	29.26%	18,260	30.59%	16,886	28.48%	17,363	29.95%
AAA rated	16,499	27.09%	17,537	29.38%	15,853	26.74%	17,033	29.38%
AA or better	4,200	6.89%	6,769	11.34%	4,155	7.01%	6,459	11.14%
Rated below AA but above A	101	0.17%	101	0.17%	98	0.17%	98	0.17%
Rated below A but above B	-	-	-	-	-	-	-	-
<b>Others</b>	-	-	-	-	-	-	-	-
MF/REV REPO/CBLO/FD	22,287	36.59%	16,916	28.34%	22,288	37.60%	16,916	29.18%
A1+/P1+/PR1+/F1+	-	-	99.33	0.17%	-	-	99.33	0.17%
<b>Total</b>	<b>60,911</b>	<b>100.00%</b>	<b>59,682</b>	<b>100.00%</b>	<b>59,280</b>	<b>100.00%</b>	<b>57,969</b>	<b>100.00%</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	14,776	24.26%	9,716	16.28%	14,777	24.93%	9,717	16.76%
more than 1 year and up to 3years	4,238	6.96%	6,225	10.43%	4,219	7.12%	6,211	10.71%
More than 3 years and up to 7years	10,595	17.39%	12,384	20.75%	10,415	17.57%	11,955	20.62%
More than 7 years and up to 10 years	12,771	20.97%	12,540	21.01%	12,345	20.83%	12,207	21.06%
More than 10 years and up to 15 years	2,283	3.75%	2,838	4.76%	2,123	3.58%	2,694	4.65%
More than 15 years and up to 20 years	2,378	3.90%	2,166	3.63%	2,294	3.87%	2,097	3.62%
Above 20 years	13,869	22.77%	13,813	23.14%	13,108	22.11%	13,089	22.58%
<b>Total</b>	<b>60,911</b>	<b>100.00%</b>	<b>59,682</b>	<b>100.00%</b>	<b>59,280</b>	<b>100.00%</b>	<b>57,969</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	17,824	29.26%	18,260	30.59%	16,886	28.48%	17,363	29.95%
State Government	-	-	-	-	-	-	-	-
Corporate Securities	20,800	34.15%	24,407	40.89%	20,106	33.92%	23,591	40.70%
MF/REV REPO/CBLO/FD	22,287	36.59%	17,016	28.51%	22,288	37.60%	17,016	29.35%
<b>Total</b>	<b>60,911</b>	<b>100.00%</b>	<b>59,682</b>	<b>100.00%</b>	<b>59,280</b>	<b>100.00%</b>	<b>57,969</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
4. \*Others indicate unrated debt securities.

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

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

Date: **31 Mar. 2015**

**Detail regarding Debt securities**

( ₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/03/2015	As % of total for this class	As at 31/12/2014	As % of total for this class	As at 31/03/2015	As % of total for this class	As at 31/12/2014	As % of total for this class
<b>Break down by credit rating</b>								
Sovereign	581.83	19.25%	526.34	24.48%	565.11	19.18%	513.13	24.67%
AAA rated	996.79	32.98%	904.64	42.08%	939.50	31.89%	861.22	41.40%
AA or better	76.62	2.54%	76.35	3.55%	65.10	2.21%	65.10	3.13%
Rated below AA but above A	96.27	3.19%	96.28	4.48%	94.49	3.21%	94.61	4.55%
Rated below A but above B	-	-	-	-	-	-	-	-
<b>Others</b>	-	-	-	-	-	-	-	-
MF/REV REPO/CBLO/FD	1,270.84	42.05%	546.06	25.40%	1,281.53	43.50%	546.06	26.25%
A1+/P1+/PR1+/F1+								
<b>Total</b>	<b>3,022</b>	<b>100.00%</b>	<b>2,150</b>	<b>100.00%</b>	<b>2,946</b>	<b>100.00%</b>	<b>2,080</b>	<b>100.00%</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	1,528.51	50.57%	602.50	28.03%	1,539.08	52.25%	602.39	28.96%
more than 1 year and up to 3years	178.39	5.90%	312.59	14.54%	175.32	5.95%	309.67	14.89%
More than 3 years and up to 7years	194.70	6.44%	269.34	12.53%	181.50	6.16%	253.91	12.21%
More than 7 years and up to 10 years	618.51	20.46%	569.16	26.48%	586.65	19.92%	543.12	26.11%
More than 10 years and up to 15 years	356.87	11.81%	264.02	12.28%	330.02	11.20%	248.91	11.97%
More than 15 years and up to 20 years	-	-	-	-	-	-	-	-
Above 20 years	145.37	4.81%	132.07	6.14%	133.15	4.52%	122.12	5.87%
<b>Total</b>	<b>3,022</b>	<b>100.00%</b>	<b>2,150</b>	<b>100.00%</b>	<b>2,946</b>	<b>100.00%</b>	<b>2,080</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	581.83	19.25%	426.72	19.85%	565.11	19.18%	413.53	19.88%
State Government	-	0.00%	99.62	-	-	0.00%	99.60	-
Corporate Securities	1,169.68	38.70%	1,077.27	50.11%	1,099.09	37.31%	1,020.93	49.08%
MF/REV REPO/CBLO/FD	1,270.84	42.05%	546.06	25.40%	1,281.53	43.50%	546.06	26.25%
<b>Total</b>	<b>3,022</b>	<b>100.00%</b>	<b>2,150</b>	<b>95.37%</b>	<b>2,946</b>	<b>100.00%</b>	<b>2,080</b>	<b>95.21%</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. \*Others indicate unrated debt securities.

