

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

Public Disclosures for the year ended 31 March 2013		
Sr No	Particulars	Page No.
1	L-1-A-RA Revenue Account	2
2	L-2-A-PL Profit & Loss Account	3
3	L-3-A-BS Balance Sheet	4
4	L-4-Premium	5
5	L-5-Commission	6
6	L-6 -Operating Expenses	7
7	L-7-Benefits Paid	8
8	L-8 & L-9-Share Capital & Pattern of Shareholding	9
9	L-10 & L11-Reserves and Surplus & Borrowings	10
10	L-12-Investment - Shareholders	11
11	L-13-Investment - Policyholders	12
12	L-14- Investment - Assets Held to cover Linked Liabilities	13
13	L-15-Loans	14
14	L-16-Fixed Assets	15
15	L-17-Cash and Bank Balance	16
16	L-18-Advances and Other Assets	17
17	L-19, L-20 & L-21- Current Liabilities, Provisions & Miscellaneous Expenditure	18
18	L-22-Analytical Ratios	19
19	L-23-Receipt and Payment Schedule	20
20	L-24-Valuation on Net Liabilities	21
21	L-25- Geographical Distribution of Business - Group & Individual	22
22	L-26-Investment Assets	24
23	L-27-Ulip Linked Business	25
24	L-28-ULIP NAV	26
25	L-29-Debt Securities	27
26	L-30-Related Party Transactions	29
27	L-31-Board of Directors & Key Persons	30
28	L-32-Solvency Margin	31
29	L-33-NPAs	32
30	L-34-Yield on Investment	34
31	L-35- Downgrading of Investment	37
32	L-36-Business Numbers	39
33	L-37-Business Acquisition-Group	41
34	L-38-Business Acquisition-Individual	42
35	L-39-Ageing of Claims	43
36	L-40-Claims Data	44
37	L-41-Grievances (Life)	45
38	L-42-Valuation Basis (Life)	46

REVENUE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2013

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

(₹ in '000)

Particulars	Schedule	For the quarter ended 31 March 2013	For the year ended 31 March 2013	For the quarter ended 31 March 2012	For the year ended 31 March 2012
Premiums earned - net					
(a) Premium	L-4	332,492	548,329	76,263	108,827
(b) Reinsurance ceded		(9,241)	(23,558)	(1,345)	(1,628)
(c) Reinsurance accepted		-	-	-	-
SUB-TOTAL		323,251	524,771	74,918	107,199
Income from Investments					
(a) Interest and Dividends Gross and Amortisation (Net)		6,105	13,820	544	580
(b) Profit on sale / redemption of investments		2,736	9,001	1,581	1,780
(c) (Loss on sale / redemption of investments)		(926)	(1,848)	(224)	(417)
(d) Transfer /Gain on revaluation / change in fair value*		(1,594)	455	924	536
SUB-TOTAL		6,321	21,428	2,825	2,479
Other Income					
(a) Contribution from the Shareholders' Account		346,357	1,080,006	220,513	571,075
(b) Other Income		33	89	(3)	3
SUB-TOTAL		346,391	1,080,095	220,510	571,078
Total (A)		675,963	1,626,294	298,253	680,756
Commission	L-5	40,209	74,655	12,038	15,892
Operating Expenses related to Insurance Business	L-6	413,107	1,225,066	245,661	607,212
Provision for Doubtful debts		-	-	-	-
Bad debts written off		-	-	-	-
Provision for Tax		-	-	-	-
Provisions (other than taxation)		-	-	-	-
(a) For diminution in the value of investments (net)		-	-	-	-
(b) Others		-	-	-	-
Total (B)		453,316	1,299,721	257,699	623,104
Benefits Paid (Net)	L-7	6,011	11,702	66	66
Interim Bonuses Paid		-	-	-	-
Change in valuation of liability in respect of life policies					
(a) Gross **		262,448	647,123	115,184	157,878
(b) Amount ceded in Reinsurance		(45,814)	(332,252)	(74,695)	(100,292)
(c) Amount accepted in Reinsurance		-	-	-	-
Total (C)		222,646	326,573	40,555	57,652
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		-	-	-	-
Appropriations					
Transfer to Shareholders' Account		-	-	-	-
Transfer to other reserves		-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-
Total (D)		-	-	-	-
(a) Interim Bonuses Paid :		-	-	-	-
(b) Allocation of Bonus to Policyholders :		5,779	5,779	-	-
(c) Surplus shown in the Revenue Account :		-	-	-	-
(d) Total Surplus [(a) + (b)+ (c)]		5,779	5,779	-	-

NOTES:

* Represents the deemed realised gain as per norms specified by the Authority.

** Represents Mathematical Reserves after allocation of bonus Rs 5,779 thousand for the year (previous year: Nil)

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 MARCH 2013

SHAREHOLDERS' ACCOUNT (NON-TECHNICAL ACCOUNT)

(₹ in '000)

Particulars	Schedule	For the quarter ended 31 March 2013	For the year ended 31 March 2013	For the quarter ended 31 March 2012	For the year ended 31 March 2012
Amounts transferred from the Policyholders Account (Technical Account)		-	-	-	-
Income from Investments					
(a) Interest and Dividends Gross, and Amortisation (Net)		74,630	336,519	99,620	345,578
(b) Profit on sale / redemption of investments		54,647	208,951	63,646	156,995
(c) (Loss on sale / redemption of investments)		(47,891)	(129,699)	(40,381)	(80,108)
(d) Transfer /Gain on revaluation / change in fair value		-	-	-	-
SUB-TOTAL		81,386	415,771	122,885	422,465
Other Income		8,691	20,280	-	104
Total (A)		90,077	436,051	122,885	422,569
Expense other than those directly related to the insurance business		2,968	3,293	79	32,191
Bad debts written off		-	-	-	-
Provisions (Other than taxation)		-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others		-	-	-	-
Contribution to the Policyholders' Account		346,357	1,080,006	220,513	571,075
Total (B)		349,325	1,083,299	220,592	603,266
Profit / (Loss) before Tax		(259,248)	(647,248)	(97,707)	(180,697)
Provision for Taxation		-	-	-	-
Profit / (Loss) after Tax		(259,248)	(647,248)	(97,707)	(180,697)
Appropriations					
(a) Balance at the beginning of the year/period		(680,250)	(292,250)	(194,543)	(111,553)
(b) Interim dividends paid during the year		-	-	-	-
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution tax		-	-	-	-
(e) Transfer to reserves / other accounts		-	-	-	-
Profit / (Loss) carried to the Balance Sheet		(939,498)	(939,498)	(292,250)	(292,250)

BALANCE SHEET AS AT 31 MARCH 2013

(₹ in '000)

Particulars	Schedule	As at	
		31 March 2013	31 March 2012
SOURCES OF FUNDS			
Shareholders' Funds:			
Share Capital	L-8,L-9	1,500,000	1,500,000
Reserves and Surplus	L-10	3,999,981	3,999,981
Credit/(Debit) Fair Value Change Account		(2,144)	553
Sub-total		5,497,837	5,500,534
Borrowings			
	L-11	-	-
Policyholders' Funds			
Credit/(Debit) Fair Value Change Account		-	10
Policy Liabilities		228,666	33,953
Insurance Reserves		-	-
Provision for Linked Liabilities		133,064	22,952
Credit/(Debit) Fair Value Change Account		991	536
Total Provision for Linked Liabilities		134,055	23,488
Sub-total		362,721	57,451
Funds for Discontinued Policies			
Discontinued on account of non-payment of premium - Linked		9,735	145
Others		-	-
Funds for Future Appropriations		-	-
Total		5,870,293	5,558,130
APPLICATION OF FUNDS			
Investments			
- Shareholders'	L-12	3,957,244	4,838,998
- Policyholders'	L-13	268,660	83,451
Assets Held to Cover Linked Liabilities	L-14	143,790	23,488
Loans	L-15	16	-
Fixed Assets	L-16	175,190	182,060
Current Assets			
Cash and Bank Balances	L-17	125,505	41,442
Advances and Other Assets	L-18	621,347	223,005
Sub-total (A)		746,852	264,447
Current Liabilities	L-19	281,797	80,446
Provisions	L-20	79,160	46,118
Sub-total (B)		360,957	126,564
Net Current Assets (C) = (A - B)		385,895	137,883
Miscellaneous Expenditure (To the extent not written off or adjusted)	L-21	-	-
Debit Balane in Profit & Loss Account (Shareholders' Account)		939,498	292,250
Debit Balance in Revenue Account (Policyholders' Account)		-	-
Total		5,870,293	5,558,130

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

Form L-4 Premium Schedule

PREMIUM

(₹ in '000)

Particulars	For the quarter ended 31 March 2013	For the year ended 31 March 2013	For the quarter ended 31 March 2012	For the year ended 31 March 2012
First year Premiums	186,926	374,849	74,579	105,452
Renewal Premiums	57,984	74,988	-	-
Single Premiums	87,582	98,492	1,684	3,375
Total Premium	332,492	548,329	76,263	108,827

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

Form L-5- Commission Schedule

COMMISSION EXPENSES

(₹ in '000)

Particulars	For the quarter ended 31 March 2013	For the year ended 31 March 2013	For the quarter ended 31 March 2012	For the year ended 31 March 2012
Commission paid				
- First year premiums	38,356	72,410	12,038	15,876
- Renewal premiums	1,674	2,008	-	-
- Single premiums	179	237	-	16
Other Commissions	-	-	-	-
Total (A)	40,209	74,655	12,038	15,892
Add: Commission on Re-insurance Accepted	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-
Net commission	40,209	74,655	12,038	15,892
Break-up of the expenses (Gross) incurred to procure business:				
Agents	37,089	67,468	11,396	15,158
Brokers	2,895	6,962	642	734
Corporate agency	225	225	-	-
Referral	-	-	-	-
Others	-	-	-	-
Total (B)	40,209	74,655	12,038	15,892

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

L-6- Operating Expenses Schedule

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ in '000)

