

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

Public Disclosures for the half year ended 30 September 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 & Misc Expenditures	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	26
23	L-27-Ulip Linked Business	27
24	L-28-ULIP NAV	28
25	L-29-Debt Securities	29
26	L-30-Related Party Transactions	31
27	L-31-Board of Directors & Key Persons	32
28	L-32-Solvency Margin	33
29	L-33-NPAs	34
30	L-34-Yield on Investment	36
31	L-35- Downgrading of Investment	38
32	L-36-Business Numbers	40
33	L-38-Business Acquisition-Individual	42
34	L-37-Business Acquisition-Group	43
35	L-39-Ageing of Claims	44
36	L-40-Claims Data	45
37	L-41-Grievances (Life)	46
38	L-42-Valuation Basis (Life)	47

## UNAUDITED REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30 SEPTEMBER 2013

(₹ in '000)

## POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

Particulars	SCHEDULE	For the Quarter Ended September 30, 2013 (Unaudited)	For the Half Year Ended September 30, 2013 (Unaudited)	For the Quarter Ended September 30, 2012 (Unaudited)	For the Half Year Ended September 30, 2012 (Unaudited)
<b>Premiums earned - Net</b>					
(a) Premium	L-4	238,678	351,941	67,427	105,307
(b) Reinsurance ceded		(11,646)	(22,487)	(4,315)	(7,568)
(c) Reinsurance accepted		-	-	-	-
<b>SUB-TOTAL</b>		<b>227,032</b>	<b>329,454</b>	<b>63,112</b>	<b>97,739</b>
<b>Income from investments</b>					
(a) Interest & dividends Gross & Amortisation(Net)		10,131	17,152	2,239	3,999
(b) Profit on sale / redemption of investments		4,476	9,710	2,036	3,232
(c) (Loss on sale / redemption of investments)		(4,004)	(5,516)	(269)	(816)
(d) Transfer /Gain on revaluation / change in fair value*		311	2,868	1,437	1,853
<b>SUB-TOTAL</b>		<b>10,914</b>	<b>24,214</b>	<b>5,443</b>	<b>8,268</b>
<b>Other Income</b>					
(a) Contribution from the Shareholders' A/c		294,312	595,038	246,774	432,006
(b) Other Income		88	146	28	29
<b>SUB-TOTAL</b>		<b>294,400</b>	<b>595,184</b>	<b>246,802</b>	<b>432,035</b>
<b>Total (A)</b>		<b>532,346</b>	<b>948,852</b>	<b>315,357</b>	<b>538,042</b>
Commission	L-5	30,242	45,340	12,206	18,204
Operating expenses related to insurance business	L-6	361,900	700,536	276,817	484,943
Provision for doubtful debts		-	-	-	-
Bad debts written off		-	-	-	-
Provision for tax		-	-	-	-
Provisions (other than taxation)		-	-	-	-
(a) For diminution in the value of investments (net)		-	-	-	-
(b) Others		-	-	-	-
<b>Total (B)</b>		<b>392,142</b>	<b>745,876</b>	<b>289,023</b>	<b>503,147</b>
Benefits paid (net)	L-7	16,202	23,773	2,866	3,905
Interim bonuses paid		-	-	-	-
Change in valuation of liability against life policies					
(a) Gross		236,778	376,627	70,533	98,952
(b) (Amount ceded in Re-insurance)		(112,776)	(197,424)	(47,064)	(67,962)
(c) Amount accepted in Re-insurance		-	-	-	-
<b>Total (C)</b>		<b>140,204</b>	<b>202,976</b>	<b>26,335</b>	<b>34,895</b>
<b>SURPLUS/ (DEFICIT ) (D) = (A) - (B) - (C)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>APPROPRIATIONS</b>					
Transfer to Shareholders' account		-	-	-	-
Transfer to other reserves		-	-	-	-
Balance being funds for future appropriations		-	-	-	-
<b>Total (D)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Details of Total Surplus :-</b>					
a) Interim bonuses paid		-	-	-	-
b) Allocation of bonus to policyholders		-	-	-	-
c) Surplus shown in the revenue account		-	-	-	-
<b>Total Surplus: [(a) + (b) + (c)]</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

## UNAUDITED PROFIT AND LOSS ACCOUNT FOR THE HALF YEAR ENDED 30 SEPTEMBER 2013

## SHAREHOLDERS' ACCOUNT (NON-TECHNICAL ACCOUNT)

( ₹ in '000)

Particulars	SCHEDULE	For the Quarter Ended	For the Half Year Ended	For the Quarter Ended	For the Half Year Ended
		September 30, 2013 (Unaudited)	September 30, 2013 (Unaudited)	September 30, 2012 (Unaudited)	September 30, 2012 (Unaudited)
Amount tranfered from the policyholders accounts		-	-	-	-
Income from investments					
(a) Interest & dividends Gross & Amortisation(Net)		92,982	166,551	89,083	181,260
(b) Profit on sale / redemption of investments		21,207	69,007	50,839	78,017
(c) (Loss on sale / redemption of investments)		(46,049)	(57,806)	(22,735)	(72,339)
(d) Transfer /Gain revaluation / change in Fair value		-	-	-	-
		<b>68,140</b>	<b>177,752</b>	<b>117,187</b>	<b>186,938</b>
Other income		8,925	17,715	2,704	2,704,110
<b>Total (A)</b>		<b>77,065</b>	<b>195,467</b>	<b>119,891</b>	<b>189,642</b>
Expenses other than those directly related to the insurance business		2,546	2,690	206	245
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		294,312	595,038	246,774	432,006
<b>Total (B)</b>		<b>296,858</b>	<b>597,728</b>	<b>246,980</b>	<b>432,251</b>
Profit / (Loss) before tax		(219,793)	(402,261)	(127,089)	(242,609)
Provision for taxation		-	-	-	-
Profit / (Loss) after tax		(219,793)	(402,261)	(127,089)	(242,609)
<b>APPROPRIATIONS</b>					
(a) Balance at the beginning of the period		(1,121,966)	(939,498)	(407,770)	(292,250)
(b) Interim dividends paid during the period		-	-	-	-
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution tax		-	-	-	-
(e) Transfer to reserves / other accounts		-	-	-	-
<b>Profit / (Loss) carried to the Balance Sheet</b>		<b>(1,341,759)</b>	<b>(1,341,759)</b>	<b>(534,859)</b>	<b>(534,859)</b>
Earning per share - Basic/Diluted		<b>(1.45)</b>	<b>(2.65)</b>	<b>(0.85)</b>	<b>(1.62)</b>

## BALANCE SHEET AS AT 30 SEPTEMBER 2013

(₹ in '000)

PARTICULARS	SCHEDULE	As at	As at	As at
		September 30, 2013 (Unaudited)	September 30, 2012 (Unaudited)	March 31, 2013 (Audited)
<b>SOURCES OF FUNDS</b>				
<b>Shareholders' funds</b>				
Share capital	L-8,L-9	1,802,865	1,500,000	1,500,000
Reserves and surplus	L-10	6,197,116	3,999,981	3,999,981
Credit/(debit) fair value change account		579	48,782	(2,144)
<b>Sub-total</b>		<b>8,000,560</b>	<b>5,548,763</b>	<b>5,497,837</b>
<b>Borrowings</b>				
	L-11	-	-	-
<b>Policyholders' Funds</b>				
Credit/(Debit) Fair Value Change Account		-	22	-
Policy liabilities		346,107	53,184	228,666
Insurance reserves		-	-	-
Provision for Linked Liabilities		187,091	31,522	133,064
Add: Fair Value Change Account		3,859	2,388	991
<b>Sub-total</b>		<b>190,950</b>	<b>33,910</b>	<b>134,055</b>
<b>Funds for Discontinued Policies</b>				
Discontinued on account of non-payment of premium		14,604	1,483	9,735
Others		-	-	-
Funds for Future Appropriations		-	-	-
<b>Total</b>		<b>8,552,221</b>	<b>5,637,362</b>	<b>5,870,293</b>
<b>APPLICATION OF FUNDS</b>				
<b>Investments</b>				
- Shareholders'	L-12	5,857,648	4,375,774	3,957,244
- Policyholders'	L-13	417,540	177,755	268,660
Assets held to cover linked liabilities	L-14	205,554	35,393	143,790
Loans	L-15	177	-	16
Fixed assets	L-16	159,900	177,503	175,190
<b>Current assets</b>				
Cash and bank balances	L-17	49,576	31,703	125,505
Advances and other assets	L-18	890,235	503,071	621,347
<b>Sub-total (A)</b>		<b>939,811</b>	<b>534,774</b>	<b>746,852</b>
<b>Current liabilities</b>				
Current liabilities	L-19	305,751	157,328	281,797
Provisions	L-20	64,417	41,367	79,160
<b>Sub-total (B)</b>		<b>370,168</b>	<b>198,696</b>	<b>360,957</b>
<b>Net Current Assets (C) = (A - B)</b>		<b>569,643</b>	<b>336,078</b>	<b>385,895</b>
Miscellaneous expenditure (to the extent not written off or adjusted)	L-21	-	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		1,341,759	534,859	939,498
<b>Total</b>		<b>8,552,221</b>	<b>5,637,362</b>	<b>5,870,293</b>

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

Form L-4 Premium Schedule

PREMIUM

(₹ in '000)