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

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

Date: 31 Mar. 2015

**Detail regarding Debt securities**

( ₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/03/2015	As % of total for this class	As at 31/12/2014	As % of total for this class	As at 31/03/2015	As % of total for this class	As at 31/12/2014	As % of total for this class
<b>Break down by credit rating</b>								
Sovereign	1,535.09	67.54%	1,401.65	89.83%	1,482.97	66.78%	1,357.62	89.53%
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	737.70	32.46%	158.70	10.17%	737.70	33.22%	158.70	10.47%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
*Others	-	-	-	-	-	-	-	-
<b>Total</b>	<b>2,273</b>	<b>100.00%</b>	<b>1,560</b>	<b>100.00%</b>	<b>2,221</b>	<b>100.00%</b>	<b>1,516</b>	<b>100.00%</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	1,545.68	68.01%	921.50	59.06%	1,545.68	69.60%	921.47	60.77%
more than 1 year and up to 3years	10.00	0.44%	60.00	3.85%	10.00	0.45%	60.00	3.96%
More than 3 years and up to 7years	-	-	-	-	-	-	-	-
More than 7 years and up to 10 years	25.00	1.10%	10.00	0.64%	25.00	1.13%	10.00	0.66%
More than 10 years and up to 15 years	-	-	-	-	-	-	-	-
More than 15 years and up to 20 years	-	-	-	-	-	-	-	-
Above 20 years	692.10	30.45%	568.85	36.46%	639.99	28.82%	524.85	34.61%
<b>Total</b>	<b>2,273</b>	<b>100.00%</b>	<b>1,560</b>	<b>100.00%</b>	<b>2,221</b>	<b>100.00%</b>	<b>1,516</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	1,535.09	67.54%	1,252.22	80.25%	1,482.97	66.78%	1,208.22	79.68%
State Government	-	-	149.43	-	-	-	149.40	9.85%
Corporate Securities	-	-	-	-	-	-	-	-
MF/REV REPO/CBLO/FD	737.70	32.46%	158.70	10.17%	737.70	33.22%	158.70	10.47%
<b>Total</b>	<b>2,273</b>	<b>100.00%</b>	<b>1,560</b>	<b>90.42%</b>	<b>2,221</b>	<b>100.00%</b>	<b>1,516</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. \*Others indicate unrated debt securities.

## FORM L-30 : Related Party Transactions

Name of the Insurer : EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Date: 31 March 2015

## Related Party Transactions

(₹ in Lakhs)

S.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the quarter 31 March 2015	For the year ended 31 March 2015	For the quarter 31 March 2014	For the year ended 31 March 2014
1	Edelweiss Financial Services Limited	Holding Company	Received subscription to Share Capital (including share premium)	-	-	-	5,603.00
			Death Claim paid as Employer-employee master policyholder	(10.00)	21.00	-	20.01
			Reimbursement of Cost of premium towards Group Term Life Master Policy (employer-employee) and Medical Insurance covering employees of the Company	158.15	181.03	-	17.49
			Employer-employee master policyholder Premium Received	148.11	167.85	106.74	109.74
			Royalty for Trade Logo Usage	-	224.72	561.80	561.80
			Balance payable as on 31 March 2015	158.15	158.15	511.76	511.76
2	Tokio Marine & Nichido Fire Insurance Company Limited	Joint Venture Partner	Received subscription to Share Capital (including share premium)	-	-	-	19,397.00
3	Edelweiss Securities Limited (Is registered broker with SEBI and Stock Exchanges)	Fellow Subsidiary	Brokerage (For Securities transaction)	4.63	22.28	1.87	12.65
			Rent Paid for Office Premises	8.43	33.71	64.05	64.05
			Purchase of Car	-	-	7.38	7.38
			Reimbursement of shared IT vendor's service costs	28.57	28.57	45.96	45.96
			Reimbursement of Employee's Health Insurance premium	-	-	154.59	154.59
			Share of Gratuity payable for transferred employees	-	-	2.76	2.76
			Share of Gratuity receivable for transferred employees	8.50	8.50	-	-
			Balance in Other Receivable	8.50	8.50	-	-
			Balance payable as on 31 March 2015	-	-	151.83	151.83
4	Edelweiss Commodities Services Limited	Fellow Subsidiary	Interest received on Security Deposit	86.92	352.50	86.92	352.50
			Rent paid for office premises	290.17	1,092.08	365.06	1,005.17
			Purchase of Securities	3.65	1,503.65	-	1,794.14
			Sale of Securities	1,965.20	1,965.20	-	-
			Security Deposit Balance	3,000.00	3,000.00	3,000.00	3,000.00
			Balance in Sundry Creditor	-	-	146.66	146.66
5	ECL Finance Limited	Fellow Subsidiary	Purchase of Securities	-	996.81	-	4,211.59
			Sale of Securities	-	5,978.22	-	7,416.30
			Investment in Debt Securities	-	576.52	-	-
			Share of Gratuity receivable for transferred employees	2.35	2.35	-	-
			Balance in Other Receivable	2.35	2.35	-	-
			Accrued Interest receivable on Non Convertible Debentures	9.30	9.30	-	-
			Interest on Non-Convertible Debentures	11.18	113.51	-	-
6	Edelweiss Broking Limited	Fellow Subsidiary	Commission paid as Corporate Agent	93.12	180.80	74.12	92.71
			Balance in Agent Payable	18.79	18.79	43.59	43.59
7	Edelweiss Finance & Investments Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	-	90.74	82.85	82.85
			Redemption of Investment	1,000.00	1,000.00	-	-
			Investment in Debt Securities	-	-	1,500.00	1,500.00
			Share of Gratuity receivable for transferred employees	-	-	0.07	0.07
			Balance in Other Receivable	-	-	0.07	0.07
8	Edelweiss Financial Advisors Limited (Formerly Known As Anagram Capital Ltd)	Fellow Subsidiary	Share of Gratuity payable for transferred employees	-	-	0.02	0.02
			Balance in Sundry Creditors	-	-	0.02	0.02
9	Edelweiss Insurance Brokers Limited	Fellow Subsidiary	Commission paid	-	-	-	0.40
10	Edel Finance Company Limited	Fellow Subsidiary	Lease Rent for Office Equipment	6.90	17.25	-	-
11	Edelweiss Asset Reconstruction Company Limited	Fellow Subsidiary	Share of Gratuity payable for transferred employees	0.24	0.24	-	-
			Balance in Sundry Creditors	0.24	0.24	-	-
12	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
13	Key Managerial Personnel	Key Managerial Personnel	Remuneration	NA	450.00	NA	232.22
14	Tokio Marine Holdings Inc.	Holding Company of JV Partner	Receipt of Reimbursement of Expenses	-	-	1.90	1.90