Particulars	For the quarter ended 31 March 2013	For the year ended 31 March 2013	For the quarter ended 31 March 2012	For the year ended 31 March 2012
Employees' remuneration and welfare benefits	188,546	597,526	91,680	306,376
Travel, conveyance and vehicle running expenses	13,141	54,015	12,679	29,117
Training expenses	21,160	36,181	7,533	13,432
Rents, rates & taxes	44,378	132,663	26,907	71,480
Repairs & Maintenance	15,617	48,121	18,962	30,068
Printing and stationery	3,590	5,754	(488)	2,271
Communication expenses	4,755	20,132	4,380	11,309
Legal and professional charges	(1,167)	30,213	12,943	16,921
Medical fees	3,707	6,730	667	2,158
Auditors' fees, expenses etc.				
(a) as auditor	400	1,000	85	700
(b) as adviser or in any other capacity, in respect of				
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services; and	-	-	-	-
(c) in any other capacity	38	38	-	-
Advertisement and publicity	64,957	145,712	36,189	51,900
Bank Charges	155	435	90	172
Others				
a) Business Development, Marketing and Sales Promotion	22,844	43,698	7,486	10,260
b) Stamp duty on policies	3,469	11,026	4,739	5,715
c) General and Other Insurance Expenses	1,736	7,656	1,244	2,199
d) Brokerage	269	443	(245)	1,997
e) Subscriptions & Membership	207	1,209	763	1,653
f) Loss on sale of Fixed Assets (Net)	-	568	214	-
Depreciation	24,748	81,865	19,828	49,476
Service Tax	(11)	81	5	8
Total	412,540	1,225,066	245,661	607,212

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

Form L-7- Benefits Paid Schedule

BENEFITS PAID (NET)

(₹ in '000)

Particulars	For the quarter ended 31 March 2013	For the year ended 31 March 2013	For the quarter ended 31 March 2012	For the year ended 31 March 2012
1. Insurance Claims				
(a) Claims by Death	452	31,755	1,025	1,025
(b) Claims by Maturity	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Other benefits				
(i) Surrenders	-	-	-	-
(ii) Survival benefit	-	-	-	-
(iii) Bonus	-	-	-	-
(iv) Guaranteed Edition	-	-	-	-
(v) Loyalty Edition	-	-	-	-
(vi) Others - Health and withdrawals	1,187	1,187	-	-
2. (Amount ceded in reinsurance)				
(a) Claims by Death	4,374	(21,238)	(959)	(959)
(b) Claims by Maturity	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-
(d) Other benefits - Health	(2)	(2)	-	-
3. Amount accepted in reinsurance				
(a) Claims by Death	-	-	-	-
(b) Claims by Maturity	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-
(d) Other benefits	-	-	-	-
Total	6,011	11,702	66	66

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

Form L-8 - Share Capital Schedule

SHARE CAPITAL

(₹ in '000)

Particulars	As at	
	31 March 2013	31 March 2012
Authorised Capital		
Equity shares of ₹ 10 each.	1,500,000	1,500,000
Issued Capital		
Equity shares of ₹ 10 each.	1,500,000	1,500,000
Subscribed Capital		
Equity shares of ₹ 10 each.	1,500,000	1,500,000
Called-up Capital		
Equity shares of ₹ 10 each.	1,500,000	1,500,000
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount Originally paid up)	-	-
Less : Par value of equity shares bought back	-	-
Less : Preliminary expenses	-	-
Expenses including commission or brokerage on underwriting or subscription of shares	-	-
Total	1,500,000	1,500,000

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

Form L-9- Pattern of Shareholding Schedule

PATTERN OF SHAREHOLDING
[As certified by the Management]

Shareholder	As at 31 March 2013		As at 31 March 2012	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters :				
• Indian/Holding Company	111,000,000	74	111,000,000	74
• Foreign	39,000,000	26	39,000,000	26
Others	-	-	-	-
Total	150,000,000	100	150,000,000	100

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

Form L-10-Reserves and Surplus Schedule

RESERVES AND SURPLUS

(₹ in '000)

Particulars	As at 31 March 2013	As at 31 March 2012
Capital Reserve	-	-
Capital Redemption Reserve	-	-
Share Premium		
Opening Balance	3,999,981	491,765
Add: Addition during the year	-	3,508,216
Closing Balance	3,999,981	3,999,981
Revaluation Reserve	-	-
General Reserve	-	-
Less: Debit balance in Profit & Loss Account, if any	-	-
Less : Amount utilized for buy-back	-	-
Catastrophe Reserve	-	-
Other Reserves	-	-
Balance of profit in Profit and Loss Account	-	-
Total	3,999,981	3,999,981

Form L-11 -Borrowings Schedule

BORROWINGS

(₹ in '000)

Particulars	As at 31 March 2013	As at 31 March 2012
Debentures / Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
Total	-	-

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

Form L-12- Investments Shareholders' Schedule

INVESTMENTS - SHAREHOLDERS

(₹ in '000)

Particulars	As at	
	31 March 2013	31 March 2012
LONG TERM INVESTMENTS		
Government securities and Government guaranteed bonds including		
Treasury Bills	738,977	548,567
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	1,445,345	1,403,808
(e) Other Securities - Fixed Deposits	656,450	313,500
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investments in Infrastructure and Social Sector	554,323	1,195,364
Other than Approved Investments	18,539	18,791
Sub-Total (A)	3,413,634	3,480,030
SHORT TERM INVESTMENTS		
Government securities and Government guaranteed bonds including		
Treasury Bills	2,944	8,398
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity	74,463	-
(bb) Preference	-	-
(b) Mutual Funds	8,938	494,940
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	175,049	397,312
(e) Other Securities - Fixed Deposits and CBLO	224,321	100
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investments in Infrastructure and Social Sector	47,325	-
Other than Approved Investments	10,570	458,218
Sub-Total (B)	543,610	1,358,968
Total (A+B)	3,957,244	4,838,998
In India	3,957,244	4,838,998
Outside India	-	-
Total	3,957,244	4,838,998

Notes :

1 Aggregate book value (historical cost) and market value of investment are shown below:

Book Value (Historical cost)	3,963,475	4,826,124
Market Value	3,946,119	4,823,843

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

Book Value (Historical cost)	106,464	952,606
Market Value	104,320	953,159

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 2013	As at 31 March 2012
LONG TERM INVESTMENTS		
Government securities and Government guaranteed bonds including		
Treasury Bills	145,381	53,984
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	-	-
(e) Other Securities - Fixed Deposit	35,500	-
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investments in Infrastructure and Social Sector	-	-
Other than Approved Investments	-	-
Sub-Total (A)	180,881	53,984
SHORT TERM INVESTMENTS		
Government securities and Government guaranteed bonds including		
Treasury Bills	-	102
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	2,879
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	26,045	-
(e) Other Securities - CBLO	61,734	-
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investments in Infrastructure and Social Sector	-	-
Other than Approved Investments	-	26,486
Sub-Total (B)	87,779	29,467
Total (A+B)	268,660	83,451
In India	268,660	83,451
Outside India	-	-
Total	268,660	83,451

Notes :

1 Aggregate book value (historical cost) and market value of investment are shown below:

Book Value (Historical cost)	268,225	83,425
Market Value	278,470	85,425

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

Book Value (Historical cost)	-	29,355
Market Value	-	29,365

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 2013	As at 31 March 2012
LONG TERM INVESTMENTS		
Government securities and Government guaranteed bonds including		
Treasury Bills	654	-
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	2,012	1,124
(e) Other Securities - Fixed Deposit	44,050	-
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investments in Infrastructure and Social Sector	6,503	-
Other than Approved Investments	712	444
Sub-Total (A)	53,931	1,568
SHORT TERM INVESTMENTS		
Government securities and Government guaranteed bonds including		
Treasury Bills	6,280	1,257
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity*	50,678	13,384
(bb) Preference	-	-
(b) Mutual Funds	-	789
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	1,686	576
(e) Other Securities - Fixed Deposit and CBLO	11,988	-
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investments in Infrastructure and Social Sector	3,919	1,361
Other than Approved Investments	2,365	1,775
Sub-Total (B)	76,916	19,142
CURRENT ASSETS		
Cash and Bank Balances	85	1,096
Advances and Other Assets	13,682	2,864
Sub-Total (C)	13,767	3,960
Current Liabilities	(824)	(1,182)
Provisions	-	-
Sub-Total (D)	(824)	(1,182)
Net Current Asset (E) = (C-D)	12,943	2,778
Total (A+B+E)	143,790	23,488
In India	143,790	23,488
Outside India	-	-
Total	143,790	23,488

Notes :

* Includes equity shares received on corporate action / demerger amounting to Rs. 448 ('000) which are under the process of listing (Previous year Rs. 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 2013	As at 31 March 2012
SECURITY WISE CLASSIFICATION		
<i>Secured</i>		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Government Securities etc.	-	-
(c) Loans against policies	16	-
(d) Others	-	-
<i>Unsecured</i>		
Total	16	-
BORROWER - WISE CLASSIFICATION		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	16	-
(f) Others	-	-
Total	16	-
PERFORMANCE - WISE CLASSIFICATION		
(a) Loans classified as standard :		
(aa) In India	16	-
(bb) Outside India	-	-
(b) Non - standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
Total	16	-
MATURITY - WISE CLASSIFICATION		
(a) Short Term	16	-
(b) Long Term	-	-
Total	16	-

Form L-16- Fixed Assets Schedules

FIXED ASSETS

(₹ in '000)

Particulars	Cost / Gross Block				Depreciation				Net Block	
	As at 01 April 2012	Additions	Deductions	As at 31 March 2013	As at 01 April 2012	For the year	On Sale/Adjustments	As at 31 March 2013	As at 31 March 2013	As at 31 March 2012
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Computer Software)	95,684	13,268	-	108,952	21,339	34,012	-	55,351	53,601	74,345
Leasehold Improvements	33,141	23,397	653	55,885	5,436	14,259	-	19,695	36,190	27,706
Furniture & Fittings	7,298	3,753	-	11,051	2,971	3,099	-	6,070	4,981	4,327
Information Technology Equipments	62,357	30,654	56	92,955	19,638	23,741	13	43,366	49,589	42,719
Vehicles	15,867	4,662	1,007	19,522	2,395	4,099	190	6,304	13,219	13,472
Office Equipment	10,721	8,701	-	19,422	755	2,656	-	3,411	16,011	9,966
Total	225,068	84,435	1,716	307,787	52,534	81,865	203	134,197	173,591	172,535
Work-In-Progress									1,599	9,525
Grand Total	225,068	84,435	1,716	307,787	52,534	81,865	203	134,197	175,190	182,060
Previous year	6,956	220,641	2,528	225,068	2,481	49,476	483	52,534	182,060	