Particulars	For the Quarter Ended September 30, 2013 (Unaudited)	For the Half Year Ended September 30, 2013 (Unaudited)	For the Quarter Ended September 30, 2012 (Unaudited)	For the Half Year Ended September 30, 2012 (Unaudited)
First year premiums	139,784	219,884	61,980	97,870
Renewal premiums	54,263	73,638	3,708	3,715
Single premiums	44,631	58,419	1,739	3,722
<b>Total Premium</b>	<b>238,678</b>	<b>351,941</b>	<b>67,427</b>	<b>105,307</b>

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

Form L-5- Commission Schedule

COMMISSION EXPENSES

(₹ in '000)

Particulars	For the Quarter Ended September 30, 2013 (Unaudited)	For the Half Year Ended September 30, 2013 (Unaudited)	For the Quarter Ended September 30, 2012 (Unaudited)	For the Half Year Ended September 30, 2012 (Unaudited)
Commission paid				
Direct - First year premiums	28,434	42,991	12,150	18,148
- Renewal premiums	1,759	2,236	56	56
- Single premiums	49	113	-	-
<b>Total (A)</b>	<b>30,242</b>	<b>45,340</b>	<b>12,206</b>	<b>18,204</b>
Add: Commission on re-insurance accepted	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-
<b>Net commission</b>	<b>30,242</b>	<b>45,340</b>	<b>12,206</b>	<b>18,204</b>
<b>Break-up of the commission expenses (gross) incurred to procure business:</b>				
Agents	26,685	39,120	10,748	16,459
Brokers	2,373	4,174	1,458	1,745
Corporate agency	1,184	2,049	-	-
Referral	-	-	-	-
<b>Total (B)</b>	<b>30,242</b>	<b>45,342</b>	<b>12,206</b>	<b>18,204</b>

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

L-6- Operating Expenses Schedule

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ in '000)

Particulars	For the Quarter Ended September 30, 2013 (Unaudited)	For the Half Year Ended September 30, 2013 (Unaudited)	For the Quarter Ended September 30, 2012 (Unaudited)	For the Half Year Ended September 30, 2012 (Unaudited)
Employees' remuneration & welfare benefits	206,806	394,505	137,808	255,353
Travel, conveyance and vehicle running expenses	19,571	32,230	14,310	25,614
Training expenses	10,082	14,023	6,754	9,309
Rent, rates & taxes	36,236	70,388	29,117	57,665
Repairs & Maintenance	15,592	31,245	12,677	21,921
Printing & stationery	1,017	1,930	556	1,261
Communication expenses	8,778	16,887	5,589	9,167
Legal & professional charges	8,081	15,204	7,197	15,529
Medical Fees	1,289	2,201	1,364	1,928
Auditors' Fees, expenses, etc.				
(a) as auditor	249	499	175	375
(b) as adviser or in any other capacity, in respect of				
(i) Taxation matters	-	-	-	-
(ii) Insurance matters	-	-	-	-
(iii) Management services	-	-	-	-
(c) in any other capacity	-	-	-	-
(d) Out of pocket expenses	-	-	-	-
Advertisement & publicity	5,231	22,937	34,971	36,536
Bank charges	417	510	69	145
Others:				
a) Business Development, Marketing & Sales Promotion	18,161	41,552	4,513	8,407
b) Stamp duty on policies	3,662	6,012	2,073	3,406
c) General & Other Insurance Expenses	3,760	5,665	738	2,471
d) Brokerage	138	179	(255)	81
e) Subscriptions & Membership	106	657	649	736
Depreciation	22,484	43,489	18,500	35,015
Service Tax	240	423	12	23
<b>Total</b>	<b>361,900</b>	<b>700,536</b>	<b>276,817</b>	<b>484,943</b>

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

Form L-7- Benefits Paid Schedule

BENEFITS PAID (NET)

(₹ in '000)

Particulars	For the Quarter Ended September 30, 2013 (Unaudited)	For the Half Year Ended September 30, 2013 (Unaudited)	For the Quarter Ended September 30, 2012 (Unaudited)	For the Half Year Ended September 30, 2012 (Unaudited)
<b>1. Insurance claims</b>				
(a) Claims by Death,	63,296	77,906	25,673	31,212
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-
(e) Other benefits				
(i) Surrenders	-	-	-	-
(ii) Survival benefit	-	-	-	-
(iii) Bonus	19	19	-	-
(iv) Guaranteed Addition	-	-	-	-
(v) Loyalty Addition	-	-	-	-
(vi) Others - Health & Withdrawals	4,325	6,466	-	-
<b>2. (Amount ceded in reinsurance)</b>				
(a) Claims by death	(51,152)	(60,316)	(22,807)	(27,307)
(b) Claims by maturity	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-
(d) Other benefits	(285)	(301)	-	-
<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>16,202</b>	<b>23,773</b>	<b>2,866</b>	<b>3,905</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	As at
	September 30, 2013 (Unaudited)	September 30, 2012 (Unaudited)	March 31, 2013 (Audited)
<b>Authorised Capital</b>			
Equity shares of ₹ 10 each.	1,850,000	1,500,000	1,500,000
<b>Issued Capital</b>			
Equity shares of ₹ 10 each.	1,802,865	1,500,000	1,500,000
<b>Subscribed Capital</b>			
Equity shares of ₹ 10 each.	1,802,865	1,500,000	1,500,000
<b>Called-up Capital</b>			
Equity shares of ₹ 10 each.	1,802,865	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	-	-	-
<b>Total</b>	<b>1,802,865</b>	<b>1,500,000</b>	<b>1,500,000</b>

Of the total share capital 133,412,010 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 30 September 2013 (Unaudited)		As at 30 September 2012 (Unaudited)		As at 31 March 2013 (Audited)	
	Number of Shares	% of Holding	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters :						
• Indian/Holding Company	133,412,010	74	111,000,000	74	111,000,000	74
• Foreign	46,874,490	26	39,000,000	26	39,000,000	26
Others	-	-	-	-	-	-
<b>Total</b>	<b>180,286,500</b>	<b>100</b>	<b>150,000,000</b>	<b>100</b>	<b>150,000,000</b>	<b>100</b>

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

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

**RESERVES AND SURPLUS**

(₹ in '000)

Particulars	As at	As at	As at
	September 30, 2013 (Unaudited)	September 30, 2012 (Unaudited)	March 31, 2013 (Audited)
Capital reserve	-	-	-
Capital redemption reserve	-	-	-
Share premium	6,197,116	3,999,981	3,999,981
Revaluation reserve	-	-	-
General reserves	-	-	-
Less : Debit balance in Profit and Loss account, if any	-	-	-
Less : Amount utilized for buy-back	-	-	-
Catastrophe reserve	-	-	-
Other reserves	-	-	-
Balance of profit in Profit and Loss account	-	-	-
<b>Total</b>	<b>6,197,116</b>	<b>3,999,981</b>	<b>3,999,981</b>

**Form L-11 -Borrowings Schedule**

**BORROWINGS**

(₹ in '000)

Particulars	As at	As at	As at
	September 30, 2013 (Unaudited)	September 30, 2012 (Unaudited)	March 31, 2013 (Audited)
Debentures / Bonds	-	-	-
Banks	-	-	-
Financial Institutions	-	-	-
Others	-	-	-
<b>Total</b>	<b>-</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 September 30, 2013 (Unaudited)	As at September 30, 2012 (Unaudited)	As at March 31, 2013 (Audited)
<b>LONG TERM INVESTMENTS</b>			
Government securities and Government guaranteed bonds including			
Treasury Bills	386,496	637,370	738,977
Other Approved Securities	-	-	-
Other Investments			
(a) Shares			
(aa) Equity	-	-	-
(bb) Preference	-	-	-
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	1,021,360	605,168	1,445,345
(e) Other Securities- Fixed Deposits	1,550,400	462,890	656,450
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	643,028	1,300,659	554,323
Other than Approved Investments	18,539	18,539	18,539
<b>Sub-Total (A)</b>	<b>3,619,823</b>	<b>3,024,626</b>	<b>3,413,634</b>
<b>SHORT TERM INVESTMENTS</b>			
Government securities and Government guaranteed bonds including			
Treasury Bills	938,274	7,142	2,944
Other Approved Securities	-	-	-
Other Investments			
(a) Shares			
(aa) Equity	283,704	921,440	74,463
(bb) Preference	-	-	-
(b) Mutual Funds	6,566	27,594	8,938
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	339,165	202,765	175,049
(e) Other Securities- Fixed Deposits/CBLO	18,500	101,915	224,321
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	245,937	45,558	47,325
Other than Approved Investments	405,679	44,734	10,570
<b>Sub-Total (B)</b>	<b>2,237,825</b>	<b>1,351,148</b>	<b>543,610</b>
<b>Total (A+B)</b>	<b>5,857,648</b>	<b>4,375,774</b>	<b>3,957,244</b>
In India	5,857,648	4,375,774	3,957,244
Outside India	-	-	-
<b>Total</b>	<b>5,857,648</b>	<b>4,375,774</b>	<b>3,957,244</b>

**Notes :**

Aggregate book value(historical cost) and market value of all securities are as shown below:

Book Value (Historical cost)	5,848,311	4,323,781	3,963,475
Market Value	5,801,633	4,367,784	3,946,119