**FORM - L-31**LNL - 6 : **Board of Directors & Key Persons**Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**Date : **31 March 2015****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. Arthur Lee	Director	-
3	Mr. Deepak Mittal	Managing Director & CEO	-
4	Mr. Himanshu Kaji	Director	-
5	Mr. Jun Hemmi	Director	-
6	Mr. P. N. Venkatachalam	Independent Director	-
7	Mr. P. Vaidyanathan	Independent Director	-
8	Mr. R. P. Singh	Independent Director	-
9	Mr. Rujan Panjwani	Director	-
10	Ms. Shabnam Panjwani	Director	<i>Appointed w.e.f. March 27, 2015</i>
11	Mr. Tadaharu Uehara	Director	-
12	Mr. Venkat Ramaswamy	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	Ms. Anuradha Lal	Appointed Actuary	-
4	Mr. Ajeet Lodha	Chief Risk Officer	-
5	Mr. Bismillah Chowdhary	Chief Investment Officer	-
6	Ms. Sreemaya Athikkat	Head - Legal & Compliance	<i>Ceased to be Head - Legal &amp; Compliance w.e.f. January 17, 2015</i>
7	Ms. Shirin Patel	Chief Compliance Officer	<i>Appointed w.e.f. March 2, 2015</i>
8	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 2015

**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:	2,382,712
	Deduct:	
02	Mathematical Reserves	2,376,074
03	Other Liabilities	-
04	Excess in Policyholders' funds	6,638
05	Available Assets in Shareholders Fund:	1,262,453
	Deduct:	
06	Other Liabilities of shareholders' fund	-
07	Excess in Shareholders' funds	1,262,453
08	Total ASM (04)+(07)	1,269,091
09	Total RSM	500,000
10	Solvency Ratio (ASM/RSM)	253.8%

**Certification:**

I, Anuradha Lal, 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.

Anuradha Lal  
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, 2015

Confirmation of Investment portfolio details

Certificate under Section 28(2A) / 28(2B) / 28B (3) of the Insurance Act, 1938

No	Description	Bonds/ Debentures		Loans		Other debt Instruments		Total	
		YTD as on date	Prev FY as on 31 Mar 14	YTD as on date	Prev FY as on 31 Mar 14	YTD as on date	Prev FY as on 31 Mar 14	YTD as on date	Prev FY as on 31 Mar 14
1	Investment Assets (As per form 3A/ 3B - Total Fund)	36,992	39,189	-	-	29,839	22,613	66,831	61,802
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)	36,992	39,189	-	-	29,839	22,613	66,831	61,802
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

Note: Life fund includes Fund Beyond Solvency Margin for the purpose of this disclosure.

**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.



**FORM 7**

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

Name of the fund: Life F: Unit Linked Fund

Statement as on : 31 March, 2015

Confirmation of Investment portfolio details

Certificate under Section 28(2A) / 28(2B) / 28B (3) of the Insurance Act, 1938

No	Description	Bonds/ Debentures		Loans		Other debt Instruments		Total	
		YTD as on date	Prev FY as on 31 Mar 14	YTD as on date	Prev FY as on 31 Mar 14	YTD as on date	Prev FY as on 31 Mar 14	YTD as on date	Prev FY as on 31 Mar 14
1	Investment Assets (As per form 3A/ 3B - Total Fund)	1,752	804	-	-	4,211	1,922	5,962	2,727
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)	1,752	804	-	-	4,211	1,922	5,962	2,727
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments 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.

## 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, 2015

Confirmation of Investment portfolio details

Certificate under Section 28(2A) / 28(2B) / 28B (3) of the Insurance Act, 1938

No	Description	Bonds/ Debentures		Loans		Other debt Instruments		Total	
		YTD as on date	Prev FY as on 31 Mar 14	YTD as on date	Prev FY as on 31 Mar 14	YTD as on date	Prev FY as on 31 Mar 14	YTD as on date	Prev FY as on 31 Mar 14
1	Investment Assets (As per form 3A/ 3B - Total Fund)	1,483	495	-	-	738	41	2,221	536
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)	1,483	495	-	-	738	41	2,221	536
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment 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.