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

Form L-17-Cash and Bank Balance Schedule

CASH AND BANK BALANCES

(₹ in '000)

Particulars	As at	
	31 March 2013	31 March 2012
Cash (including cheques, drafts and stamps)	64,605	14,399
Bank Balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
(bb) Others	-	-
(b) Current Accounts	60,900	27,043
(c) Others	-	-
Money at Call and Short Notice		
(a) With banks	-	-
(b) With other Institutions	-	-
Others	-	-
Total	125,505	41,442
Balances with non-scheduled banks included in 2 above	-	-
CASH AND BANK BALANCES		
In India	125,505	41,442
Outside India	-	-
Total	125,505	41,442

Form L-18-Advance and Other Assets Schedule

ADVANCES AND OTHER ASSETS

(₹ in '000)

Particulars	As at	
	31 March 2013	31 March 2012
ADVANCES		
Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	9,484	5,092
Advances to Directors/Officers	-	-
Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,096	942
Others		
a) Travel Advance	28	1,093
b) Staff Advance	3,175	192
c) Other Advances	7,762	3,655
Total (A)	21,545	10,974
OTHER ASSETS		
Income accrued on Investments	202,537	171,655
Outstanding Premiums	16,047	945
Agents' Balances	775	112
Foreign Agencies Balances	-	-
Due from other entities carrying on insurance business (including reinsurers)	1,363	40
Due from subsidiaries/holding company	-	-
Deposit with Reserve Bank of India (Pursuant to section 7 of Insurance Act, 1938)*	-	-
Others		
a) Service Tax Credit Unutilised	50,680	22,935
b) Rent and Others Security Deposit	325,949	16,344
C) Other Receivables	2,451	-
Total (B)	599,802	212,031
Total (A + B)	621,347	223,005

* The government securities held under Section 7 amounting to Rs.19,655 thousands (As on 31 March 2012 Rs.19,498 thousands) of the Insurance Act, 1938 is shown in Schedule 8 as Long Term Investments under the head Government securities and Government guaranteed bonds including Treasury Bills.

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

Form L-19-Current Liabilities Schedule

CURRENT LIABILITIES

(₹ in '000)

Particulars	As at	
	31 March 2013	31 March 2012
Agents' Balances	19,363	4,464
Balances due to other insurance companies (including reinsurers)	1,666	710
Deposits held on reinsurance ceded	-	-
Premiums recieved in advance	3,620	956
Unallocated premium	45,580	10,047
Sundry creditors	96,946	8,468
Due to subsidiaries/holding company	1,667	-
Claims Outstanding	2,350	-
Annuities Due	-	-
Due to Officers/Directors	-	-
Others		
a) Tax Deducted to be remitted	15,480	10,504
b) Service Tax Liability	784	401
c) Policyholders' Refund payable	2,183	1,327
d) Expenses Payable	77,001	39,427
e) Others - Payable	15,157	4,142
Total	281,797	80,446

Form L-20- Provisions Schedule

PROVISIONS

(₹ in '000)

Particulars	As at	
	31 March 2013	31 March 2012
For taxation (less payments and taxes deducted at source)	-	-
For proposed dividends	-	-
For dividend distribution tax	-	-
Others		
Provision for Employees Benefit	79,160	46,118
Total	79,160	46,118

Form L-21-Miscellaneous Expenditure Schedule

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

(₹ in '000)

Particulars	As at	
	31 March 2013	31 March 2012
Discount allowed in issue of shares / debentures	-	-
Others	-	-
Total	-	-

ANALYTICAL RATIOS

S. No.	Particulars	For the quarter ended 31 March 2013	For the year ended 31 March 2013	For the quarter ended 31 Mar 2012	For the year ended 31 March 2012
1	New business premium income growth - segment-wise				
	Participating Life	445.83%	850.10%	N.A.	N.A.
	Non Participating Individual	97.90%	134.89%	N.A.	N.A.
	Non Participating Group	-30.67%	148.34%	N.A.	N.A.
	Linked Life Individual	36.41%	54.81%	N.A.	N.A.
	Linked Life Group	N.A.	N.A.		
2	Net retention ratio	97.22%	95.70%	98.24%	98.50%
3	Expense of Management to Gross Direct Premium Ratio	136.34%	237.03%	337.91%	572.56%
4	Commission Ratio (Gross commission paid to Gross Premium)	12.09%	13.62%	15.78%	14.60%
5	Ratio of Policyholders' liabilities to shareholders' funds	8.17%	8.17%	1.11%	1.11%
6	Growth rate of Shareholders' funds	-5.51%	-12.48%	-1.72%	1240.80%
7	Ratio of surplus / (deficit) to Policyholders' liability	-	-	-	-
8	Change in Net worth (₹ in 000)	(265,959)	(649,945)	(90,974)	4,819,837
9	Profit after tax / Total income	- **	- **	- **	- **
	** The company does not have any profit after tax and therefore this ratio cannot be calculated.				
10	(Total Real Estate+ Loans) / Cash and invested assets	-	0.00%	-	-
11	Total Investments / (Capital + Surplus)	95.86%	95.86%	94.96%	94.96%
12	Total Affiliated Investments / (Capital + Surplus)	-	-	-	-
13	Investment Yield (Annualized)				
	A. With Realized Gains				
	Shareholders' Funds	7.98%	9.48%	11.94%	8.48%
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	9.17%	9.18%	56.37%	56.37%
	Non Par	9.44%	9.41%	26.20%	20.07%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	6.97%	8.11%	35.05%	16.89%
	..				
	B. With unrealized Gains*				
	Shareholders' Funds	4.26%	9.55%	9.92%	6.88%
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	9.87%	15.38%	47.92%	47.92%
	Non Par	9.93%	12.44%	16.97%	13.55%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	0.91%	8.90%	25.50%	12.26%
14	Conservation Ratio				
	Participating Life	69.49%	69.49%	N.A.	N.A.
	Non Participating Individual	67.91%	66.46%	N.A.	N.A.
	Non Participating Group	116.82%	116.82%	N.A.	N.A.
	Linked Life	68.00%	54.45%	N.A.	N.A.
15	Persistency Ratio				
	For 13th month	46.65%	48.57%	N.A.	N.A.
	For 25th month	N.A.	N.A.	N.A.	N.A.
	For 37th month	N.A.	N.A.	N.A.	N.A.
	For 49th Month	N.A.	N.A.	N.A.	N.A.
	for 61st month	N.A.	N.A.	N.A.	N.A.
16	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

Figures for the previous period have been re-grouped wherever necessary

Equity Holding Pattern for Life Insurers

S. No.	Particulars	For the Quarter 31 March 2013	Year Ended 31 March 2013	For the Quarter 31 March 2012	Year Ended 31 March 2012
1	No. of shares	150,000,000	150,000,000	150,000,000	150,000,000
2	Percentage of shareholding (Indian / Foreign)	74/26	74/26	74/26	74/26
3	%of Government holding (in case of public sector insurance companies)	-	-	-	-
4	Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(1.73)	(4.31)	(0.69)	(1.27)
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(1.73)	(4.31)	(0.69)	(1.27)
6	Book value per share (Rs)	30.39	30.39	34.72	34.72

FORM L-23 RECEIPT AND PAYMENTS SCHEDULE

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

RECEIPTS AND PAYMENTS ACCOUNT FOR YEAR ENDED 31 MARCH 2013 ON DIRECT BASIS

(₹ in '000)

Particulars	As at 31 March 2013	As at 31 March 2012
CASH FLOW FROM OPERATING ACTIVITIES		
Premium received from policyholders, including advance receipts	619,952	126,465
Rent Deposit	(313,378)	(16,344)
Payments of operating expenses	(1,029,137)	(544,031)
Cash paid towards Income Tax	-	(582)
Payments of commission and brokerage	(59,402)	(9,810)
Payments of policy related refunds	(24,592)	(3,233)
Payments of claims/benefits	(27,288)	(1,025)
Other Income	20,370	46
Net cash (deployed) in Operating Activities	(813,475)	(448,514)
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of fixed assets	(88,690)	(156,226)
Proceeds from sale of fixed assets	618	1,606
Purchases of investments	(10,548,509)	(10,563,447)
Sales of investments	10,075,658	6,844,257
Interest received	430,841	183,311
Dividend received	8,848	981
Investments in money market instruments and in liquid mutual funds (Net)	1,017,761	(819,148)
Net cash flow from / (deployed) in Investing Activities	896,527	(4,508,666)
CASH FLOW FROM FINANCING ACTIVITIES		
Proceeds from issuance of share capital	-	4,999,981
Net cash from Financing Activities	-	4,999,981
Effect of foreign exchange rates on cash and cash equivalents, net		
Net increase in cash and cash equivalents	83,052	42,801
Cash and cash equivalents at beginning of the year (Other than ULIP)	41,442	(263)
Cash and cash equivalents at beginning of the year (ULIP)	1,096	-
Cash and cash equivalents at end of the year (Other than ULIP)	125,505	41,442
Cash and cash equivalents at end of the year (ULIP)	85	1,096

FORM L-24 Valuation of net liabilitiesName of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE COMPANY LTD.**Date: **31 March 2013****Valuation on Net Liabilities***(₹ in Lakhs)*

S.No.	Particulars	As at 31 March 2013	As at 31 March 2012
1	Linked		
	a) Life	1,451.19	326.28
	b) General Annuity	-	-
	c) Pension	-	-
	d) Health	-	-
2	Non-Linked		
	a) Life	2,273.37	249.68
	b) General Annuity	-	-
	c) Pension	-	-
	d) Health	-	-

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

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

Date: **31 March 2013**

Geographical Distribution of Total New Business for the quarter ended 31 March 2013