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

Book Value (Historical cost)	706,330	990,544	106,464
Market Value	706,909	1,039,326	104,320

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 September 30, 2013 (Unaudited)	As at September 30, 2012 (Unaudited)	As at March 31, 2013 (Audited)
<b>LONG TERM INVESTMENTS</b>			
Government securities and Government guaranteed bonds including Treasury Bills	241,953	69,265	145,381
Other Approved Securities	-	-	-
Other Investments			
(a) Shares			
(aa) Equity	-	-	-
(bb) Preference	-	-	-
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	-	-	-
(e) Other Securities - Fixed Deposits	72,200	18,900	35,500
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	-	-	-
Other than Approved Investments	-	-	-
<b>Sub-Total (A)</b>	<b>314,153</b>	<b>88,165</b>	<b>180,881</b>
<b>SHORT TERM INVESTMENTS</b>			
Government securities and Government guaranteed bonds including Treasury Bills	-	-	-
Other Approved Securities	-	-	-
Other Investments	-	-	-
(a) Shares			
(aa) Equity	-	-	-
(bb) Preference	-	-	-
(b) Mutual Funds	34,062	29,863	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	1,192	-	26,045
(e) Other Securities- CBLO	-	-	61,734
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	-	-	-
Other than Approved Investments	68,133	59,727	-
<b>Sub-Total (B)</b>	<b>103,387</b>	<b>89,590</b>	<b>87,779</b>
<b>Total (A+B)</b>	<b>417,540</b>	<b>177,755</b>	<b>268,660</b>
In India	417,540	177,755	268,660
Outside India	-	-	-
<b>Total</b>	<b>417,540</b>	<b>177,755</b>	<b>268,660</b>

**Notes:**

Aggregate book value(historical cost) and market value of all securities are as shown below:

Book Value (Historical cost)	417,226	177,617	268,225
Market Value	399,604	182,237	278,470

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

Book Value (Historical cost)	102,196	89,568	-
Market Value	102,196	89,590	-

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 September 30, 2013 (Unaudited)	As at September 30, 2012 (Unaudited)	As at March 31, 2013 (Audited)
<b>LONG TERM INVESTMENTS</b>			
Government securities and Government guaranteed bonds including			
Treasury Bills	5,813	-	654
Other Approved Securities	-	-	-
Other Investments			
(a) Shares			
(aa) Equity	-	-	-
(bb) Preference	-	-	-
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	5,984	398	2,012
(e) Other Securities-Fixed Deposits	42,600	-	44,050
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	9,174	-	6,503
Other than Approved Investments	689	708	712
<b>Sub-Total (A)</b>	<b>64,260</b>	<b>2,116</b>	<b>53,931</b>
<b>SHORT TERM INVESTMENTS</b>			
Government securities and Government guaranteed bonds including			
Treasury Bills	24,681	2,834	6,280
Other Approved Securities	-	-	-
Other Investments			
(a) Shares			
(aa) Equity	73,267	22,261	50,678
(bb) Preference	-	-	-
(b) Mutual Funds	7,758	1,218	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	2,606	2,694	1,686
(e) Other Securities - Fixed Deposits/CBLO	11,200	-	11,988
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector- Equity	8,199	456	3,919
Other than Approved Investments	7,349	2,999	2,365
<b>Sub-Total (B)</b>	<b>135,060</b>	<b>32,847</b>	<b>76,916</b>
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	388	265	85
Advance and Other Assets	6,303	544	13,682
<b>Sub-Total (C)</b>	<b>6,691</b>	<b>809</b>	<b>13,767</b>
Current Liabilities	(457)	(379)	(824)
Provisions	-	-	-
<b>Sub-Total (D)</b>	<b>(457)</b>	<b>(379)</b>	<b>(824)</b>
<b>Net Current Asset (E) = (C-D)</b>	<b>6,234</b>	<b>430</b>	<b>12,943</b>
<b>Total (A+B+E)</b>	<b>205,554</b>	<b>35,393</b>	<b>143,790</b>
In India	205,554	35,393	143,790
Outside India	-	-	-
<b>Total</b>	<b>205,554</b>	<b>35,393</b>	<b>143,790</b>

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

Form L-15-Loans Schedule

LOANS

( ₹ in '000)

Particulars	As at	As at	As at
	September 30, 2013 (Unaudited)	September 30, 2012 (Unaudited)	March 31, 2013 (Audited)
<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	177	-	16
(d) Others	-	-	-
<i>Unsecured</i>			
<b>Total</b>	<b>177</b>	<b>-</b>	<b>16</b>
<b>BORROWER - WISE CLASSIFICATION</b>			
(a) Central and State Governments	-	-	-
(b) Banks and Financial Institutions	-	-	-
(c) Subsidiaries	-	-	-
(d) Companies	-	-	-
(e) Loans against policies	177	-	16
(f) Others	-	-	-
<b>Total</b>	<b>177</b>	<b>-</b>	<b>16</b>
<b>PERFORMANCE - WISE CLASSIFICATION</b>			
(a) Loans classified as standard			
(aa) In India	177	-	16
(bb) Outside India	-	-	-
(b) Non - standard loans less provisions			
(aa) In India	-	-	-
(bb) Outside India	-	-	-
<b>Total</b>	<b>177</b>	<b>-</b>	<b>16</b>
<b>MATURITY - WISE CLASSIFICATION</b>			
(a) Short Term	177	-	16
(b) Long Term	-	-	-
<b>Total</b>	<b>177</b>	<b>-</b>	<b>16</b>

FIXED ASSETS

(₹ in '000)

Particulars	Cost / Gross Block				Depreciation / Amortisation				Net Block		
	As at 01 April 2013 (Audited)	Additions during the half year ended 30 September 2013 (Unaudited)	Deductions during the half year ended 30 September 2013 (Unaudited)	As at 30 September 2013 (Unaudited)	As at 01 April 2013 (Audited)	For the half year ended 30 September 2013 (Unaudited)	On Sale/Adjustment 30 September 2013 (Unaudited)	As at 30 September 2013 (Unaudited)	As at 30 September 2013 (Unaudited)	As at 30 September 2012 (Unaudited)	As at 31 March 2013 (Audited)
Intangibles (Computer Software)	108,952	10,588	-	119,155	55,351	19,442	-	74,660	44,495	64,033	53,601
Leasehold improvements	55,885	5,926	-	61,811	19,695	9,633	-	29,328	32,483	25,629	36,190
Buildings	-	-	-	-	-	-	-	-	-	-	-
Furniture and Fixtures	11,051	1,570	-	12,620	6,070	710	-	6,780	5,840	4,608	4,981
Information Technology Equipments	92,955	6,807	-	94,043	43,366	10,322	2,212	51,475	42,567	48,382	49,589
Vehicles	19,522	4,054	655	22,921	6,304	2,120	180	8,244	14,677	14,550	13,219
Office Equipment	19,422	4,216	892	22,747	3,411	1,262	165	4,507	18,239	11,707	16,011
<b>Total</b>	<b>307,787</b>	<b>33,160</b>	<b>7,651</b>	<b>333,296</b>	<b>134,197</b>	<b>43,489</b>	<b>2,690</b>	<b>174,995</b>	<b>158,301</b>	<b>168,909</b>	<b>173,591</b>
Work in Progress	-	-	-	-	-	-	-	-	1,599	8,594	1,599
<b>Grand Total</b>	<b>307,787</b>	<b>33,160</b>	<b>7,651</b>	<b>333,296</b>	<b>134,197</b>	<b>43,489</b>	<b>2,690</b>	<b>174,995</b>	<b>159,900</b>	<b>177,503</b>	<b>175,190</b>
<b>Previous year</b>	<b>225,068</b>	<b>84,435</b>	<b>1,716</b>	<b>307,787</b>	<b>52,534</b>	<b>81,865</b>	<b>203</b>	<b>134,197</b>	<b>175,190</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	As at
	September 30, 2013 (Unaudited)	September 30, 2012 (Unaudited)	March 31, 2013 (Audited)
Cash (including cheques, drafts and stamps)	19,110	4,664	64,605
Bank balances			
(a) Deposit accounts			
(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-	-
(bb) Others	-	-	-
(b) Current accounts	30,466	27,039	60,900
(c) Others	-	-	-
Money at call and short notice			
(a) With banks	-	-	-
(b) With other institutions	-	-	-
Others	-	-	-
<b>Total</b>	<b>49,576</b>	<b>31,703</b>	<b>125,505</b>
Balances with non-scheduled banks included above	-	-	-
<b>Cash and bank balances</b>			
In India	49,576	31,703	125,505
Outside India	-	-	-
<b>Total</b>	<b>49,576</b>	<b>31,703</b>	<b>125,505</b>



Form L-18-Advance and Other Assets Schedule

ADVANCES AND OTHER ASSETS

(₹ in '000)