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	16,523	545	13.37%	13.37%	14,319	1,762	12.30%	12.30%	7,000	583	8.33%	8.33%
A2	Deposits under section 7 of Insurance Act 1938	CDS5	301	6	7.96%	7.96%	224	18	7.97%	7.97%	197	16	8.06%	8.06%
A3	Treasury Bills	CTRB	780	16	8.32%	8.32%	1,127	97	8.58%	8.58%	3,007	277	10.48%	10.48%
<b>B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>														
B1	State Government Bonds	SGGB	-	-	-	-	140	0	6.42%	6.42%	-	-	-	-
<b>C HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>														
<u>TAXABLE BONDS OF</u>														
C1	Bonds / Debentures issued by NHB/Institution accredited by NHB	HTDN	3,815	102	10.87%	10.87%	4,603	505	10.97%	10.97%	6,260	620	9.90%	9.90%
<b>D INFRASTRUCTURE INVESTMENTS</b>														
D1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	247	7	11.35%	11.35%	142	70	49.16%	49.16%	288	(7)	-2.75%	-2.75%
D2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	81	(2)	-11.77%	-11.77%	66	26	40.22%	40.22%	78	(18)	-38.02%	-38.02%
<u>TAXABLE BONDS OF</u>														
D4	Infrastructure - PSU - Debentures / Bonds	IPTD	1,653	37	8.96%	8.96%	1,234	108	8.72%	8.72%	1,210	47	3.85%	3.85%
D5	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	2,032	46	9.16%	9.16%	1,772	150	8.46%	8.46%	993	85	8.97%	8.97%
D6	INFRASTRUCTURE OTHER- EQUITY	IOEQ	225	(8)	-15.30%	-15.30%	133	10	8.16%	8.16%	48	(4)	-21.30%	-21.30%
<b>E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>														
E1	PSU - Equity shares - quoted	EAEQ	443	(45)	-40.74%	-40.74%	394	17	4.24%	4.24%	96	(10)	-13.23%	-13.23%
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	5,253	369	28.47%	28.47%	4,740	1,358	28.64%	28.64%	3,005	490	16.83%	16.83%
E3	Corporate Securities - Debentures	ECOS	12,821	185	5.85%	5.85%	13,468	1,382	10.26%	10.26%	13,097	1,078	8.23%	8.23%
E4	Corporate Securities - Debentures	EDPG	500	53	183.47%	183.47%	1,495	154	18.47%	18.47%	-	-	-	-
E5	Corporate Securities - Preference Shares	EPNQ	541	43	32.33%	32.33%	530	66	12.49%	12.49%	27	0	3.39%	3.39%
E6	Application Money	ECAM	3,307	11	7.00%	7.00%	4,492	56	7.41%	7.41%	1,564	18	7.45%	7.45%
E7	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCL - RBI	ECDB	16,182	428	10.73%	10.73%	15,927	1,721	10.81%	10.81%	13,810	1,415	10.24%	10.24%
E8	Deposits - CDs with Scheduled Banks	ECD	73	1.29	8.33%	8.33%	160	7	11.97%	11.97%	2,037	70	10.34%	10.34%
E9	CCL - CBLO	ECBO	197	3	8.04%	8.04%	759	24	8.36%	8.36%	2,991	92	9.37%	9.37%
E10	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	1	-	-	-
E11	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	1,412	29	8.44%	8.44%	1,242	100	8.63%	8.63%	1,545	116	9.07%	9.07%
E12	Mutual Funds - Under Promoter Group	EMPG	-	-	-	-	-	-	-	80	11	139.80%	139.80%	
<b>F OTHER INVESTMENTS</b>														
F1	Equity Shares (incl. Co-op Societies)	OESH	695	76	44.06%	44.06%	1,435	571	39.81%	39.81%	210	(17)	-8.68%	-8.68%
F2	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	-	46	(6)	-99.26%	-99.26%	
F3	Mutual Funds - Debt / Income / Serial Plans	OMGS	1,556	32	8.51%	8.51%	1,409	114	8.67%	8.67%	2,339	183	9.38%	9.38%
F4	DEBENTURES	OLDB	98	3	11.60%	11.60%	105	12	11.60%	11.60%	179	21	11.60%	11.60%
F5	Debentures / Bonds / CPs / Loans - (Promoter Group)	ODPG	-	-	0.00%	0.00%	1,214	91	12.11%	12.11%	1,500	83	12.00%	12.00%
F6	Mutual Funds (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	151	(9)	-14.50%	-14.50%	
F7	Passively Managed Equity ETF (Non Promoter group)	OETF	14	0	3.20%	3.20%	14	0	3.20%	3.20%	-	-	-	-
F8	Derivative Instrument	OCDI	-	(50)	-	-	-	(12)	-	-	-	-	-	-
F9	Securitized Assets	OPSA	226	0	0.00%	0.00%	178	0	0.00%	0.00%	45	-	-	-
<b>TOTAL</b>			<b>68,974</b>	<b>1,885</b>	<b>11.93%</b>	<b>11.93%</b>	<b>71,320</b>	<b>8,406</b>	<b>12.84%</b>	<b>12.84%</b>	<b>61,804</b>	<b>5,134</b>	<b>8.31%</b>	<b>8.31%</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 for the purpose of this disclosure.