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	41	36	0.01	1.27	561	508	0.34	25.24	602	544	0.35	26.51
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	34	33	0.02	0.93	281	265	0.22	10.94	315	298	0.24	11.87
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	72	68	0.10	1.48	119	100	0.14	4.62	191	168	0.24	6.10
7	Gujarat	221	209	0.28	7.00	1,889	1,764	3.15	155.14	2,110	1,973	3.43	162.14
8	Haryana	239	212	0.20	7.27	592	501	0.70	37.37	831	713	0.90	44.63
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	28	27	0.01	0.78	242	225	0.19	7.91	270	252	0.20	8.69
12	Karnataka	28	28	0.01	0.36	313	294	0.33	22.90	341	322	0.34	23.25
13	Kerala	19	18	0.01	0.55	117	110	0.20	4.69	136	128	0.21	5.24
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	255	245	0.30	14.76	3,695	3,270	6.95	381.32	3,950	3,515	7.25	396.07
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	129	122	0.09	3.16	302	287	0.23	10.48	431	409	0.32	13.64
21	Punjab	120	104	0.26	8.96	669	554	1.01	35.60	789	658	1.27	44.55
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	121	115	0.07	4.38	1,526	1,350	1.89	83.67	1,647	1,465	1.96	88.05
27	Uttrakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	88	87	0.10	2.32	378	360	0.66	19.43	466	447	0.76	21.75
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	94	89	0.15	3.07	341	322	0.59	13.17	435	411	0.74	16.24
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	29	26	0.03	1.27	689	596	0.97	67.31	718	622	1.01	68.58
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Company Total		1,518	1,419	1.65	57.56	11,714	10,506	17.56	879.78	13,232	11,925	19.21	937.33

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

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

Date: 31 March 2013

Geographical Distribution of Total New Business for the quarter ended 31 March 2013

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	-	-	-	-	1	216	0	38	1	216	0	38
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	(12)	(0.00)	(0)	-	(12)	(0)	(0)
8	Haryana	-	-	-	-	1	2,412	0.29	601	1	2,412	0	601
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	-	28	0	9	-	28	0	9
13	Kerala	-	-	-	-	25	1,434	0	1	25	1,434	0	1
14	Madhya Pradesh	-	-	-	-	2	6,751	0	34	2	6,751	0	34
15	Maharashtra	-	-	-	-	7	849	7.65	198	7	849	7.65	198
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	1	5,012	0	3	1	5,012	0	3
21	Punjab	-	-	-	-	-	-	(0)	-	-	-	(0)	-
22	Rajasthan	-	-	-	-	-	6	0	0	-	6	0	0
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	(13)	(0.00)	3	-	(13)	(0)	3
27	Uttrakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	1	551	0	0	1	551	0	0
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	3	192	0.10	191	3	192	0	191
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Company Total		-	-	-	-	41.00	17,426	8.24	1,077	41	17,426	8.24	1,077

FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)-3A
 COMPANY NAME & CODE : EDELWEISS TOKIO LIFE INSURANCE CO. LTD (147)
 STATEMENT AS ON : 31 March 2013
 STATEMENT OF INVESTMENT ASSETS(LIFE INSURERS)
 (Business within India)

PART - A

(₹ In Lakhs)

Total Application as per Balance Sheet (A)		58,702.93
Add (B)		
Provisions	Sch-14	791.60
Current Liabilities	Sch-13	2,817.97
Total		3,609.57
Less (C)		
Debit Balance in P & L A/c		9,394.98
Loans	Sch-09	0.16
Adv & Other Assets	Sch-12	6,213.47
Cash and Bank Balance	Sch-11	1,255.05
Fixed Assets	Sch-10	1,751.90
Misc. Exp. Not Written Off	Sch-15	-
Sub total		18,615.56
Funds Available for Investments		43,696.94

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)	43,696.94
Balance Sheet Value of :	
A. Life Fund	12,158.23
B. Pension & Gen Annuity Fund	-
C. Unit Linked Funds	1,437.91
D. Fund Beyond Solvency Margin	30,100.80
	43,696.94

NON - LINKED BUSINESS

INVESTMENT ASSETS	PERCENTAGE AS PER REG.	SH		PH		BOOK VALUE (SH + PH)	Actual %	FVC AMOUNT	TOTAL FUND (Balance Sheet Value)	MARKET VALUE	
		BALANCE	FRSM+	UL-NON UNIT RESERVE	PAR						NON PAR
A. LIFE FUND		(a)	(b)	(c)	(d)	(e)					
1. Govt. Securities	Not Less than 25%	1,781.94	5,637.27	-	768.68	685.13	7,091.07	58%	-	8,873.02	9,016.87
2. Govt. Securities or Other Approved Securities (Incl. 1 above)	Not Less than 50%	1,781.94	5,637.27	-	768.68	685.13	7,091.07	58%	-	8,873.02	9,016.87
3. Investment Subject to Exposure Norms		-	-	-	-	-	-	0%	-	-	-
a. Housing & Infrastructure	Not Less than 15%	3,165.71	2,850.77	-	-	-	2,850.77	23%	(8.95)	6,016.48	5,858.33
b. (i) Approved Investments	Not exceeding 35%	24,862.06	983.60	262.03	314.68	656.08	2,216.39	18%	(0.87)	27,078.45	27,071.52
(ii) "Other Investments" not to exceed 15%		291.08	-	-	-	-	-	0%	(11.62)	291.08	299.17
TOTAL : LIFE FUND	100%	30,100.79	9,471.64	262.03	1,083.36	1,341.20	12,158.23	100%	(21.44)	42,259.03	42,245.90

B. PENSION / GROUP GRATUITY FUND	PERCENTAGE AS PER REG.	PH		TOTAL BOOK VALUE	Actual %	FVC AMOUNT	TOTAL FUND (Balance Sheet Value)	MARKET VALUE
		PAR	NON PAR					
1. Government Securities	Not Less than 20%	-	-	-	-	-	-	-
2. Government Securities or other approved securities (including (i) above)	Not Less than 40%	-	-	-	-	-	-	-
3. Balance in approved investment	Not Exceeding 60%	-	-	-	-	-	-	-
TOTAL : PENSION / GROUP GRATUITY FUND	100%	-	-	-	-	-	-	-

LINKED BUSINESS

C. LINKED LIFE INSURANCE FUND	PERCENTAGE AS PER REG.	PH		TOTAL FUND (Balance Sheet Value)	Actual %
		PAR	NON PAR		
1. Approved Investments	Not Less than 75%	-	1,407.14	1,407.14	98%
2. Other than Approved Investment	Not More than 25%	-	30.77	30.77	2%
TOTAL : LINKED LIFE INSURANCE FUND	100%	-	1,437.91	1,437.91	100%

CERTIFICATION:

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

Note : (+) FRSM refers to 'funds representing solvency Margin'
 Pattern of Investment will apply only to Shareholders (SH) funds representing FRSM ('F')
 Other Investment as permitted under Section 27A(2) and 27B(2) of Insurance Act 1938

UNIT LINKED INSURANCE BUSINESS

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

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

Non-Par

STATEMENT AS ON : 31 March 2013

PARTICULARS	NAME OF THE FUND																					
	EQUITY LARGE CAP FUND		EQUITY TOP 250		MANAGED FUND		MONEY MARKET FUND		BOND FUND		PE BASED FUND		DISCONTINUANCE FUND		GROUP BALANCER FUND		GROUP GROWTH FUND		GROUP BOND FUND		TOTAL	
	ULF00118/08/11EQFLARGECAP14	ULIF0027/07/11EQTOP250147	ULIF00618/08/11MANAGED147	U0425/08/11MONEYMARKET	F00317/08/11BONDFUND1	ULF00526/08/11PEBASED147	ULF00701/01/12DISCONT147	ULGF00205/09/11GFBALANCER147	ULGF00105/09/11GFGROWTH147	ULGF00305/09/11GFBOND147	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual		Actual Inv.
Opening Balance (Market Value)	98.09	96.86	42.86	42.47	19.33	178.52	32.81	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	510.94
Add : Inflow during The Quarter	46.93	35.08	32.48	45.45	36.29	56.59	74.21	178.78	357.55	178.78	178.78	357.55	178.78	357.55	178.78	357.55	178.78	357.55	178.78	357.55	178.78	1042.15
Increase/(Decrease) Value of I	-0.61	-4.18	-3.66	-0.16	0.77	-4.98	-1.17	0.01	-3.15	2.58	-14.53											
Less: Outflow during the Quarter	20.49	10.79	7.04	1.33	4.39	36.25	8.50	10.03	10.03	10.03	100.65											
TOTAL INVESTIBLE FUNDS (MKT VALUE)	123.92	116.98	64.64	86.43	52.01	193.87	97.35	177.98	344.37	180.35	1437.91											