Particulars	As at	As at	As at
	September 30, 2013 (Unaudited)	September 30, 2012 (Unaudited)	March 31, 2013 (Audited)
<b>ADVANCES</b>			
Reserve deposits with ceding companies	-	-	-
Application money for investments	-	-	-
Prepayments	7,088	4,862	9,484
Advances to Directors/Officers	-	-	-
Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,096	942	1,096
Others	-	-	-
a) Travel Advance	421	19	28
b) Staff Advance	3,969	2,440	3,175
c) Others	20,003	12,597	7,762
<b>Total (A)</b>	<b>32,577</b>	<b>20,860</b>	<b>21,545</b>
<b>OTHER ASSETS</b>			
Income accrued on investments	164,546	98,876	202,537
Outstanding premiums	19,820	5,325	16,047
Agents' balances	-	-	775
Foreign agents' balances	-	-	-
Due from other entities carrying on insurance business (including reinsurers)-Net	40,659	19,855	1,363
Due from subsidiaries/holding company	-	-	-
Deposit with Reserve Bank of India	-	-	-
[Pursuant to section 7 of Insurance Act, 1938]			
Others			
Service Tax Unutilised Credit	62,282	36,401	50,680
Rent & Others Security Deposit	326,540	321,495	325,949
Other Assets	242,934	5	2,451
<b>Total (B)</b>	<b>857,658</b>	<b>482,211</b>	<b>599,802</b>
<b>Total (A + B)</b>	<b>890,235</b>	<b>503,071</b>	<b>621,347</b>

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

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

**CURRENT LIABILITIES**

( ₹ in '000)

Particulars	As at	As at	As at
	September 30, 2013 (Unaudited)	September 30, 2012 (Unaudited)	March 31, 2013 (Audited)
Agents' Balances	14,903	3,386	19,363
Balances due to other insurance companies (including reinsurers)	1,204	106	1,666
Deposits held on reinsurance ceded	-	-	-
Premiums received in advance	-	-	3,620
Unallocated premium	63,591	30,859	45,580
Sundry creditors	31,936	27,847	96,946
Due to subsidiaries/holding company	-	-	1,667
Claims Outstanding	47,763	23,568	2,350
Annuities Due	-	-	-
Due to Officers/Directors	-	-	-
Others			
a) Tax Deducted to be remitted	10,724	6,502	15,480
b) Service Tax Liability	1,479	461	784
c) Policyholders' Refund payable	5,850	427	2,183
d) Expenses Payable	119,482	57,370	77,001
e) Other- Payable	8,819	3,028	15,157
<b>Total</b>	<b>305,751</b>	<b>157,328</b>	<b>281,797</b>

**Form L-20- Provisions Schedule**

**PROVISIONS**

( ₹ in '000)

Particulars	As at	As at	As at
	September 30, 2013 (Unaudited)	September 30, 2012 (Unaudited)	March 31, 2013 (Audited)
For taxation (less payments and taxes deducted at source)	-	-	-
For proposed dividends	-	-	-
For dividend distribution tax	-	-	-
<b>Others:</b>			
Provision for Employees Benefit	64,417	41,367	79,160
Other Provisions	-	-	-
<b>Total</b>	<b>64,417</b>	<b>41,367</b>	<b>79,160</b>

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

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

( ₹ in '000)

Particulars	As at	As at	As at
	September 30, 2013 (Unaudited)	September 30, 2012 (Unaudited)	March 31, 2013 (Audited)
Discount allowed in issue of shares / debentures	-	-	-
Others	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

Analytical Ratios

S. No.	Particulars	For the Quarter 30 September 2013	For the Half Year Ended 30 September 2013	For the Quarter 30 September 2012	For the Half Year Ended 30 September 2012
<b>1</b>	<b>New business premium income growth</b>				
	Participating Life	162%	166%	N.A.	N.A.
	Non Participating Individual	137%	136%	302%	528%
	Non Participating Group	34%	89%	756%	1565%
	Linked Life	21%	5%	104%	280%
	Linked Life Group	N.A.	N.A.		
<b>2</b>	<b>Net retention ratio</b>	95.12%	93.61%	93.60%	92.81%
<b>3</b>	<b>Expense of Management to Gross Direct Premium Ratio</b>	164.30%	211.93%	428.64%	477.79%
<b>4</b>	<b>Commission Ratio (Gross commission paid to Gross Premium)</b>	12.67%	12.88%	18.10%	17.29%
<b>5</b>	<b>Ratio of Policyholders' liabilities to shareholders' funds</b>	8.28%	8.28%	1.77%	1.77%
<b>6</b>	<b>Growth rate of Shareholders' funds</b>	52.21%	46.08%	-1.69%	-3.73%
<b>7</b>	<b>Ratio of surplus / (deficit) to Policyholders' liability</b>	-	-	-	-
<b>8</b>	<b>Change in Net worth ( ₹ in 000)</b>	2,284,054	2,100,463	(86,153)	(194,380)
<b>9</b>	<b>Profit after tax / Total income</b>	- **	- **	- **	- **
	** The company does not have any profit after tax and therefore this ratio cannot be calculated.				
<b>10</b>	<b>(Total Real Estate+ Loans) / Cash and invested assets</b>	0.00%	0.00%	-	-
<b>11</b>	<b>Total Investments / (Capital + Surplus)</b>	97.33%	97.33%	91.52%	91.52%
<b>12</b>	<b>Total Affiliated Investments / (Capital + Surplus)</b>	-	-	-	-
<b>13</b>	<b>Investment Yield (Annualized)</b>				
	<b>A. With Realized Gains</b>				
	Shareholders' Funds	6.25%	8.64%	9.86%	7.77%
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	9.24%	9.09%	9.27%	9.38%
	Non Par	9.51%	9.71%	9.86%	9.92%
	<u>Linked</u>				
	Par	-	-	-	-
	Non Par	4.73%	7.05%	8.68%	3.66%
	<b>B. With unrealized Gains*</b>				
	Shareholders' Funds	-2.97%	6.82%	15.35%	10.22%
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	-29.85%	-11.54%	11.87%	13.88%
	Non Par	-17.66%	-3.31%	13.74%	13.79%
	<u>Linked</u>				
	Par	-	-	-	-
	Non Par	4.94%	10.64%	30.09%	18.53%
<b>14</b>	<b>Conservation Ratio</b>				
	Participating Life	62.15%	51.30%	N.A.	N.A.
	Non Participating Individual	84.91%	80.18%	82.56%	82.77%
	Non Participating Group	188.21%	142.43%	N.A.	N.A.
	Linked Life	93.93%	84.04%	29.69%	29.69%
<b>15</b>	<b>Persistency Ratio</b>				
	For 13th month	52%	53%	56%	56%
	For 25th month	47%	47%	N.A.	N.A.
	For 37th month	N.A.	N.A.	N.A.	N.A.
	For 49th Month	N.A.	N.A.	N.A.	N.A.
	for 61st month	N.A.	N.A.	N.A.	N.A.
<b>16</b>	<b>NPA Ratio</b>				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

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

Equity Holding Pattern for Life Insurers

S. No.	Particulars	For the Quarter Ended 30 September 2013	For the Half Year Ended 30 September 2013	For the Quarter Ended 30 September 2012	For the Half Year Ended 30 September 2012
1	No. of shares	180,286,500	180,286,500	150,000,000	150,000,000
2	Percentage of shareholding (Indian / Foreign)	74/26	74/26	74/26	74/26
3	%of Government holding (in case of public sector insurance companies)	-	-	-	-
4	Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(1.45)	(2.65)	(0.85)	(1.62)
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(1.45)	(2.65)	(0.85)	(1.62)
6	Book value per share (Rs)	36.93	36.93	33.42	33.42

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

RECEIPTS AND PAYMENTS ACCOUNT FOR HALF YEAR ENDED 30 SEPTEMBER 2013 ON DIRECT BASIS

(Rs in '000)

Particulars	As at	As at	As at
	30 September 2013	30 September 2012	31 March 2013
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>			
Premium received from policyholders, including advance receipts	286,100	133,709	619,952
Deposits, Advances & Staff loan	(933)	(303,300)	(313,378)
Payments of other operating expenses	(392,174)	(450,102)	(1,029,137)
Payments of commission and brokerage	(20,717)	(16,566)	(59,402)
Payments of policy related refunds	(24,011)	(7,530)	(24,592)
Payments of claims/benefits	(14,384)	(7,594)	(27,288)
Other Income	8,785	1	20,370
<b>Net cash (deployed) in Operating Activities</b>	<b>(157,334)</b>	<b>(651,383)</b>	<b>(813,475)</b>
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>			
Purchase of fixed assets	(18,212)	(28,852)	(88,690)
Proceeds from sale of fixed assets	-	(5,208,073)	618
Purchases of investments	(26,533,687)	(49,087)	(10,548,509)
Sales of investments	24,287,241	4,762,971	10,075,658
Interest received	116,794	290,697	430,841
Dividend received	5,213	5,559	8,848
Investments in money market instruments and in liquid mutual funds (Net)*	(195,961)	867,597	1,017,761
<b>Net cash flow from/(deployed) in Investing Activities</b>	<b>(2,338,612)</b>	<b>640,812</b>	<b>896,527</b>
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>			
Proceeds from issuance of share capital	2,500,000	-	-
<b>Net cash from Financing Activities</b>	<b>2,500,000</b>	<b>-</b>	<b>-</b>
<b>Effect of foreign exchange rates on cash and cash equivalents, net</b>			
<b>Net increase/(decrease) in cash and cash equivalents</b>	<b>4,053</b>	<b>(10,571)</b>	<b>83,052</b>
<b>Cash and cash equivalents at beginning of period</b>	<b>45,853</b>	<b>42,538</b>	<b>42,538</b>
<b>Cash and cash equivalents at end of period (Non ULIP)</b>	<b>49,518</b>	<b>31,704</b>	<b>125,505</b>
<b>Cash and cash equivalents at end of period (ULIP)</b>	<b>388</b>	<b>264</b>	<b>85</b>