**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.

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</b>	<b>CENTRAL GOVERNMENT SECURITIES</b>													
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	200	8	15.26%	15.26%	160	34	21.43%	21.43%	58	0	0.76%	0.76%
a2	Treasury Bills	CTRB	282	6	8.11%	8.11%	247	20	8.25%	8.25%	170	16	9.23%	9.23%
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>	SGGB	100	1	9.81%	9.81%	88	3	9.02%	9.02%	-	-	-	-
B1	State Government Bonds													
<b>C</b>	<b>INFRASTRUCTURE INVESTMENTS</b>													
C1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	100	(4)	-18.19%	-18.19%	49	7	13.72%	13.72%	17	(2)	-13.07%	-13.07%
C2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	9	(1)	-80.43%	-80.43%	21	5	27.83%	27.83%	3	(0)	-0.99%	-0.99%
C3	Infrastructure - PSU - Debentures / Bonds	IPTD	413	22	22.02%	22.02%	266	57	21.57%	21.57%	29	3	9.18%	9.18%
C4	Infrastructure - Other Investment	IOEQ	83	13	61.43%	61.43%	40	5	12.97%	12.97%	4	1	38.27%	38.27%
C5	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	10	0	13.03%	13.03%	10	1	14.91%	14.91%	10	0	11.09%	11.09%
<b>D</b>	<b>HOUSING AND LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>													
D1	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	337	13	15.50%	15.50%	291	49	16.90%	16.90%	130	16	12.55%	12.55%
<b>E</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>													
E1	PSU - Equity shares - quoted	EAEQ	86	(22)	-104.24%	-104.24%	106	19	17.62%	17.62%	44	9	21.16%	21.16%
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	1,722	161	37.93%	37.93%	1,269	487	38.37%	38.37%	685	187	27.29%	27.29%
E3	CCIL - CBLO	ECBO	227	4	7.50%	7.50%	164	5	7.70%	7.70%	102	2	9.92%	9.92%
E4	Corporate Securities - Debentures	ECOS	230	8	13.52%	13.52%	215	35	16.17%	16.17%	95	12	12.33%	12.33%
E5	Corporate Securities - Debentures	EDPG	76	2	12.21%	12.21%	62	15	43.53%	43.53%	-	-	-	-
E6	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	377	10	11.20%	11.20%	401	43	10.61%	10.61%	531	51	9.64%	9.64%
E7	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
E8	Application Money	ECAM	180	0	7.00%	7.00%	95	1	7.43%	7.43%	5	0	5.99%	5.99%
E9	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	91	0	8.44%	8.44%	90	6	8.67%	8.67%	64	5	9.20%	9.20%
E10	Corporate Securities - Preference Shares	EPNQ	-	-	0.00%	0.00%	2	0	68.17%	68.17%	1	0	254.57%	254.57%
E11	Deposits - CDs with Schedule Banks	EDCD	59	1	8.09%	8.09%	56	1	10.90%	10.90%	-	-	-	-
E12	Net Current Assets (Only in respect of ULIP Business)	ENCA	458	-	-	-	458	-	-	-	187	-	-	-
<b>F</b>	<b>OTHER INVESTMENTS</b>													
F1	Equity Shares (incl. Co-op Societies)	OESH	193	9	18.23%	18.23%	147	51	34.87%	34.87%	30	(6)	-19.67%	-19.67%
F2	Equity Shares (PSUs & Unlisted)	OEPV	-	-	-	-	-	-	-	-	7	(1)	-30.37%	-30.37%
F3	Debentures	OLDB	96	3	11.27%	11.27%	90	11	12.13%	12.13%	14	3	21.76%	21.76%
F4	Passively Managed Equity ETF (Non Promoter group)	OETF	116	(9)	-32.64%	-32.64%	116	(9)	-32.64%	-32.64%	-	-	0.00%	0.00%
F5	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	48	0	8.47%	8.47%	52	3	8.76%	8.76%	47	4	9.19%	9.19%
<b>TOTAL</b>			<b>5,493</b>	<b>224</b>	<b>19.50%</b>	<b>19.50%</b>	<b>4,495</b>	<b>850</b>	<b>23.63%</b>	<b>23.63%</b>	<b>2,232</b>	<b>300</b>	<b>14.68%</b>	<b>14.68%</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.

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</b>	<b>CENTRAL GOVERNMENT SECURITIES</b>													
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	526.02	11.33	8.73%	8.73%	525.38	34.98	8.62%	8.62%	-	-	-	-
a2	Treasury Bills	CTRB	679.91	13.77	8.21%	8.21%	635.62	54.02	8.50%	8.50%	136.30	3.36	8.65%	8.65%
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>	SGGB	149.53	0.92	10.16%	10.16%	144.60	4.39	9.01%	9.01%	-	-	-	-
B1	State Government Bonds													
<b>C</b>	<b>INFRASTRUCTURE INVESTMENTS</b>													
C1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	-	-	-	-	-	-	-	-	-	-	-	-
C2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	-	-	-	-	-	-	-	-	-	-	-	-
C3	Infrastructure - PSU - Debentures / Bonds	IPTD	-	-	-	-	-	-	-	-	-	-	-	-
C4	Infrastructure - Other Investment	IOEQ	-	-	-	-	-	-	-	-	-	-	-	-
C5	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	-	-	-	-	-	-	-	-	-	-	-	-
<b>D</b>	<b>HOUSING AND LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>													
D1	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	-	-	-	-	-	-	-	-	-	-	-	-
<b>E</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>													
E1	PSU - Equity shares - quoted	EAEQ	-	-	-	-	-	-	-	-	-	-	-	-
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-
E3	CCL - CBLO	ECBO	207.10	3.64	7.45%	7.45%	137.15	4.91	7.59%	7.59%	32.33	0.07	14.96%	14.96%
E4	Corporate Securities - Debentures	ECOS	-	-	-	-	-	-	-	-	-	-	-	-
E5	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCL, RBI	ECDB	129.33	3.42	10.72%	10.72%	83.84	8.83	10.53%	10.53%	1.00	0.01	0.10	0.10
E6	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCL, RBI	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
E7	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	67.85	1.38	8.45%	8.45%	52.69	3.89	8.57%	8.57%	18.51	0.12	0.09	0.09
E8	Net Current Assets (Only in respect of ULIP Business)	ENCA	-	-	-	-	-	-	-	-	-	-	-	-
<b>F</b>	<b>OTHER INVESTMENTS</b>													
F1	Equity Shares (incl. Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	-	-	-
F2	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	-	-	-	-	-	-
F3	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-
F4	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>			<b>1,760</b>	<b>34</b>	<b>8.54%</b>	<b>8.54%</b>	<b>1,579</b>	<b>111</b>	<b>8.65%</b>	<b>8.65%</b>	<b>188</b>	<b>4</b>	<b>6.63%</b>	<b>6.63%</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.

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

STATEMENT AS ON : 31 March 2015

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 for the purpose of this disclosure.

**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.

FORM L-35-DOWNGRADING OF INVESTMENTS - 2  
 COMPANY NAME & CODE : EDELWEISS TOKIO LIFE INSURANCE CO. LTD (147)  
 STATEMENT AS ON : 31 March 2015  
 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.

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

STATEMENT AS ON : 31 March 2015

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.