INVESTMENT OF UNIT FUND	NAME OF THE FUND																						
	EQUITY LARGE CAP FUND		EQUITY TOP 250		MANAGED FUND		MONEY MARKET FUND		BOND FUND		PE BASED FUND		DISCONTINUANCE FUND		GROUP BALANCER FUND		GROUP GROWTH FUND		GROUP BOND FUND		TOTAL		
	ULF00118/08/11EQFLARGECAP14	ULIF0027/07/11EQTOP250147	ULIF00618/08/11MANAGED147	U0425/08/11MONEYMARKET	F00317/08/11BONDFUND1	ULF00526/08/11PEBASED147	ULF00701/01/12DISCONT147	ULGF00205/09/11GFBALANCER147	ULGF00105/09/11GFGROWTH147	ULGF00305/09/11GFBOND147	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Approved Investments (>=75%)																							
Govt. Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.54	12.57	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.54	0.45
Corporate Bonds	0.00	0.00	0.00	0.00	4.54	7.03	4.03	4.67	5.26	10.12	3.02	1.56	0.00	0.00	30.22	16.98	0.00	0.00	20.16	11.18	67.25	4.68	
Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.08	5.20	0.00	0.00	12.33	6.93	10.05	2.92	32.46	18.00	64.92	4.51		
Equity	105.64	85.24	91.61	78.31	8.63	13.35	0.00	0.00	0.00	0.00	96.40	49.72	0.00	0.00	44.34	24.92	169.20	49.13	0.00	0.00	515.82	35.87	
Money Market	0.10	0.08	0.20	0.17	9.37	14.50	8.79	10.17	7.70	14.80	19.32	9.97	71.20	73.14	2.51	1.41	2.26	0.66	6.72	3.72	128.18	8.91	
Mutual funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Deposits with Banks	0.00	0.00	0.00	0.00	24.70	38.21	33.50	38.76	27.30	52.49	50.00	25.79	2.50	2.57	85.00	47.76	155.00	45.01	117.00	64.87	495.00	34.43	
Sub Total (A)	105.74	85.33	91.81	78.48	47.25	73.09	46.32	53.59	46.80	89.99	178.81	92.23	73.70	75.71	174.42	98.00	336.52	97.72	176.34	97.78	1277.70	88.86	
Current Assets:																							
Accrued Interest	0.00	0.00	0.00	0.00	0.93	1.43	1.55	1.79	1.16	2.23	2.46	1.27	0.06	0.07	3.11	1.75	2.85	0.83	4.04	2.24	16.15	1.12	
Dividend Receivable	0.11	0.09	0.06	0.05	0.02	0.04	0.00	0.00	0.00	0.00	0.05	0.03	0.00	0.00	0.05	0.03	0.27	0.08	0.00	0.00	0.55	0.04	
Bank Balance	0.39	0.32	0.44	0.38	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	0.85	0.06	
Receivable for Sale of Investm	0.34	0.28	0.51	0.43	0.00	0.00	0.00	0.00	0.00	0.00	1.50	0.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.35	0.16	
Other Current Assets (for Inve	11.33	9.14	17.68	15.12	13.41	20.75	38.56	44.62	2.82	5.42	10.38	5.35	23.59	24.23	0.00	0.00	0.00	0.00	0.00	0.00	117.77	8.19	
Less: Current Liabilities																							
Payable for Investments	0.39	0.32	0.44	0.38	0.00	0.00	0.00	0.00	0.00	0.00	2.16	1.12	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	3.02	0.21	
Fund Mgmt Charges Payable	0.02	0.01	0.01	0.01	0.01	0.01	0.00	0.00	0.01	0.01	0.03	0.01	0.00	0.00	0.03	0.01	0.05	0.01	0.03	0.01	0.19	0.01	
Other Current Liabilities (for I	0.18	0.14	0.52	0.45	0.00	0.00	0.00	0.00	0.00	0.00	4.33	2.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.04	0.35	
Sub Total (B)	11.58	9.34	17.71	15.14	14.36	22.21	40.11	46.41	3.97	7.64	7.86	4.05	23.65	24.29	3.13	1.76	3.06	0.89	4.01	2.22	129.44	9.00	
OTAI (<=25%)																							
Corporate Bonds	0.00	0.00	0.00	0.00	1.84	2.84	0.00	0.00	1.23	2.37	4.05	2.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.12	0.49	
Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Equity	6.61	5.33	7.46	6.38	1.20	1.86	0.00	0.00	0.00	0.00	3.16	1.63	0.00	0.00	0.43	0.24	4.79	1.39	0.00	0.00	23.65	1.64	
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	
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	
Sub Total (C)	6.61	5.33	7.46	6.38	3.04	4.70	0.00	0.00	1.23	2.37	7.20	3.72	0.00	0.00	0.43	0.24	4.79	1.39	0.00	0.00	30.77	2.14	
Total (A) + (B) + (C)	123.92	100.00	116.98	100.00	64.64	100.00	86.43	100.00	52.01	100.00	193.87	100.00	97.35	100.00	177.98	100.00	344.37	100.00	180.35	100.00	1437.91	100.00	

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

FORM L-28-ULIP-NAV-3A

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

STATEMENT FOR THE PERIOD : 31 March 2013

PART - C

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

No.	Name of the Scheme	Assets held on the above date (Rs in Lakhs)	NAV as on the Above date (31 March 2013)	NAV as per LB 2 (31 March 2013)	Previous Qtr NAV (31 December 2012)	2nd Previous Qtr NAV (September 2012)	3rd Previous Qtr NAV (June 2012)	Annualised Return / Yield	3 Year Rolling CAGR
1	ULIF00317/08/11BONDFUND147	52.01	11.5938	11.5938	11.3329	11.1009	10.8169	9.60%	NA
2	ULIF00425/08/11MONEYMARKET147	86.43	11.3965	11.3965	11.1641	10.9270	10.7086	8.97%	NA
3	ULIF00618/08/11MANAGED147	64.64	11.4251	11.4251	11.3753	10.9955	10.5518	9.48%	NA
4	ULIF00701/01/12DISCONT147	97.35	10.9222	10.9222	10.7209	10.5119	10.3159	7.79%	NA
5	ULIF00118/08/11EQLARGECAP147	123.92	11.8469	11.8469	11.7603	11.3836	10.5539	14.38%	NA
6	ULIF0027/07/11EQTOP250147	116.98	10.3850	10.3850	10.8212	10.1736	9.3806	8.22%	NA
7	ULIF00526/08/11PEBASED147	193.87	12.0000	12.0000	12.1155	11.8018	11.1492	9.42%	NA
8	ULGF00205/09/11GFBALANCER147	177.98	10.0006	10.0006	-	-	-	0.03%	NA
9	ULGF00305/09/11GFBOND147	180.35	10.1454	10.1454	-	-	-	8.42%	NA
10	ULGF00105/09/11GFGROWTH147	344.37	9.9093	9.9093	-	-	-	-5.02%	NA
Total		1,437.91							

Note:

NA : It refers to Not Applicable, as the date of inception of the funds is less than 3 years.

CERTIFICATION

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

Deepak Mittal
MD & CEO

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

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

Date: 31 March 2013

Detail regarding Debt securities

(₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/03/2013	As % of total for this class	As at 31/12/2012	As % of total for this class	As at 31/03/2013	As % of total for this class	As at 31/12/2012	As % of total for this class
Break down by credit rating								
Sovereign	9,016.87	21.84%	9,345.26	26.56%	8,862.09	21.44%	9,141.15	26.21%
AAA rated	10,188.02	24.67%	11,862.47	33.72%	10,408.82	25.18%	11,771.03	33.75%
AA or better	12,024.29	29.12%	6,515.36	18.52%	12,018.21	29.08%	6,518.78	18.69%
Rated below AA but above A	193.47	0.47%	192.63	0.55%	185.39	0.45%	185.39	0.53%
Rated below A but above B	-	-	-	-	-	-	-	-
Others								
MF/REV REPO/CBLO/FD	9,869.43	23.90%	7,265.30	20.65%	9,858.16	23.85%	7,257.83	20.81%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
Total	41,292.08	100.00%	35,181.01	100.00%	41,332.66	100.00%	34,874.18	100.00%
Breakdown by residual maturity								
Up to 1 year	5,364.21	12.99%	4,169.11	11.85%	5,335.82	12.91%	4,148.64	11.90%
more than 1 year and up to 3years	5,836.09	14.13%	5,610.76	15.95%	5,826.92	14.10%	5,602.70	16.07%
More than 3 years and up to 7years	11,429.72	27.68%	6,698.58	19.04%	11,430.07	27.65%	6,707.43	19.23%
More than 7 years and up to 10 years	10,516.68	25.47%	15,281.07	43.44%	10,610.66	25.67%	15,110.41	43.33%
More than 10 years and up to 15 years	1,470.05	3.56%	-	0.00%	1,540.94	3.73%	-	0.00%
More than 15 years and up to 20 years	1,461.83	3.54%	300.00	0.85%	1,483.09	3.59%	300.00	0.86%
Above 20 years	5,213.50	12.63%	3,121.51	8.87%	5,105.16	12.35%	3,004.99	8.62%
Total	41,292.08	100.00%	35,181.01	100.00%	41,332.66	100.00%	34,874.18	100.00%
Breakdown by type of the issuer								
a. Central Government	9,016.87	21.84%	9,345.26	26.56%	8,862.09	21.44%	9,141.15	26.21%
b. State Government	-	-	-	-	-	-	-	-
c. Corporate Securities	22,405.78	54.26%	18,570.46	52.79%	22,612.42	54.71%	18,475.19	52.98%
d. MF/REV REPO/CBLO/FD	9,869.43	23.90%	7,265.30	20.65%	9,858.16	23.85%	7,257.83	20.81%
Total	41,292.08	100.00%	35,181.01	100.00%	41,332.66	100.00%	34,874.18	100.00%

Note :

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

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

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

Date: 31 March 2013

Detail regarding Debt securities

(₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/03/2013	As % of total for this class	As at 31/12/2012	As % of total for this class	As at 31/03/2013	As % of total for this class	As at 31/12/2012	As % of total for this class
Break down by credit rating								
Sovereign	69.34	9.02%	34.73	17.33%	68.37	8.91%	34.13	17.16%
AAA rated	115.30	14.99%	57.74	28.81%	115.17	15.01%	57.16	28.75%
AA or better	16.86	2.19%	4.74	2.36%	16.69	2.17%	4.63	2.33%
Rated below AA but above A	7.12	0.93%	7.09	3.54%	6.82	0.89%	6.82	3.43%
Rated below A but above B	-	-	-	-	-	-	-	-
Others								
MF/REV REPO/CBLO/FD	560.38	72.87%	96.11	47.96%	560.30	73.02%	96.11	48.33%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
Total	769.00	100%	200.40	100%	767.35	100%	198.85	100%
Breakdown by residual maturity								
Up to 1 year	229.68	29.87%	154.46	77.07%	228.44	29.77%	153.27	77.08%
more than 1 year and up to 3years	247.72	32.21%	37.36	18.64%	247.57	32.26%	37.26	18.74%
More than 3 years and up to 7years	92.12	11.98%	7.09	3.54%	91.82	11.97%	6.82	3.43%
More than 7 years and up to 10 years	199.48	0.26	1.50	0.75%	199.52	1.50	0.75%	0.75%
More than 10 years and up to 15 years	-	-	-	-	-	-	-	-
More than 15 years and up to 20 years	-	-	-	-	-	-	-	-
Above 20 years	-	-	-	-	-	-	-	-
Total	769.00	100.00%	200.40	100%	767.35	74.00%	198.85	100.00%
Breakdown by type of the issuer								
a. Central Government	69.34	9.02%	34.73	17.33%	68.37	8.91%	34.13	17.16%
b. State Government	-	-	-	-	-	-	-	-
c. Corporate Securities	139.28	18.11%	69.56	34.71%	138.68	18.07%	68.61	34.50%
d. MF/REV REPO/CBLO/FD	560.38	72.87%	96.11	47.96%	560.30	73.02%	96.11	48.33%
Total	769.00	100.00%	200.40	100.00%	767.35	100.00%	198.85	100.00%