**FORM L-24 Valuation of net liabilities**

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

Date: 30 Sept 2013

**Valuation on Net Liabilities***( ₹ in Lakhs)*

S.No.	Particulars	As at 30 Sept 2013	As at 30 Sept 2012	As at 31 March 2013
1	<b>Linked</b>			
	a) Life	2,070.39	360.77	1,451.19
	b) General Annuity	-	-	-
	c) Pension	-	-	-
	d) Health	-	-	-
2	<b>Non-Linked</b>			
	a) Life	3,446.21	525.01	2,273.37
	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: **30 September 2013**

**Geographical Distribution of New Business for the quarter ended 30 September 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	25	23	0.01	0.99	309	283	0.37	20.01	334	306	0.38	21.00
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	28	28	0.03	0.67	136	126	0.16	3.48	164	154	0.18	4.15
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	68	60	0.09	1.27	47	38	0.11	2.27	115	98	0.20	3.53
7	Gujarat	151	150	0.17	6.87	953	886	2.00	81.24	1,104	1,036	2.17	88.12
8	Haryana	142	140	0.13	6.22	336	314	0.76	28.34	478	454	0.89	34.56
9	Himachal Pradesh	11	11	0.01	0.06	24.00	23	0.02	0.12	35	34	0.03	0.17
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	33	31	0.04	0.91	184	176	0.22	5.31	217	207	0.25	6.23
12	Karnataka	23	23	0.01	0.61	325	310	0.50	12.94	348	333	0.51	13.54
13	Kerala	52	49	0.09	2.56	244	241	0.54	8.76	296	290	0.63	11.32
14	Madhya Pradesh	1	1	0.00	0.00	22.00	21	0.04	0.10	23	22	0.04	0.10
15	Maharashtra	146	138	0.16	8.54	1851	1,668	4.72	388.71	1,997	1,806	4.88	397.25
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	119	111	0.06	1.67	107	98	0.20	2.54	226	209	0.25	4.21
21	Punjab	60	53	0.08	1.98	325	282	0.34	21.47	385	335	0.42	23.46
22	Rajasthan	14	14	0.02	0.32	50.00	49	0.03	0.23	64	63	0.06	0.55
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	85	79	0.08	3.89	720	635	1.36	52.54	805	714	1.44	56.43
27	UttrKhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	35	32	0.04	0.82	126	117	0.23	2.94	161	149	0.27	3.76
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	37	37	0.06	0.85	163	156	0.24	5.93	200	193	0.31	6.78
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	12	11	0.08	1.67	398	334	0.71	41.11	410	345	0.79	42.77
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
<b>Company Total</b>		<b>1,042</b>	<b>991</b>	<b>1.15</b>	<b>39.89</b>	<b>6320</b>	<b>5,757</b>	<b>12.54</b>	<b>678.03</b>	<b>7,362</b>	<b>6,748</b>	<b>13.69</b>	<b>717.92</b>

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

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

Date: **30 September 2013**

**Geographical Distribution of New Business for the half year ended 30 September 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	35	32	0.02	1.12	532	480	0.59	34.49	567	512	0.60	35.60
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	67	67	0.04	1.36	201	186	0.23	6.30	268	253	0.27	7.67
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	85	72	0.10	2.36	85	70	0.19	6.97	170	142	0.30	9.33
7	Gujarat	219	210	0.26	11.43	1440	1,334	2.91	149.90	1,659	1,544	3.17	161.33
8	Haryana	227	224	0.20	10.37	490	439	1.02	46.78	717	663	1.22	57.15
9	Himachal Pradesh	11	11	0.01	0.06	24.00	23	0.02	0.12	35	34	0.03	0.17
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	60	56	0.06	2.17	309	292	0.32	12.33	369	348	0.38	14.50
12	Karnataka	26	26	0.03	0.71	465	441	0.69	24.97	491	467	0.71	25.67
13	Kerala	73	70	0.12	3.29	439	431	0.96	19.07	512	501	1.09	22.36
14	Madhya Pradesh	1	1	0.00	0.00	22.00	21	0.04	0.10	23	22	0.04	0.10
15	Maharashtra	245	231	0.28	19.41	3044	2,717	7.08	643.20	3,289	2,948	7.36	662.61
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	201	191	0.12	3.20	209	190	0.37	10.07	410	381	0.49	13.27
21	Punjab	112	96	0.18	3.75	519	433	0.61	38.28	631	529	0.78	42.03
22	Rajasthan	14	14	0.02	0.32	50.00	49	0.03	0.23	64	63	0.06	0.55
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	137	125	0.12	5.99	1206	1,068	2.18	101.10	1,343	1,193	2.30	107.08
27	UttraKhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	77	73	0.07	2.20	300	281	0.33	9.11	377	354	0.40	11.31
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	54	51	0.08	1.64	215	196	0.32	10.85	269	247	0.39	12.49
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	21	18	0.08	1.88	709	570	1.40	76.34	730	588	1.48	78.22
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
<b>Company Total</b>		<b>1,665</b>	<b>1,568</b>	<b>1.78</b>	<b>71.27</b>	<b>10259</b>	<b>9,221</b>	<b>19.29</b>	<b>1,190.19</b>	<b>11,924</b>	<b>10,789</b>	<b>21.07</b>	<b>1,261.46</b>

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

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

Date: 30 September 2013

Geographical Distribution of New Business for the quarter ended 30 September 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	-	-	-	-	-	(65)	(0.00)	(2)	-	(65)	(0.00)	(2)
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	(2)	(0.00)	(0)	-	(2)	(0.00)	(0)
8	Haryana	-	-	-	-	5	1,008	0.09	115	5	1,008	0.09	115
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	-	3	(0.00)	(0)	-	3	(0.00)	(0)
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	33	24,529	0.45	123	33	24,529	0.45	123
15	Maharashtra	-	-	-	-	2	4,476	4.20	121	2	4,476	4.20	121
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	(100)	(0.00)	(1)	-	(100)	(0.00)	(1)
22	Rajasthan	-	-	-	-	-	130	0.00	1	-	130	0.00	1
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	1,112	0.01	75	-	1,112	0.01	75
27	Uttrakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	2	0.00	2	-	2	0.00	2
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	2	274	0.02	13	2	274	0.02	13
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
<b>Company Total</b>		-	-	-	-	<b>42</b>	<b>31366</b>	<b>4.75</b>	<b>446</b>	<b>42</b>	<b>31,366</b>	<b>4.75</b>	<b>446</b>



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

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

Date: 30 September 2013

**Geographical Distribution of New Business for the half year ended 30 September 2013**

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	-	-	-	-	-	(55)	0.01	-	1	-	(55)	0.01	1
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	1	(7)	0.00	0	1	(7)	0.00	0	0
8	Haryana	-	-	-	-	8	6,456	0.27	343	8	6,456	0.27	343	343
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	-	12	0.00	0	-	12	0.00	0	(0)
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	56	62,058	1.13	310	56	62,058	1.13	310	310
15	Maharashtra	-	-	-	-	4	5,250	5.12	163	4	5,250	5.12	163	163
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	1	379	0.03	27	1	379	0.03	27	27
22	Rajasthan	-	-	-	-	1	347	0.02	23	1	347	0.02	23	23
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	2	1,608	0.04	128	2	1,608	0.04	128	128
27	Uttrakhand	-	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	2	0.00	1.60	-	2	0.00	2	2
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	4	4,418	0.13	125	4	4,418	0.13	125	125
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Company Total</b>		-	-	-	-	<b>77</b>	<b>80467</b>	<b>6.76</b>	<b>1123</b>	<b>77</b>	<b>80,467</b>	<b>6.76</b>	<b>1,123</b>	<b>1,123</b>

FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)-3A  
 COMPANY NAME & CODE : EDELWEISS TOKIO LIFE INSURANCE CO. LTD (147)  
 STATEMENT AS ON : 30 Sept. 2013  
 STATEMENT OF INVESTMENT ASSETS(LIFE INSURERS)  
 (Business within India)

PART - A

( ₹ In Lakhs)

Total Application as per Balance Sheet (A)		85,522.00
<b>Add ( B )</b>		
Provisions	Sch-14	644.00
Current Liabilities	Sch-13	3,058.00
<b>Total</b>		<b>3,702.00</b>
<b>Less ( C )</b>		
Debit Balance in P& L A/c		13,418.00
Loans	Sch-09	2.00
Adv & Other Assets	Sch-12	8,902.00
Cash and Bank Balance	Sch-11	495.00
Fixed Assets	Sch-10	1,599.00
Misc. Exp. Not Written Off	Sch-15	-
<b>Sub total</b>		<b>24,416.00</b>
<b>Funds Available for Investments</b>		<b>64,808.00</b>