(₹ In Crores)

S. No	Particulars	For the Quarter Ended March - 15				For the Quarter Ended March - 14				Upto the year Ended March - 15				Upto the year Ended March - 14			
		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
<b>1</b>	<b>First year Premium</b>																
	<i>i) Individual Single Premium (ISP)</i>																
	From 0-10,000	-	-	12.00	-	0.00	77.00	77.00	0.06	0.00	73.00	84.00	0.04	0.00	77.00	77.00	0.06
	From 10,000-25,000	-	-	-	-	-	-	-	-	0.00	1.00	1.00	0.15	-	-	-	-
	From 25,001-50,000	0.04	10.00	14.00	0.41	(0.01)	2.00	2.00	0.04	0.13	30.00	26.00	1.28	0.27	63.00	43.00	3.21
	From 50,001-75,000	0.04	8.00	18.00	0.45	0.19	39.00	31.00	2.48	0.17	32.00	31.00	1.96	0.28	53.00	42.00	3.07
	From 75,001-100,000	0.16	19.00	27.00	1.59	0.10	14.00	13.00	0.75	0.35	42.00	42.00	3.00	0.34	39.00	34.00	2.35
	From 1,00,001-1,25,000	0.05	5.00	10.00	0.33	0.20	20.00	16.00	1.34	0.19	18.00	17.00	1.95	0.22	22.00	18.00	1.36
	Above Rs. 1,25,000	0.30	7.00	10.00	2.82	0.63	13.00	6.00	4.68	0.80	23.00	20.00	6.97	1.42	32.00	23.00	10.00
	<i>ii) Individual Single Premium-Annuity (ISPA)</i>																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	0.01	1.00	2.00	0.01	0.07	7.00	7.00	0.07	-	-	-	-	0.02	2.00	2.00	0.02
	From 150,001-2,00,000	0.08	2.00	4.00	0.08	-	-	-	-	0.05	5.00	5.00	0.05	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	0.30	3.00	3.00	0.30	0.25	6.00	6.00	0.25	0.35	4.00	4.00	0.35
	<i>iii) Group Single Premium (GSP)</i>																
	From 0-10,000	0.11	-	162.00	15.68	0.06	-	80.00	7.61	0.27	-	382.00	38.89	0.15	2.00	239.00	21.76
	From 10,000-25,000	0.55	-	326.00	39.93	0.30	-	179.00	21.89	1.34	-	809.00	97.73	0.50	-	307.00	39.53
	From 25,001-50,000	0.62	-	174.00	30.05	0.51	-	143.00	23.41	2.15	-	596.00	105.64	0.75	-	201.00	36.83
	From 50,001-75,000	0.45	-	71.00	18.03	0.42	-	68.00	18.19	1.41	-	231.00	62.11	0.60	-	96.00	25.50
	From 75,001-100,000	0.24	-	29.00	14.62	0.33	-	38.00	18.51	1.05	-	120.00	53.14	0.53	-	60.00	27.65
	From 1,00,001-1,25,000	0.20	-	17.00	7.42	0.26	-	23.00	12.44	0.61	-	55.00	27.05	0.35	-	31.00	17.20
	Above Rs. 1,25,000	2.92	1.00	469.00	41.63	2.20	3.00	221.00	58.98	8.32	4.00	812.00	160.55	7.41	6.00	3,096.00	95.79
	<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	0.87	2,688.00	3,411.00	430.23	0.93	2,100.00	1,668.00	228.48	2.89	5,757.00	5,511.00	891.90	4.17	6,920.00	5,988.00	1,157.64
	From 10,000-25,000	8.04	4,824.00	7,286.00	922.29	6.29	6,261.00	5,355.00	750.26	22.14	12,445.00	11,987.00	1,737.60	19.21	17,171.00	15,609.00	1,567.26
	From 25,001-50,000	9.63	3,143.00	4,126.00	396.72	6.29	6,261.00	5,355.00	750.26	22.14	12,445.00	11,987.00	1,737.60	19.21	17,171.00	15,609.00	1,567.26
	From 50,001-75,000	6.57	1,249.00	1,550.00	176.37	5.52	2,637.00	2,210.00	361.98	21.11	6,230.00	5,825.00	732.27	14.62	5,632.00	4,998.00	730.05
	From 75,001-100,000	3.69	410.00	511.00	90.35	3.17	753.00	603.00	161.91	12.68	2,330.00	2,156.00	303.66	6.61	1,419.00	1,233.00	282.58
	From 1,00,001-1,25,000	3.30	333.00	420.00	60.59	2.06	320.00	270.00	75.81	7.24	769.00	707.00	179.35	4.86	665.00	583.00	171.69
	Above Rs. 1,25,000	12.36	399.00	461.00	368.53	1.57	179.00	133.00	58.33	6.63	645.00	575.00	138.81	2.71	305.00	251.00	108.79
	<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)	-	83.00	(3.95)	0.00	-	879.00	0.82	0.00	3.00	483.00	0.97
	From 10,000-25,000	0.00	2.00	153.00	0.99	0.00	8.00	459.00	(8.25)	0.01	6.00	456.00	4.07	0.03	18.00	1,554.00	7.87
	From 25,001-50,000	0.03	9.00	1,024.00	9.39	(0.02)	3.00	(93.00)	(11.19)	0.04	12.00	1,381.00	13.86	0.11	29.00	5,114.00	43.45
	From 50,001-75,000	0.04	6.00	1,046.00	19.48	(0.03)	2.00	430.00	(13.72)	0.06	10.00	1,899.00	36.75	0.08	14.00	4,455.00	20.39
	From 75,001-100,000	0.01	1.00	252.00	10.72	(0.01)	2.00	501.00	11.41	0.04	4.00	1,505.00	18.33	0.12	13.00	4,812.00	55.23
	From 1,00,001-1,25,000	0.00	-	(113.00)	9.66	(0.00)	1.00	566.00	0.55	0.02	2.00	907.00	17.35	0.14	12.00	6,283.00	63.04
	Above Rs. 1,25,000	2.28	14.00	64,366.00	814.86	(0.60)	8.00	34,518.00	290.36	8.31	54.00	334,485.00	3,257.60	4.06	51.00	233,912.00	2,105.51
	<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 March - 15				For the Quarter Ended March - 14				Upto the year Ended March - 15				Upto the year Ended March - 14			
		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	1.63	347.00	347.00	-	1.34	1,627.00	1,627.00	-	4.06	6,192.00	6,192.00	-	2.11	5,364.00	-	-
	From 10,000-25,000	7.98	2,499.00	2,499.00	-	4.39	3,494.00	3,494.00	-	17.54	13,660.00	13,660.00	-	6.69	6,773.00	-	-
	From 25,001-50,000	7.91	1,593.00	1,593.00	-	4.83	1,513.00	1,513.00	-	16.27	5,686.00	5,686.00	-	6.80	2,744.00	-	-
	From 50,001- 75,000	3.87	539.00	539.00	-	1.94	330.00	330.00	-	7.64	1,518.00	1,518.00	-	2.92	649.00	-	-
	From 75,000-100,000	2.56	203.00	203.00	-	1.19	160.00	160.00	-	4.82	613.00	613.00	-	1.80	296.00	-	-
	From 1,00,001 -1,25,000	1.74	135.00	135.00	-	0.70	60.00	60.00	-	3.02	329.00	329.00	-	1.00	119.00	-	-
	Above Rs. 1,25,000	6.82	166.00	166.00	-	3.46	98.00	98.00	-	12.77	493.00	493.00	-	6.08	244.00	-	-
	<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	-	1,666.00	-	0.00	2.00	2.00	-	0.01	2.00	1,666.00	-	0.01	4.00	-	-
	From 10,000-25,000	0.00	1.00	170.00	-	0.03	5.00	5.00	-	0.01	4.00	170.00	-	0.03	5.00	-	-
	From 25,001-50,000	0.01	(2.00)	508.00	-	0.04	7.00	7.00	-	0.05	9.00	508.00	-	0.07	10.00	-	-
	From 50,001- 75,000	0.01	(2.00)	713.00	-	0.03	3.00	3.00	-	0.05	7.00	713.00	-	0.03	4.00	-	-
	From 75,000-100,000	0.00	-	633.00	-	0.03	2.00	2.00	-	0.07	6.00	633.00	-	0.03	2.00	-	-
	From 1,00,001 -1,25,000	0.00	(3.00)	6,265.00	-	2.45	17.00	17.00	-	0.14	4.00	6,265.00	-	2.60	18.00	-	-
	Above Rs. 1,25,000	1.32	(1.00)	30,306.00	-	-	-	-	-	4.22	24.00	30,306.00	-	-	-	-	-
	<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 2015