Note :

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

FORM L-30 : Related Party Transactions

Name of the Insurer : EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Date: 31 March 2013

Related Party Transactions

(₹ in Lakhs)

S.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the quarter 31 March 2013	For the year ended 31 March 2013	For the quarter 31 March 2012	For the year ended 31 March 2012
1	Edelweiss Financial Services Limited	Holding Company	Received subscription to Share Capital (including share premium)	-	-	-	28,017
			Death Claim paid as Employer-employee master policyholder	18	36	-	-
			Reimbursement of shared IT Vendor's Service Cost	7	7	-	-
			Reimbursement of Cost of premium towards Group Life Term Master Policy (employer-employee) covering employees of the Company	10	10	-	-
			Premium collected for group insurance policy	59	59	39	39
2	Tokio Marine & Nichido Fire Insurance Company Limited	Joint Venture Partner	Balance in Current Liabilities	17	17	-	-
			Received subscription to Share Capital (including share premium)	-	-	-	21,983
3	Edelweiss Securities Limited (Is registered broker with SEBI and Stoch Exchanges)	Fellow Subsidiary	Reimbursement of Expenses	-	1	-	-
			Brokerage (For capital market transaction)	0	6	-	2
			Purchase of Car	-	7	-	-
			Rent Paid for Office Premises	120	120	-	-
			Reimbursement of shared IT Vendor's Service Cost	15	15	29	29
4	Edelweiss Commodities Services Limited (Formerly known as: Comfort Projects Limited & Edelweiss Trading and Holding Limited)	Fellow Subsidiary	Reimbursement of Employee's Health Insurance Premium	123	123	-	-
			Balance in Sundry Creditor	246	246	2	2
			Interest received on Security Deposit	87	203	-	-
			Payment of Security Deposit	-	3,000	-	-
			Rent paid for office premises	213	848	199	613
			Reimbursement of shared IT Vendor's Service Cost	1	1	10	10
			Purchase of Securities	3,666	10,538	-	-
5	ECL Finance Limited	Fellow Subsidiary	Sale of Securities	-	2,263	-	-
			Balance in Sundry Creditor	208	208	1	1
			Purchase of Securities	-	5,245	-	-
6	Mr. Deepak Mittal, CEO & MD Mr. Jun Hemmi, ED	Key Managerial Personnel	Sale of Securities	5,126	22,462	-	-
			Managerial Remuneration	NA	252	NA	130
7	Edelweiss Broking Limited (Registered broker with SEBI and Stoch Exchanges)	Fellow Subsidiary	Rent paid for office premises	8	8	-	-
			Reimbursement of shared IT Vendor's Service Cost	2	2	-	-
			Balance in Sundry Creditor	8	8	-	-
8	Edelweiss Insurance Brokers Limited	Fellow Subsidiary	Paid brokerage on insurance premium	-	1	-	-

FORM - L-31LNL - 6 : **Board of Directors & Key Persons**Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**Date : **31 March 2013****Board of Directors and Key Person information**

S. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Rashesh Shah	Chairman	-
2	Mr. Deepak Mittal	Managing Director & CEO	-
3	Mr. Venkat Ramaswamy	Director	-
4	Mr. Jun Hemmi	Whole-time Director	-
5	Mr. Arthur Lee	Director	-
6	Mr. R.P.Singh	Independent Director	-
7	Mr. P. Vaidyanathan	Independent Director	-
8	Mr. Tadaharu Uehara	Director	-
S. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Sarju Simaria	Chief Financial Officer	-
2	Mr. Abhay Tewari	Appointed Actuary	-
3	Mr. Muralidharan R	Chief Operating Officer	<i>Appointed with effect from 15 February 2013</i>
4	Mr. Yash Prasad	Chief Agency Officer	-
5	Mr. Dai Inoue	Chief Investment Officer	-
6	Mr. Rajiv Gupta	Head - Internal Audit	<i>Appointed with effect from 12 February 2013</i>

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

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

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

Date : 31 March 2013

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:	380,536
	Deduct:	
02	Mathematical Reserves	372,457
03	Other Liabilities	-
04	Excess in Policyholders' funds	8,080
05	Available Assets in Shareholders Fund:	972,436
	Deduct:	
06	Other Liabilities of shareholders' fund	-
07	Excess in Shareholders' funds	972,436
08	Total ASM (04)+(07)	980,516
09	Total RSM	500,000
10	Solvency Ratio (ASM/RSM)	1.961

Certification:

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

Abhay Tewari
Appointed Actuary

Deepak Mittal
MD & C.E.O.

FORM L-33-NPAs-7A

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

STATEMENT AS ON : 31 March 2013

DETAILS OF INVESTMENT PORTFOLIO

Name of the Fund: LIFE FUND

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

CERTIFICATION:

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

DEEPAK MITTAL
MD & CEO

FORM L-33-NPAs-7A

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

STATEMENT AS ON : 31 March 2013

Name of the Fund: LINKED LIFE INSURANCE FUND

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

CERTIFICATION:

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

DEEPAK MITTAL
MD & CEO

NAME OF THE FUND : LIFE FUND

(₹ In Lakhs)

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Current Quarter				Year to Date				Previous Year			
			Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD**	NET YIELD**	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD**	NET YIELD**	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD**	NET YIELD**
A CENTRAL GOVERNMENT SECURITIES														
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	6,761.44	187.72	11.26%	11.26%	6,202.90	580.96	9.39%	9.39%	5,349.22	438.67	9.01%	9.01%
A2	Deposits under section 7 of Insurance Act 1938	CDSS	196.36	3.97	8.20%	8.20%	196.30	15.91	8.13%	8.13%	194.20	15.91	8.19%	8.19%
A3	Treasury Bills	CTRB	25.42	0.48	7.93%	7.93%	232.20	8.51	8.71%	8.71%	70.95	1.98	8.29%	8.29%
B HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT TAXABLE BONDS OF														
B1	Bonds / Debentures issued by NHB/Institution accredited by NHB	HTDN	1,779.69	46.42	10.58%	10.58%	1,528.39	155.17	10.18%	10.18%	1,434.17	131.34	10.22%	10.22%
C INFRASTRUCTURE INVESTMENTS														
C1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	-	-	-	-	-	-	-	-	22.87	(1.86)	-14.34%	-14.34%
C2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	-	-	-	-	-	-	-	81.47	(5.56)	-9.68%	-9.68%	
TAXABLE BONDS OF														
C3	Infrastructure - PSU - Debentures / Bonds	IPTD	989.87	13.70	5.61%	5.61%	1,004.19	88.29	8.82%	8.82%	894.10	61.52	9.50%	9.50%
D APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
D1	PSU - Equity shares - quoted	EAEQ	-	-	-	-	-	-	-	-	140.63	(0.17)	-0.18%	-0.18%
D2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	-	-	-	-	-	-	-	-	1,016.33	4.77	0.67%	0.67%
D3	Corporate Securities - Debentures	ECOS	1,172.46	41.29	14.28%	14.28%	1,164.04	129.93	11.19%	11.19%	906.54	15.22	9.31%	9.31%
D4	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance	ECDB	313.57	7.50	9.70%	9.70%	216.89	17.10	9.49%	9.49%	-	-	-	-
D5	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	1,351.06	52.58	9.96%	9.96%
D6	CCIL - CBLO	ECBO	547.20	0.96	10.70%	10.70%	411.65	0.97	10.73%	10.73%	-	-	-	-
D7	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	1.01	0.02	7.73%	7.73%	1.01	0.09	9.42%	9.42%	1.01	0.05	9.33%	9.33%
D8	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	487.73	9.91	8.63%	8.63%	387.29	34.00	9.10%	9.10%	396.33	58.09	14.70%	14.70%
E OTHER INVESTMENTS														
E1	Equity Shares (incl. Co-op Societies)	OESH	-	-	-	-	-	-	-	-	75.80	(9.00)	-16.85%	-16.85%
E2	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	-	-	36.54	(0.17)	-1.14%	-1.14%
E3	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	512.53	10.51	8.70%	8.70%	585.89	50.68	8.77%	8.77%	406.30	32.80	8.90%	8.90%
E4	Mutual Funds (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	143.02	1.07	9.41%	9.41%
TOTAL			12,787.26	322.49	10.23%	10.23%	11,930.76	1,081.61	9.09%	9.09%	12,520.53	797.23	8.45%	8.45%

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

CERTIFICATION

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

Deepak Mittal
 MD & CEO

NAME OF THE FUND : LINKED FUND

(₹ In Lakhs)

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Current Quarter			Year to Date			Previous Year					
			Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD**	NET YIELD**	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD**	NET YIELD**	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD**	NET YIELD**
A CENTRAL GOVERNMENT SECURITIES														
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	6.54	0.18	51.52%	51.52%	6.54	0.18	51.66%	51.66%	0.57	0.04	16.98%	16.98%
a2	Treasury Bills	CTRB	46.04	0.90	7.94%	7.94%	30.20	2.48	8.22%	8.22%	7.04	0.37	8.41%	8.41%
B INFRASTRUCTURE INVESTMENTS														
B2	Infrastructure - PSU - Equity Shares - Quoted	ITPE	4.32	(0.31)	-28.81%	-28.81%	3.53	(0.43)	-12.21%	-12.21%	0.76	(0.08)	-16.01%	-16.01%
B3	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	2.12	(0.11)	-21.53%	-21.53%	3.35	0.16	4.86%	4.86%	3.97	0.08	3.08%	3.08%
B4	Infrastructure - PSU - Debentures / Bonds	IPTD	43.85	0.35	4.62%	4.62%	43.85	0.35	4.64%	4.64%				
C HOUSING AND LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT														
C1	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	37.45	1.18	12.74%	12.74%	32.46	1.22	12.52%	12.52%	-	-	-	-
D APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
D1	PSU - Equity shares - quoted	EAEQ	45.70	(2.57)	-22.81%	-22.81%	29.87	(3.51)	-11.77%	-11.77%	6.49	(0.19)	-4.24%	-4.24%
D2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	388.52	(5.96)	-6.22%	-6.22%	227.47	26.10	11.51%	11.51%	45.28	8.16	26.48%	26.48%
D3	CCIL - CBLO	ECBO	65.35	0.08	11.23%	11.23%	65.35	0.08	11.26%	11.26%				
D4	Corporate Securities - Debentures	ECOS	67.67	2.15	12.87%	12.87%	44.86	5.76	12.87%	12.87%	8.50	0.47	10.84%	10.84%
D5	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	328.28	7.55	9.33%	9.33%	164.89	8.48	9.36%	9.36%	-	-	-	-
D6	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	EEPG	0.22	(0.02)	-120.00%	-120.00%	0.22	(0.02)	-120.33%	-120.33%				
D7	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	30.53	0.61	8.54%	8.54%	15.57	1.32	8.81%	8.81%	3.27	0.18	9.32%	9.32%
D8	Net Current Assets (Only in respect of ULIP Business)	ENCA	129.44	-	0.00%	0.00%	-	-	-	-	27.78	-	-	-
F OTHER INVESTMENTS														
F1	Equity Shares (incl. Co-op Societies)	OESH	20.82	(3.28)	-63.91%	-63.91%	12.50	(1.36)	-10.92%	-10.92%	3.40	(0.23)	-9.78%	-9.78%
F2	Equity Shares (PSUs & Unlisted)	OEPU	2.21	(0.59)	-107.88%	-107.88%	1.33	(0.52)	-51.12%	-51.12%	0.40	(0.02)	-12.22%	-12.22%
F3	Debentures	QLDB	7.09	0.23	12.94%	12.94%	6.75	0.91	13.56%	13.56%	2.48	0.28	22.17%	18.28%
F4	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	32.78	0.67	8.62%	8.62%	19.31	1.65	8.66%	8.66%	2.81	0.15	9.37%	9.76%
TOTAL			1,258.91	1.04	0.38%	0.38%	708.03	42.84	6.07%	6.07%	112.76	9.21	16.93%	16.93%