**Reconciliation of Investment Assets**

Total Investment Assets (as per Balance Sheet)		64,808.00
<b>Balance Sheet Value of :</b>		
A. Life Fund (including Fund Beyond Solvency Margin)		62,752.00
B. Pension & Gen Annuity Fund		-
C. Unit Linked Funds		2,056.00
		<b>64,808.00</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)					
<b>A. LIFE FUND</b>											
1. Govt. Securities	Not Less than 25%	7,593.24	5,654.46	-	1,304.98	1,114.56	8,073.99	55%	-	15,667.23	15,126.77
2. Govt. Securities or Other Approved Securities (Incl. 1 above)	Not Less than 50%	7,593.24	5,654.46	-	1,304.98	1,114.56	8,073.99	55%	-	15,667.23	15,126.77
3. Investment Subject to Exposure Norms											
a. Housing & Infrastructure											
1. Approved Investment	Not Less than 15%	6,199.67	2,651.41	-	-	-	2,651.41	18%	(1.12)	8,849.96	8,726.03
2. Other Investment		40.53	-	-	-	-	-	0%	(0.83)	39.70	39.70
b. (i) Approved Investments	Not exceeding 35%	30,023.64	2,158.25	118.76	382.33	573.46	3,232.79	22%	15.06	33,271.49	33,242.91
(ii) Other Investments* not to exceed 15%		4,118.16	131.34	237.55	100.67	343.11	812.67	6%	(7.32)	4,923.50	4,925.35
<b>TOTAL : LIFE FUND</b>	<b>100%</b>	<b>47,975.24</b>	<b>10,595.45</b>	<b>356.31</b>	<b>1,787.97</b>	<b>2,031.12</b>	<b>14,770.86</b>	<b>100%</b>	<b>5.79</b>	<b>62,751.89</b>	<b>62,060.76</b>

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

**LINKED BUSINESS**

C. LINKED LIFE INSURANCE FUND		PERCENTAGE AS PER REG.	PH		TOTAL FUND (Balance Sheet Value)	Actual %
			PAR	NON PAR		
1.	Approved Investments	Not Less than 75%	-	1,963.42	1,963.42	96%
2.	Other than Approved Investment	Not More than 25%	-	92.13	92.13	4%
<b>TOTAL : LINKED LIFE INSURANCE FUND</b>		<b>100%</b>	<b>-</b>	<b>2,055.54</b>	<b>2,055.54</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



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

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

STATEMENT FOR THE PERIOD : **September 30, 2013**

**PART - C**

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

No.	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date	NAV as per LB 2	NAV as on the above date	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
1	BOND FUND	ULIF00317/08/11BONDFUND147	28-Jul-11	NON PAR	71.91	11.9487	11.9487	11.9101	11.59	11.3329	11.1009	0.0764	NA	11.9747
2	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	01-Jan-12	NON PAR	146.04	11.3277	11.3277	11.1223	10.92	10.7209	10.5119	0.0776	NA	11.3277
3	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	28-Jul-11	NON PAR	161.31	12.5496	12.5496	12.6076	11.85	11.7603	11.3836	0.1024	NA	13.3022
4	EQUITY TOP 250	ULIF0027/07/11EQTOP250147	20-Jul-11	NON PAR	134.90	10.959	10.959	10.856	10.39	10.8212	10.1736	0.0772	NA	11.4709
5	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	25-Jan-13	NON PAR	283.69	10.4146	10.4146	10.4259	10.00	-	-	-	NA	10.5525
6	GROUP BOND FUND	ULGF00305/09/11GFBOND147	25-Jan-13	NON PAR	275.09	10.4046	10.4046	10.535	10.15	-	-	-	NA	10.5819
7	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	25-Jan-13	NON PAR	563.02	10.4275	10.4275	10.3494	9.91	-	-	-	NA	10.6269
8	GROUP MONEY MARKET FUND	ULGF00405/09/11GFMONEYMARKET147	25-Jan-13	NON PAR	0.00	0	0	0	-	-	-	-	NA	10.0000
9	MANAGED FUND	ULIF00618/08/11MANAGED147	03-Aug-11	NON PAR	83.25	11.9673	11.9673	11.7932	11.43	11.3753	10.9955	0.0884	NA	11.9879
10	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	22-Jul-11	NON PAR	96.68	11.8717	11.8717	11.6251	11.40	11.1641	10.9270	0.0865	NA	11.8717
11	PE BASED FUND	ULIF00526/08/11PEBASED147	26-Aug-11	NON PAR	239.65	12.3467	12.3467	12.3698	12.00	12.1155	11.8018	0.0462	NA	12.8189

**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: 30 Sept 2013

Detail regarding Debt securities

( ₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 30/09/2013	As % of total for this class	As at 30/06/2013	As % of total for this class	As at 30/09/2013	As % of total for this class	As at 30/06/2013	As % of total for this class
<b>Break down by credit rating</b>								
Sovereign	15,126.77	22.37%	17,638.74	31.76%	15,599.40	26.21%	18,111.21	32.22%
AAA rated	11,580.89	17.13%	10,767.46	19.39%	11,711.66	19.67%	10,923.55	19.43%
AA or better	17,017.05	25.16%	5,591.20	10.07%	8,309.73	13.96%	5,622.40	10.00%
Rated below AA but above A	187.24	0.28%	187.24	0.34%	185.39	0.31%	185.39	0.33%
Rated below A but above B	-	-	-	-	-	-	-	-
<b>Others</b>								
MF/REV REPO/CBLO/FD	21,357.79	31.58%	21,357.79	38.45%	21,367.07	35.90%	21,367.07	38.01%
A1+/P1+/PR1+/F1+	2,352.95	0.03	-	-	2,352.95	-	-	-
<b>Total</b>	<b>67,622.69</b>	<b>100.00%</b>	<b>55,542.42</b>	<b>100.00%</b>	<b>59,526.19</b>	<b>96.05%</b>	<b>56,209.61</b>	<b>100.00%</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	20,230.15	29.92%	17,348.70	26.80%	20,163.97	33.87%	17,289.84	30.52%
more than 1 year and up to 3years	24,227.21	35.83%	24,227.21	37.42%	15,435.67	25.93%	15,435.67	27.25%
More than 3 years and up to 7years	8,702.88	12.87%	8,702.88	13.44%	8,794.46	14.77%	8,794.46	15.52%
More than 7 years and up to 10 years	9,250.25	13.68%	9,250.25	14.29%	9,430.13	15.84%	9,430.13	16.65%
More than 10 years and up to 15 years	1.00	0.00%	1.00	0.00%	1.00	0.00%	1.00	0.00%
More than 15 years and up to 20 years	585.00	0.87%	585.00	0.90%	585.00	0.98%	585.00	1.03%
Above 20 years	4,626.20	6.84%	4,626.20	7.15%	5,115.96	8.59%	5,115.96	9.03%
<b>Total</b>	<b>67,622.69</b>	<b>100.00%</b>	<b>64,741.24</b>	<b>100.00%</b>	<b>59,526.19</b>	<b>100.00%</b>	<b>56,652.06</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	15,126.77	22.37%	15,126.77	23.36%	15,599.40	26.21%	15,599.40	27.54%
State Government	-	-	-	-	-	-	-	-
Corporate Securities	31,138.13	46.05%	28,256.68	43.65%	22,559.73	37.90%	19,685.59	34.75%
MF/REV REPO/CBLO/FD	21,357.79	31.58%	21,357.79	32.99%	21,367.07	35.90%	21,367.07	37.72%
<b>Total</b>	<b>67,622.69</b>	<b>100.00%</b>	<b>64,741.24</b>	<b>100.00%</b>	<b>59,526.19</b>	<b>100.00%</b>	<b>56,652.06</b>	<b>100.00%</b>

**Note :**

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

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

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

Date: 30 Sept 2013

**Detail regarding Debt securities**

( ₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 30/09/2013	As % of total for this class	As at 30/06/2013	As % of total for this class	As at 30/09/2013	As % of total for this class	As at 30/06/2013	As % of total for this class
<b>Break down by credit rating</b>								
Sovereign	304.95	25.11%	1,435.91	59.28%	309.23	25.38%	1,439.37	59.23%
AAA rated	221.37	18.23%	304.95	12.59%	220.98	18.14%	309.23	12.73%
AA or better	16.05	1.32%	681.33	28.13%	16.08	1.32%	681.37	28.04%
Rated below AA but above A	6.89	0.57%	-	0.00%	6.82	0.56%	-	0.00%
Rated below A but above B	-	-	-	-	-	-	-	-
<b>Others</b>	-	-	-	-	-	-	-	-
MF/REV REPO/CBLO/FD	665.28	54.78%	-	0.00%	665.28	54.60%	-	0.00%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
<b>Total</b>	<b>1,214.54</b>	<b>100%</b>	<b>2,422.19</b>	<b>100%</b>	<b>1,218.40</b>	<b>100%</b>	<b>2,429.97</b>	<b>100%</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	571.94	47.09%	0.00	0.00%	570.36	46.81%	-	0.00%
more than 1 year and up to 3years	191.89	15.80%	191.89	29.86%	191.82	15.74%	191.82	29.60%
More than 3 years and up to 7years	181.00	14.90%	181.00	28.17%	181.00	14.86%	181.00	27.93%
More than 7 years and up to 10 years	224.21	0.18	224.21	34.89%	224.35	-	224.35	34.62%
More than 10 years and up to 15 years	0.00	-	-	-	0.00	-	-	-
More than 15 years and up to 20 years	0.00	-	-	-	0.00	-	-	-
Above 20 years	45.51	0.04	45.51	0.07	50.87	0.08	50.87	0.08
<b>Total</b>	<b>1,214.54</b>	<b>96.25%</b>	<b>642.60</b>	<b>93%</b>	<b>1,218.40</b>	<b>77.41%</b>	<b>648.04</b>	<b>92.15%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	304.95	25.11%	304.95	25.11%	309.23	25.38%	309.23	25.38%
State Government	-	-	-	-	-	-	-	-
Corporate Securities	244.31	20.12%	244.31	20.12%	243.88	20.02%	243.88	20.02%
MF/REV REPO/CBLO/FD	665.28	54.78%	665.28	54.78%	665.28	54.60%	665.28	54.60%
<b>Total</b>	<b>1,214.54</b>	<b>100.00%</b>	<b>1,214.54</b>	<b>100.00%</b>	<b>1,218.40</b>	<b>100.00%</b>	<b>1,218.40</b>	<b>100.00%</b>