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

(Rs in Crores)

S.No.	Channels	For the quarter ended 31 March 2015			For the quarter ended 31 March 2014			For the year ended 31 March 2015			For the year ended 31 March 2014		
		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	24	64,399	1.39	23	36,004	0.84	62	313,753	5.63	112	236,684	3.63
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	1	285	0.02	1	907	0.02	5	5,913	0.37	9	9,711	0.43
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	8	3,294	6.05	3	305	4.07	25	24,851	17.63	27	14,248	10.75
	<b>Total(A)</b>	<b>33</b>	<b>67,978</b>	<b>7.46</b>	<b>27</b>	<b>37,216</b>	<b>4.94</b>	<b>92</b>	<b>344,517</b>	<b>23.63</b>	<b>148</b>	<b>260,643</b>	<b>14.82</b>
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>33</b>	<b>67,978</b>	<b>7.46</b>	<b>27</b>	<b>37,216</b>	<b>4.94</b>	<b>92</b>	<b>344,517</b>	<b>23.63</b>	<b>148</b>	<b>260,643</b>	<b>14.82</b>

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

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

Date: 31 March 2015

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

S.No.	Channels	For the Quarter ended 31 March 2015		For the Quarter ended 31 March 2014		For year ended 31 March 2015		For year ended 31 March 2014	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	7,787	28.29	9,571	20	19,244	64	24,072	44.64
2	Corporate Agents-Banks	924	4.63	456	2	2,388	10	1,081	3.64
3	Corporate Agents -Others	1,038	6.59	1,193	4	1,996	12	1,662	4.43
4	Brokers	577	2.30	547	1	1,480	6	1,236	4.08
5	Micro Agents	66	0.00	-	-	450	0	-	-
6	Direct Business	2,706	3.32	881	2	3,593	7	4,800	9.11
	<b>Total (A)</b>	<b>13,098</b>	<b>45.13</b>	<b>12,648</b>	<b>28.83</b>	<b>29,151</b>	<b>98.79</b>	<b>32,851</b>	<b>65.91</b>
1	Referral (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>13,098</b>	<b>45.13</b>	<b>12,648</b>	<b>28.83</b>	<b>29,151</b>	<b>98.79</b>	<b>32,851</b>	<b>65.91</b>

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

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

Date: 31st March 2015

**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	26	-	-	-	-	-	0.01	
4	For Surrender	-	22	-	-	-	-	0.07	
5	Other benefits	-	7	-	-	-	-	0.69	
1	Group Death Claims	-	198	-	-	-	-	1.60	
2	Individual Death Claims	-	32	4	1	-	-	3.17	

\*\*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: **31st March 2015***(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	42	-	-	-	1	6
2	Claims reported during the period	221	-	-	26	21	1*
3	Claims Settled during the period	235	-	-	26	22	7
4	T & C Rejected	6	-	-	-	-	-
5	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	-	-	-	-	-	-
6	Claims Written Back	-	-	-	-	-	-
7	Claims O/S at End of the period	-	-	-	-	-	-
	Less than 3months	11	-	-	-	-	-
	3 months to 6 months	3	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

\*Other benefits include claim under HCB, CI, PWB &amp; WOP rider

**FORM L-41 - GREIVANCE DISPOSAL**

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

Date: 31Mar, 2015

**GRIEVANCE DISPOSAL**

Sl.No.	Particulars	Opening Balance As on begining 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	2	0	0	2	0	2
(b)	Policy Servicing	0	6	3	0	1	2	16
(c)	Proposal Processing	3	17	9	0	6	2	50
(d)	Survival Claims	0	0	0	0	0	0	0
(e)	ULIP Related	0	0	0	0	0	0	0
(f)	Unfair Business Practices	10	68	24	0	35	9	236
(g)	Others	0	0	0	0	0	0	2
	<b>Total Number of complaints:</b>	<b>13</b>	<b>93</b>	<b>36</b>	<b>0</b>	<b>44</b>	<b>13</b>	<b>306</b>