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

CERTIFICATION

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

Deepak Mittal
 MD & CEO

NAME OF THE FUND : SHAREHOLDER FUND BEYOND SOLVENCY

(₹ In Lakhs)

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Current Quarter				Year to Date				Previous Year			
			Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD**	NET YIELD**	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD**	NET YIELD**	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD**	NET YIELD**
A CENTRAL GOVERNMENT SECURITIES														
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	2,096.64	61.30	11.86%	11.86%	1,599.75	123.54	9.68%	9.68%	6,317.49	362.34	7.21%	7.21%
A2	Treasury Bills	CTRB	-	-	-	-	79.33	3.52	8.12%	8.12%	98.31	3.38	8.43%	8.43%
B HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT														
TAXABLE BONDS OF														
B1	Bonds / Debentures issued by NHB/Institution accredited by NHB	HTDN	1,041.30	23.68	9.22%	9.22%	2,905.58	280.17	9.67%	9.67%	8,108.68	722.13	9.94%	9.94%
C INFRASTRUCTURE INVESTMENTS														
C1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	328.15	49.49	68.81%	68.81%	357.31	72.41	25.67%	25.67%	81.23	(15.32)	-72.68%	-72.68%
C2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	-	-	-	-	83.13	(8.32)	-114.41%	-114.41%	90.65	(29.34)	-113.90%	-113.90%
TAXABLE BONDS OF														
C3	Infrastructure - PSU - Debentures / Bonds	IPTD	1,178.83	16.75	8.64%	8.64%	1,067.15	48.31	8.81%	8.81%	438.43	29.88	9.04%	9.04%
C4	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	4,791.20	550.49	199.70%	199.70%	7,092.94	816.96	20.56%	20.56%	-	-	-	-
D APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
D1	PSU - Equity shares - quoted	EAEQ	286.66	(100.96)	-204.04%	-204.04%	401.53	(194.27)	-65.10%	-65.10%	226.34	0.99	1.52%	1.52%
D2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	3,723.51	(155.14)	-18.55%	-18.55%	5,107.53	403.34	9.48%	9.48%	1,183.55	(116.60)	-34.34%	-34.34%
D3	Corporate Securities - Debentures	ECOS	11,972.79	(100.34)	-3.40%	-3.40%	11,476.99	993.53	8.68%	8.68%	6,945.29	596.39	9.64%	9.64%
D4	Deposits - Deposit with scheduled banks, Fis (incl. Bank Balance awaiting investment), CCIL, RBI	ECDB	7,156.31	183.29	10.39%	10.39%	5,002.31	517.42	10.37%	10.37%	6,088.20	513.63	9.41%	9.41%
D5	CCIL - CBLO	ECBO	798.08	2.25	9.36%	9.36%	721.09	3.00	8.95%	8.95%	-	-	-	-
D6	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	4,881.78	357.76	9.28%	9.28%	
D7	Commercial Papers	ECCP	-	-	-	-	-	-	-	976.77	45.95	9.46%	9.46%	
D8	Application Money	ECAM	-	-	-	-	900.00	1.68	6.85%	6.85%	2,177.00	42.90	14.42%	14.42%
D9	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	1,274.69	22.56	8.39%	8.39%	2,093.26	163.00	9.16%	9.16%	2,604.51	221.31	9.94%	9.94%
D10	Mutual Funds - (under Insurer's Promoter Group)	EMPG	80.29	(7.47)	-37.72%	-37.72%	124.50	3.00	2.41%	2.41%	1,436.81	83.54	6.13%	6.13%
E OTHER INVESTMENTS														
E1	Equity Shares (incl. Co-op Societies)	OESH	328.51	(63.47)	-88.14%	-88.14%	424.77	(183.40)	-70.23%	-70.23%	123.96	61.43	159.11%	159.11%
E2	Equity Shares (PSU & Unlisted)	OEPU	41.10	(1.72)	-69.60%	-69.60%	133.66	(0.83)	-2.30%	-2.30%	-	-	-	-
E3	Debentures	OLDB	185.39	5.30	11.60%	11.60%	514.32	36.15	7.05%	7.05%	190.16	13.20	11.60%	11.60%
E4	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	1,290.11	22.92	8.53%	8.53%	2,261.50	163.18	9.27%	9.27%	6,666.70	549.50	8.72%	8.72%
E5	Mutual Funds (under Insurer's Promoter Group)	OMPG	-	-	-	-	200.00	0.30	9.29%	9.29%	703.76	5.26	9.43%	9.43%
TOTAL			36,573.57	508.93	5.58%	5.58%	42,546.65	3,242.69	7.62%	7.62%	49,339.62	3,448.30	8.73%	8.73%

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

CERTIFICATION

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

Deepak Mittal
 MD & CEO

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

STATEMENT AS ON : 31 March 2013

STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : LINKED LIFE FUND

(Rs In Lakhs)

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

CERTIFICATION:

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

Deepak Mittal
MD & CEO

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

STATEMENT AS ON : 31 March 2013

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-----					

CERTIFICATION:

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

Deepak Mittal
MD & CEO

(₹ in Crores)

S. No	Particulars	For the quarter Mar-13				For the quarter Mar-12				Upto the quarter Mar - 13				Upto the quarter Mar - 12			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First year Premium																
	<i>i) Individual Single Premium (ISP)</i>																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	0.002	1	1	0.20	-	-	-	-	0.002	1	1	0.20
	From 25,001-50,000	0.16	36	33	1.59	0.004	1	1	0.32	0.16	36	33	1.59	0.004	1	1	0.32
	From 50,001-75,000	0.18	28	27	1.09	0.007	1	1	0.15	0.25	35	30	1.29	0.007	1	1	0.15
	From 75,000-100,000	0.22	24	22	1.29	-	-	-	-	0.33	34	28	3.43	-	-	-	-
	From 1,00,001-1,25,000	0.00	-	-	-	-	-	-	-	0.01	1	1	0.02	-	-	-	-
	Above Rs. 1,25,000	0.61	16	12	4.21	0.01	1	1	0.25	0.92	22	14	9.11	0.10	3	3	1.75
	<i>ii) Individual Single Premium-Annuity (ISPA)</i>																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>iii) Group Single Premium (GSP)</i>																
	From 0-10,000	0.01	-	13	1.41	-	-	-	-	0.03	-	37	4.30	-	-	-	-
	From 10,000-25,000	0.03	-	23	3.99	-	-	-	-	0.08	-	50	8.42	-	-	-	-
	From 25,001-50,000	0.01	-	3	0.17	0.01	-	1	0.64	0.06	-	14	3.41	0.01	-	2	0.78
	From 50,001-75,000	-	-	-	-	0.01	-	3	3.94	0.06	-	10	2.55	0.02	-	4	4.04
	From 75,000-100,000	0.08	1	10	1.92	-	-	-	-	0.12	2	13	5.04	0.02	-	2	0.51
	From 1,00,001-1,25,000	-	-	-	-	0.01	-	1	0.20	0.09	-	8	4.98	0.02	-	2	0.65
	Above Rs. 1,25,000	7.46	8	1,462	9.22	0.13	-	4	12.17	7.75	8	1,473	27.26	0.17	2	6	13.37
	<i>iv) Group Single Premium- Annuity (GSPA)</i>																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>v) Individual non Single Premium (INSP)</i>																
	From 0-10,000	1.76	4,034	3,605	219.80	0.76	2,295	2,144	271.18	3.40	7,419	6,680	635.60	1.07	2,963	2,807	447.19
	From 10,000-25,000	5.25	6,666	6,004	203.00	1.44	1,449	1,393	206.22	9.78	10,896	9,893	665.25	2.23	2,162	2,080	336.96
	From 25,001-50,000	3.79	1,728	1,569	74.20	1.31	601	580	101.14	7.65	3,161	2,868	268.26	2.17	1,053	1,010	160.16
	From 50,001-75,000	1.28	304	279	45.42	0.40	124	120	30.92	2.92	625	558	130.80	0.60	194	186	57.04
	From 75,000-100,000	1.53	217	185	29.30	0.38	60	54	22.77	2.61	345	290	74.58	0.58	90	81	36.82
	From 1,00,001-1,25,000	0.27	37	29	(7.99)	0.24	30	26	15.37	0.90	98	90	32.22	0.30	39	34	21.43
	Above Rs. 1,25,000	4.16	150	110	113.50	1.51	55	46	57.00	7.16	283	206	335.09	2.18	81	71	75.69
	<i>vi) Individual non Single Premium- Annuity (INSPA)</i>																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>vii) Group Non Single Premium (GNSP)</i>																
	From 0-10,000	0.00	27	1,510	(1.42)	-	-	-	-	0.01	28	1,529	2.29	-	-	-	-
	From 10,000-25,000	0.01	-	542	0.75	0.00	1	19	0.57	0.01	4	709	5.26	0.001	1	19	0.57
	From 25,001-50,000	(0.00)	-	(84)	2.53	0.00	1	481	1.20	0.03	6	1,028	16.96	0.005	1	481	1.203
	From 50,001-75,000	0.03	2	423	7.79	0.01	1	709	1.77	0.10	12	1,807	60.885	0.007	1	709	1.773
	From 75,000-100,000	(0.02)	(1)	(368)	(0.00)	0.02	2	2,065	11.36	0.06	6	1,760	55.885	0.018	2	2,065	11.363
	From 1,00,001-1,25,000	0.06	6	5,204	37.88	-	-	-	-	0.09	8	6,026	59.548	-	-	-	-
	Above Rs. 1,25,000	0.57	3	8,686	976.64	1.39	4	7,489	1,658.74	2.76	29	26,141	3,406.636	1.387	4	7,489	1,658.735
	<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 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Renewal Premium:																