**Note :**

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

## FORM L-30 : Related Party Transactions

Name of the Insurer : EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Date: 30 September 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 ended 30 Sept 2013	For the Half Year ended 30 Sept 2013	For the quarter ended 30 Sept 2012	For the Half Year ended 30 Sept 2012
1	Edelweiss Financial Services Limited (Formerly known as: Edelweiss Capital Limited)	Holding Company	Received subscription to Share Capital (including share premium)	5,603.00	5,603.00	-	-
			Death Claim paid as Employer-employee master policyholder	-	20.01	18.00	18.00
			Group Term Life Insurance Policy-ET Life Employees	17.49	17.49	-	-
			Employer-employee master policyholder Premium Received	3.00	3.00	-	-
2	Tokio Marine & Nichido Fire Insurance Company Limited	Joint Venture Partner	Received subscription to Share Capital (including share premium)	19,397.00	19,397.00	-	-
			Reimbursement of Expenses	-	-	-	1.16
3	Edelweiss Securities Limited (Is registered broker with NSE & BSE)	Fellow Subsidiary	Brokerage	3.45	3.50	4.07	5.32
			Purchase of Securities	577.76	1,626.61	-	-
			Sale of Securities	1,591.23	1,592.25	-	-
4	Edelweiss Insurance Brokers Limited	Fellow Subsidiary	Commission paid	0.40	0.40	0.64	0.55
5	Edelweiss Asset Management Company Limited	Fellow Subsidiary	Investments: Purchased/Placed	-	-	5,000.00	5,000.00
6	Edelweiss Commodities Services Limited (Formerly known as: Comfort Projects Ltd.)	Fellow Subsidiary	Interest received on Security Deposit	88.85	176.73	27.04	27.04
			Payment of Security Deposit	-	-	3,000.00	3,000.00
			Rent Payment	213.37	426.74	441.10	441.10
			Purchase of Debt Securities	-	-	-	2,261.32
			Sale of Debt Securities	-	-	-	2,262.74
			Balance payable as on 30 September 2012	-	-	37.75	37.75
7	Tokio Marine Life Insurance Singapore Ltd	Subsidiary of Joint Venture Partner	Reimbursement of Expenses	-	-	-	1.89
8	ECL Finance Limited	Fellow Subsidiary	Purchase of Securities	4,211.59	4,211.59	-	1,014.58
			Sale of Securities	-	7,416.30	4,183.29	7,103.09

**FORM - L-31**LNL - 6 : **Board of Directors & Key Persons**Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**Date : **30 September 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	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>Resigned with effect from 31 August 2013</i>
4	Mr. Yash Prasad	Chief Agency Officer	-
5	Mr. Dai Inoue	Chief Investment Officer	-
6	Mr. Rajiv Gupta	Head - Internal Audit	-

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



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

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

Date : 30 September 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:	556,714
	Deduct:	
02	Mathematical Reserves	551,660
03	Other Liabilities	-
04	Excess in Policyholders' funds	5,054
05	Available Assets in Shareholders Fund:	1,075,020
	Deduct:	
06	Other Liabilities of shareholders' fund	-
07	Excess in Shareholders' funds	1,075,020
08	Total ASM (04)+(07)	1,080,074
09	Total RSM	500,000
10	Solvency Ratio (ASM/RSM)	216.01%

**Certification:**

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

Abhay Tewari  
Appointed Actuary

Deepak Mittal  
MD & C.E.O.

**FORM 7**

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

**Name of the fund: Life Fund**

**Statement as on : 30 September, 2013**

**Confirmation of Investment portfolio details**

**Periodicity of Submission : Quarterly**

No	Description	Bonds/ Debentures		Loans		Other debt Instruments		Total	
		YTD as on date	Prev FY as on 31 Mar...	YTD as on date	Prev FY as on 31 Mar...	YTD as on date	Prev FY as on 31 Mar...	YTD as on date	Prev FY as on 31 Mar...
1	Investment Assets (As per form 3A/ 3B - Total Fund)	62746.00	42,280.47	-	-	-	-	62,746.00	42,280.47
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)	62,746.00	42,280.47	-	-	-	-	62,746.00	42,280.47
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

Note: Life Fund Includes Fund Beyond Solvency Margin

**CERTIFICATION**

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

**Date: 25/10/2013**

**Signature**

**Full name**

**Chief of Finance**

**FORM 7**

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

**Fund : Unit Linked Fund**

**Statement as on : 30 September, 2013**

**Confirmation of Investment portfolio details**

**Periodicity of Submission : Quarterly**

No	Description	Bonds/ Debentures		Loans		Other debt Instruments		Total	
		YTD as on date	Prev FY as on 31 Mar...	YTD as on date	Prev FY as on 31 Mar...	YTD as on date	Prev FY as on 31 Mar...	YTD as on date	Prev FY as on 31 Mar...
1	Investment Assets (As per form 3A/ 3B - Total Fund)	2055.54	1437.91	-	-	-	-	2,055.54	1,437.91
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)	2,055.54	1,437.91	-	-	-	-	2,055.54	1,437.91
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.

**Date: 25/10/2013**

**Signature**

**Full name**

**Chief of Finance**

NAME OF THE FUND : LIFE FUND

(₹ In Lakhs)

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Current Quarter				Year to Date				Previous Year			
			Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD
<b>A</b>	<b>CENTRAL GOVERNMENT SECURITIES</b>													
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	6,362.58	77.81	1.22%	1.22%	7,922.13	488.27	6.16%	6.16%	6,455.46	284.47	4.41%	4.41%
A2	Deposits under section 7 of Insurance Act 1938	CDSS	197.14	3.98	2.02%	2.02%	196.94	7.96	4.04%	4.04%	195.38	7.96	4.07%	4.07%
A3	Treasury Bills	CTRB	3,670.10	97.64	2.66%	2.66%	2,435.15	97.82	4.02%	4.02%	261.45	11.33	4.33%	4.33%
<b>B</b>	<b>HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>													
	<b>TAXABLE BONDS OF</b>													
B1	Bonds / Debentures issued by NHB/Institution accredited by NHB	HTDN	4,118.31	97.24	2.36%	2.36%	3,555.09	171.49	4.82%	4.82%	6,400.84	312.70	4.89%	4.89%
<b>C</b>	<b>INFRASTRUCTURE INVESTMENTS</b>													
C1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	38.07	(2.26)	-5.94%	-5.94%	75.32	(19.31)	-25.64%	-25.64%	258.94	(19.15)	-7.40%	-7.40%
C2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	59.39	(1.12)	-1.89%	-1.89%	21.38	(2.01)	-9.41%	-9.41%	169.92	(8.32)	-17.21%	-17.21%
	<b>TAXABLE BONDS OF</b>													
C3	Infrastructure - PSU - Debentures / Bonds	IPTD	1,581.96	(38.89)	-2.46%	-2.46%	2,005.84	13.95	0.70%	0.70%	849.29	83.09	5.00%	5.00%
C4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	996.34	22.69	2.28%	2.28%	996.28	40.94	4.11%	4.11%	7,717.46	59.78	4.96%	4.96%
C5	INFRASTRUCTURE OTHER- EQUITY	IOEQ	35.51	(2.24)	-6.32%	-6.32%	35.51	(2.24)	-6.32%	-6.32%	-	-	-	-
<b>D</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>													
D1	PSU - Equity shares - quoted	EAEQ	77.74	(15.89)	-20.44%	-20.44%	59.94	(16.60)	-27.70%	-27.70%	524.13	(175.27)	-33.44%	-33.44%
D2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	1,736.34	(35.12)	-2.02%	-2.02%	2,107.01	36.88	1.75%	1.75%	5,553.33	55.33	0.65%	0.65%
D3	Corporate Securities - Debentures	ECOS	9,681.37	114.65	1.18%	1.18%	9,429.23	315.17	3.34%	3.34%	11,575.39	922.88	5.54%	5.54%
D4	Application Money	ECAM	-	-	-	-	1,199.89	2.07	0.17%	0.17%	-	-	-	-
D5	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCL, RBI	ECDB	10,999.00	275.93	2.51%	2.51%	11,023.06	552.77	5.01%	5.01%	3,614.06	191.01	5.17%	5.17%
D6	Deposits - CDs with Scheduled Banks	EDCD	2,377.46	48.39	2.04%	2.04%	2,377.46	48.39	2.04%	2.04%	-	-	-	-
D7	CCIL - CBLO	ECBO	4,506.59	78.55	1.74%	1.74%	4,048.80	83.57	2.06%	2.06%	472.45	0.41	0.09%	0.09%
D8	Perpetual Debt Instruments of Tier I & II Capital Issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-
D9	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	1,634.58	18.95	1.16%	1.16%	1,352.30	43.23	3.20%	3.20%	2,658.79	130.01	0.59%	0.59%
D10	Mutual Funds - Under Promoter Group	EMPG	-	-	0.00%	0.00%	80.29	10.76	13.41%	13.41%	144.78	-	-	-
<b>E</b>	<b>OTHER INVESTMENTS</b>													
E1	Equity Shares (incl. Co-op Societies)	OESH	86.11	(22.90)	-26.59%	-26.59%	104.89	(17.05)	-16.26%	-16.26%	450.11	(83.30)	-9.53%	-9.53%
E2	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	45.94	(6.25)	-13.60%	-13.60%	182.55	-	-	-
E3	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	4,075.18	47.22	1.16%	1.16%	2,293.51	76.75	3.35%	3.35%	2,955.36	142.87	0.37%	0.37%
E4	DEBENTURES	OLDB	185.39	5.42	2.92%	2.92%	185.39	10.78	5.82%	5.82%	186.02	10.79	5.80%	5.80%
E5	Mutual Funds (under Insurer's Promoter Group)	OMPG	156.05	-	-	-	150.87	-	-	-	200.00	0.30	0.15%	0.15%
<b>TOTAL</b>			<b>52,575.21</b>	<b>770.03</b>	<b>1.46</b>	<b>1.46</b>	<b>51,702.23</b>	<b>1,937.33</b>	<b>3.75</b>	<b>3.75</b>	<b>50,825.72</b>	<b>1,926.88</b>	<b>3.79</b>	<b>3.79</b>