<b>2</b>	<b>Total No. of policies during previous year:</b>	32999
<b>3</b>	<b>Total No. of claims during previous year</b>	260
<b>4</b>	<b>Total No. of policies during current year</b>	29243
<b>5</b>	<b>Total No. of claims during current year</b>	739
<b>6</b>	<b>Total No. of Policy Complaints (current year) per 10,000 policies (current year)</b>	105
<b>7</b>	<b>Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :</b>	27

<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	1	0	0
(b)	7 - 15 days	11	0	13
(c)	15-30 days	1	0	0
(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 etc. 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 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.
<b>b.</b> How the valuation bases are supplied to the system	

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

i. Individual Business	Min	Max
1. Life- Participating Policies	7.60% (Without MAD*)	7.60% (Without MAD*)
2. Pension - Participating Policies	7.60% (Without MAD*)	7.60% (Without MAD*)
3. Life- Non-participating Policies	7.53% (Without MAD*)	7.93% (Without MAD*)
4. Annuities- Participating policies	NA	NA
5. Annuities – Non-participating policies	7.93% (Without MAD*)	7.93% (Without MAD*)
6. Annuities- Individual Pension Plan	NA	NA
7. Unit Linked	7.53% (Without MAD*)	7.53% (Without MAD*)
8. Health Insurance	7.53% (Without MAD*)	7.53% (Without MAD*)
ii. Group Business		
1. Group Credit Protection	7.53% (Without MAD*)	7.53% (Without MAD*)
2. Group Wealth Accumlation	7.53% (Without MAD*)	7.53% (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)**

i. Individual Business	Min	Max
1. Life- Participating policies	86.4% (Without MAD*)	90% (Without MAD*)
2. Pension - Participating Policies	86.4% (Without MAD*)	90% (Without MAD*)
3. Life- Non-participating Policies		
- Pure Term Plans	30% (Without MAD*)	204.6% (Without MAD*)
- Non Term Plans	86.4% ( Without MAD*)	140.0% (Without MAD*)
4. Annuities- Participating policies	NA	NA
5. Annuities – Non-participating policies	70% (Without MAD*) of Modified Mortality for Annuitants - LIC (a) (1996-98) Ultimate Rate:	
6. Annuities- Individual Pension Plan	NA	NA
7. Unit Linked	86.40% ( Without MAD*)	90% ( Without MAD*)
8. Health Insurance	80% ( Without MAD*)	80% ( Without MAD*)
ii. Group Business		
1. Group Credit Protection	95% ( Without MAD*)	120% ( Without MAD*)
2. Group Wealth Accumlation	86.40% ( Without MAD*)	90% ( Without MAD*)

**3) Expense :**

i. Individual Business	Min	Max
1. Life- Participating Policies	347.28 (INFL @5%) (without MAD*)+ 1 % Renewal Premium	694.6 (INFL @ 5%) (without MAD*) + 1 % Renewal Premium
2. Pension - Participating Policies	420 (INFL @5%) (without MAD*)+ 1 % Renewal Premium	525 (INFL @ 5%) (without MAD*) + 1 % Renewal Premium
3. Life- Non-participating Policies		
4. Annuities- Participating policies	400 (INFL @ 5%) (without MAD*) + Note1#	694.6 (INFL @ 5%) (without MAD*) +Note1#
5. Annuities – Non-participating policies	13.2 (INFL @ 5%) (without MAD*) for micro Insurance plan 13.2 (INFL @ 5%) (without MAD*) for micro Insurance plan	
6. Annuities- Individual Pension Plan	Note1# - Mylife+ - 2% Renewal Premium, other pure term plans - 25% Renewal Commission. Other non-term non par plans- 1% Renewal Premium + 0.2% of Asset Share (only for Education)	
7. Unit Linked	210 (INFL @ 5%) (without MAD*)	420 (INFL @ 5%) (without MAD*)
8. Health Insurance	NA	NA
9. Health Insurance	694.6 (INFL @ 5%) (without MAD*) + 0.25 % of fund Value	
10. Health Insurance	400 (INFL @5%) (without MAD*)+ 2% Renewal Premium	
ii. Group Business		
1. Group Credit Protection	per member - 220.5 (INFL @ 5%) (without MAD*)	
2. Group Wealth Accumlation	per scheme - 6945.75 (without MAD*) + 0.15 % of fund value	

**4) Bonus Rates :**

	Declared for FY 14-15	Provision for Future Years
1. Cashflow Protection	NA	17.5 - 25
2. Save n Grow Plan (WA)	24 – 43	16 - 28
3. MultiGain Plan (WA)	35 – 39	28
4. Save n Prosper Plan (WA)	27 – 82	15 - 39
5. EduSave	22 – 75	11.5 - 34
6. Milestones Plan (WA)	21 – 29	13 - 15
7. Cashflow Protection Plus	42 – 54	Reversionary Bonus: 21 - 28 Cash Bonus: 21 - 28
8. Pension	NA	23 - 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 tranfers are then subjected to taxation at the rate of 14.00%.

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

Based on expected delay in claim reporting. Par, Non par, Annuity, Health, Pension and Unit Linked : 80 days; Group Mortgage: 65 days; Group Term Life: 180 days for DCCB schemes, 65 days for other schemes

**i. Individuals Assurances**

1. Interest	NA
2. Expenses	NA
3. Inflation	NA

**ii. Annuities**

1. Interest	NA
a. Annuity in payment	NA
b. Annuity during deferred period	NA
c. Pension : All Plans	NA
2. Expenses	NA
3. Inflation	NA

**iii. Unit Linked**

1. Interest	NA
2. Expenses	NA
3. Inflation	NA

**iv. Health**

1. Interest	NA
2. Expenses	NA
3. Inflation	NA

**v. Group**

1. Interest	NA
2. Expenses	NA
3. Inflation	NA

**MAD\***

Interest: 80 - 393 bps  
Mortality: 10% - 25%; additional 5% MAD to cater AIDS risk  
Expenses: 10%

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