S. No	Particulars	For the quarter Mar-13				For the quarter Mar-12				Upto the quarter Mar - 13				Upto the quarter Mar - 12			
		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
	<i>i) Individual</i>																
	From 0-10,000	0.59	790	707	108.23	-	-	-	-	0.74	1,488	1,388	278.39	-	-	-	-
	From 10,000-25,000	1.02	600	560	95.33	-	-	-	-	1.53	1,136	1,073	213.51	-	-	-	-
	From 25,001-50,000	0.88	203	215	37.05	-	-	-	-	1.38	568	529	104.36	-	-	-	-
	From 50,001- 75,000	0.28	46	45	0.64	-	-	-	-	0.46	121	107	33.68	-	-	-	-
	From 75,000-100,000	0.35	38	34	18.98	-	-	-	-	0.46	62	55	25.31	-	-	-	-
	From 1,00,001 -1,25,000	0.15	12	10	(12.45)	-	-	-	-	0.18	22	18	7.17	-	-	-	-
	Above Rs. 1,25,000	0.88	26	22	31.89	-	-	-	-	1.09	55	44	50.18	-	-	-	-
	<i>ii) Individual- Annuity</i>																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>iii) Group</i>																
	From 0-10,000	0.00	1	17	0.51	-	-	-	-	0.00	1	17	0.510	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	0.01	1	37	9.90	-	-	-	-	0.01	1	37	9.900	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	1.65	4	8,277	1,835.18	-	-	-	-	1.65	4	8,277	1,835.180	-	-	-	-
	<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 2013

Business Acquisition through different channels (Group)

(Rs in Crores)

S.No.	Channels	For the quarter ended 31 March 2013			For the quarter ended 31 March 2012			For the year ended 31 March 2013			For the year ended 31 March 2012		
		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	-	(296)	0.00	4	4,406	1	6	2,235	0.17	4	4,406	1
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	7	1,667	0.28	-	-	-	26	5,995	1.41	-	-	-
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	34	16,055	7.96	6	6,371	1	71	14,949	9.66	7	6,378	0.60
	Total(A)	41	17,426	8.24	10	10,777	2	103	23,179	11.24	11	10,784	1.65
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	41	17,426	8.24	10	10,777	2	103	23,179	11.24	11	10,784	1.65

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

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

Date: 31 March 2013

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

S.No.	Channels	For the Quarter ended 31 March 2013		For the Quarter ended 31 March 2012		Upto Quarter ended 31 March 2013		Upto Quarter ended 31 March 2012	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	8,700	12.78	3,663	4.80	16,445	25.53	5,125	7.02
2	Corporate Agents-Banks	47	0.10	-	-	47	0.10	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-
4	Brokers	153	0.88	93	0.26	419	2.30	118	0.39
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	4,332	5.45	862	1.00	6,044	8.16	1,345	1.83
	Total (A)	13,232	19.21	4,618	6.06	22,955	36.09	6,588	9.24
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	13,232	19.21	4,618	6.06	22,955	36.09	8,051	11.46

FORM L-39-Data on Settlement of ClaimsName of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**Date: **31 March 2013****Ageing of Claims**

S.No.	Types of Claims	On or before maturity	No. of claims paid					Total No. of claims paid	Total amount of claims paid (₹ In Crores)
			1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	
2	Survival Benefit	-	-	-	-	-	-	-	
3	for Annuities / Pension	-	-	-	-	-	-	-	
4	For Surrender	-	-	-	-	-	-	-	
5	Other benefits *	-	1	-	-	-	-	0.00	
1	Group Death Claims	-	15	-	-	-	-	1.55	
2	Individual Death Claims	-	7	-	-	-	-	0.44	

*Other benefits include payment towards HCB rider claim

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

FORM L-40 : Quarterly claims data for LifeName of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**Date: **31 March 2013***(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	8	-	-	-	-	-
2	Claims reported during the period	20	-	-	-	-	1*
3	Claims Settled during the period	22	-	-	-	-	1
4	Claims Repudiated during the period	2	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	2	-	-	-	-	-
	b) Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-
6	Claims O/S at End of the period	4	-	-	-	-	-
	Less than 3months	4	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

*Other benefits include claim under HCB rider

FORM L-41 - GREIVANCE DISPOSAL

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

Date: 31 March 2013

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		
1	Complaints made by the customers							
(a)	Death Claims	0	0	0	0	0	0	0
(b)	Policy Servicing	0	0	0	0	0	0	2
(c)	Proposal Processing	0	3	1	0	1	1	9
(d)	Survival Claims	0	0	0	0	0	0	0
(e)	ULIP Related	0	0	0	0	0	0	0
(f)	Unfair Business Practices	0	24	23	0	0	1	38
(g)	Others	0	2	2	0	0	0	11
	Total Number of complaints:	0	29	26	0	1	2	60

2	Total No. of policies during previous year:	6599
3	Total No. of claims during previous year	1
4	Total No. of policies during current year	23058
5	Total No. of claims during current year	44
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	26
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :	0

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
(a)	Upto 7 days	0	0	0
(b)	7 - 15 days	1	0	1
(c)	15-30 days	1	0	1
(d)	30-90 days	0	0	0
(e)	90 days & Beyond	0	0	0
	Total No. of complaints	2	0	2

* 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.

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

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

i. Individual Business	Min	Max
1. Life- Participating policies	7.5% (Without MAD*)	7.5% (Without MAD*)
2. Life- Non-participating Policies	7.0% (Without MAD*)	8.0% (Without MAD*)
3. Annuities- Participating policies	NA	NA
4. Annuities – Non-participating policies	NA	NA
5. Annuities- Individual Pension Plan	NA	NA
6. Unit Linked	7.0% (Without MAD*)	7.0% (Without MAD*)
7. Health Insurance	NA	NA
ii. Group Business	7.0% (Without MAD*)	7.0% (Without MAD*)

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

i. Individual Business	Min	Max
1. Life- Participating policies	80% (Without MAD*)	
2. Life- Non-participating Policies	NA	
- Education, Safe n Sure Plan, Single Pay Endowment Assurance	80% (Without MAD*)	
- Protection & Income Replacement	50% (Non-smoker) & 70% (Smoker) (Without MAD*)	
3. Annuities- Participating policies	NA	
4. Annuities – Non-participating policies	NA	
5. Annuities- Individual Pension Plan	NA	
6. Unit Linked	80% (Without MAD*)	
7. Health Insurance	NA	
ii. Group Business	80% (Without MAD*)	155% (Without MAD*)

3) Expense :

i. Individual Business	Min	Max
1. Life- Participating policies	315 (INFL @5%) (without MAD*)+ 1 % Renewal Premium	630 (INFL @ 5%) (without MAD*) + 1 % Renewal Premium
2. Life- Non-participating Policies		
- Education, Safe n Sure Plan	630 (INFL @ 5%) (without MAD*) + 25 % Renewal Commission + 0.2% of Asset Share	
- Protection, Income Replacement, Single Pay Endowment	420 (INFL @ 5%) (without MAD*) + 25 % Renewal Commission	
3. Annuities- Participating policies	NA	
4. Annuities – Non-participating policies	NA	
5. Annuities- Individual Pension Plan	NA	
6. Unit Linked	630 (INFL @ 5%) (without MAD*) + 0.25 % of fund Value	
7. Health Insurance	NA	NA
ii. Group Business		
1. Group Credit Protection	per member - 200 (INFL @ 5%) (without MAD*) + 55 % Renewal Commission	
2. Group Wealth Accumulation	per scheme - 6300 (without MAD*)	

4) Bonus Rates :

	Declared for year FY 12-13	Provision for Future Years
1. Cashflow Protection		10 Pay: Yr 7 - 19 - 1.75% 15 Pay: Yr 10 - 19 - 1.75% 20 Pay: Yr 13 - 19 - 1.75% Yr 20+ - 2.50%
	Policy Term (In Years)	15 20 25 30
	Bonus Rates for -	15 20 24 28
	Premium Payment Term - 10 Pay	21 27 33 39
	Premium Payment Term - 15 Pay	- 25 30 35
	Premium Payment Term - RP	20 24 27 30
	Policy Term (In Years)	20 25 30
	Bonus Rate	30 31 32
2. Save n Grow Plan (WA)		28 28 28
3. MultiGain Plan (WA)		

5) Policyholders Reasonable Expectations

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

6) Taxation and Shareholder Transfers

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

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

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

8) Change in Valuation Methods or Bases

i. Individuals Assurances	NA
1. Interest	NA
2. Expenses	Expenses amount has been increased by inflation rate of 5%
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	Discount rate of Non Unit Reserve has been changed from 6.50% p.a to 7.0% p.a.
2. Expenses	Expenses amount has been increased by inflation rate of 5%
3. Inflation	NA
iv. Health	
1. Interest	NA
2. Expenses	NA
3. Inflation	NA
v. Group	
1. Interest	NA
2. Expenses	Expenses amount has been increased by inflation rate of 5%
3. Inflation	NA

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

Mortality and Expenses: 10% except in Individual Pure Term products. MAD of 25% and 32% have been used for Tobacco User & Non-Tobacco User respectively in Individual Pure Term products

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