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

**CERTIFICATION**

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

Deepak Mittal  
 MD & CEO

NAME OF THE FUND : LINKED FUND

(₹ in Lakhs)

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Current Quarter				Year to Date				Previous Year			
			Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD
<b>A CENTRAL GOVERNMENT SECURITIES</b>														
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	61.34	(7.61)	-12.40%	-12.40%	57.33	(3.63)	-6.32%	-6.32%	-	-	-	-
a2	Treasury Bills	CTRB	199.53	3.90	1.95%	1.95%	144.24	5.61	3.89%	3.89%	21.78	0.89	4.08%	4.08%
<b>B INFRASTRUCTURE INVESTMENTS</b>														
B2	Infrastructure - PSU - Equity Shares - Quoted	ITPE	15.97	(1.50)	-9.39%	-9.39%	13.84	(2.56)	-18.47%	-18.47%	2.65	0.17	6.35%	6.35%
B3	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	1.89	(0.22)	-11.84%	-11.84%	1.96	(0.43)	-22.11%	-22.11%	1.66	0.20	12.15%	12.15%
B4	Infrastructure - PSU - Debentures / Bonds	IPTD	24.56	(1.24)	-5.06%	-5.06%	24.98	0.83	3.33%	3.33%	-	-	-	-
B5	Infrastructure - Other Investment	IOEQ	3.07	0.06	1.79%	1.79%	3.07	0.06	1.79%	1.79%	-	-	-	-
<b>C HOUSING AND LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>														
C1	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	55.62	0.59	1.05%	1.05%	52.57	2.60	4.95%	4.95%	-	-	-	-
<b>D APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>														
D1	PSU - Equity shares - quoted	EAEQ	33.09	(4.69)	-14.17%	-14.17%	40.54	(3.64)	-8.98%	-8.98%	22.92	(0.75)	-3.26%	-3.26%
D2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	611.42	16.95	2.77%	2.77%	559.02	58.02	10.38%	10.38%	155.81	20.41	13.10%	13.10%
D3	CCIL - CBLO	ECBO	106.64	1.73	1.62%	1.62%	102.71	1.77	1.72%	1.72%	-	-	-	-
D4	Corporate Securities - Debentures	ECOS	34.78	0.28	0.80%	0.80%	35.87	3.03	8.45%	8.45%	33.81	2.37	7.00%	7.00%
D5	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	554.21	13.25	2.39%	2.39%	543.23	25.66	4.72%	4.72%	9.24	0.04	0.48%	0.48%
D6	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
D7	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	66.04	0.69	1.05%	1.05%	45.57	1.41	3.10%	3.10%	8.82	0.00	0.03%	0.03%
D8	Net Current Assets (Only in respect of ULIP Business)	ENCA	62.34	-	-	-	62.34	-	-	-	4.30	-	-	-
<b>F OTHER INVESTMENTS</b>														
F1	Equity Shares (incl. Co-op Societies)	OESH	22.28	(1.79)	-8.05%	-8.05%	20.70	(7.22)	-34.86%	-34.86%	8.19	0.45	5.48%	5.48%
F2	Equity Shares (PSUs & Unlisted)	OEPU	4.05	(0.32)	-8.02%	-8.02%	6.78	(0.71)	-10.48%	-10.48%	0.62	(0.07)	-11.91%	-11.91%
F3	Debentures	OLDB	6.89	(0.03)	-0.39%	-0.39%	7.03	0.17	2.38%	2.38%	6.37	0.48	7.60%	7.60%
F4	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	58.39	0.60	1.03%	1.03%	45.55	1.41	3.10%	3.10%	11.14	0.05	0.49%	0.49%
<b>TOTAL</b>			<b>1,922.09</b>	<b>20.62</b>	<b>1.07</b>	<b>1.07</b>	<b>1,767.32</b>	<b>82.38</b>	<b>4.66</b>	<b>4.66</b>	<b>287.33</b>	<b>24.25</b>	<b>8.44</b>	<b>8.44</b>

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

**CERTIFICATION**

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

Deepak Mittal  
 MD & CEO

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

STATEMENT AS ON : 30 Sept. 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 : 30 Sept. 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-----					

Note: Life Fund includes Fund Beyond Solvency Margin

**CERTIFICATION:**

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

Deepak Mittal  
MD & CEO

(₹ In Crores)

S. No	Particulars	For the quarter ended Sept-13				For the quarter ended Sept-12				For the Period Half Year Ended Sept-13				For the Period Half Year Ended Sept-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
<b>1</b>	<b>First year Premium</b>																
	<i>i) Individual Single Premium (ISP)</i>																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,000-50,000	0.08	17	13	0.54	-	-	-	-	0.19	42	31	2.03	-	-	-	-
	From 50,000-75,000	0.04	6	5	0.22	0.007	1	1	0.009	0.07	10	7	0.27	0.007	1	1	0.01
	From 75,000-100,000	0.10	11	11	0.46	0.038	4	2	2.037	0.20	21	17	1.31	0.038	4	2	2.04
	From 1,00,000-1,25,000	-	-	-	-	-	-	-	-	0.02	2	2	0.03	-	-	-	-
	Above Rs. 1,25,000	0.09	5	5	0.71	-	-	-	-	0.30	10	8	2.87	0.04	1	1	1.00
	<i>ii) Individual Single Premium-Annuity (ISPA)</i>																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,000-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,000-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,000-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,000-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>iii) Group Single Premium (GSP)</i>																
	From 0-10,000	0.03	2	79	5.03	0.00	-	2	0.25	0.04	2	89	6.32	0.00	-	3	0.41
	From 10,000-25,000	0.06	-	35	4.37	0.01	-	6	1.19	0.10	-	65	9.26	0.01	-	6	1.19
	From 25,000-50,000	0.05	-	12	2.75	0.02	-	5	1.23	0.08	-	20	4.22	0.04	-	8	2.63
	From 50,000-75,000	0.03	-	4	1.21	0.01	-	1	0.30	0.06	-	9	2.58	0.06	-	7	3.67
	From 75,000-100,000	0.05	-	6	2.30	0.01	-	1	0.62	0.05	-	6	2.30	0.01	-	1	0.62
	From 1,00,000-1,25,000	-	-	-	-	-	-	2	1.25	0.03	-	3	2.54	0.11	-	7	11.30
	Above Rs. 1,25,000	3.93	-	2,219	7.23	0.06	-	4	2.62	4.69	2	2,841	20.80	0.06	-	4	2.62
	<i>iv) Group Single Premium- Annuity (GSPA)</i>																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,000-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,000-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,000-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,000-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>v) Individual non Single Premium (INSP)</i>																
	From 0-10,000	1.11	1,711	1,543	81.32	0.67	1,351	1,209	165.39	1.90	3,227	2,872	253.21	0.44	867	800	139.27
	From 10,000-25,000	4.57	3,987	3,686	105.91	1.60	1,359	1,215	123.66	7.19	6,259	5,715	303.70	1.59	2,122	1,929	342.49
	From 25,000-50,000	3.12	1,128	1,037	62.10	1.39	472	415	50.62	4.67	1,657	1,507	136.86	2.40	1,608	1,440	197.34
	From 50,000-75,000	1.23	259	243	28.82	0.52	85	72	23.40	1.77	351	326	41.36	1.72	526	460	83.83
	From 75,000-100,000	0.92	121	106	11.37	0.37	46	39	17.31	1.43	184	159	40.26	0.72	107	91	31.55
	From 1,00,000-1,25,000	0.37	41	36	8.35	0.22	21	19	14.55	0.54	64	59	22.52	0.45	53	45	38.23
	Above Rs. 1,25,000	2.05	76	63	169.00	0.88	35	27	69.99	2.78	97	84	207.89	0.56	34	30	58.07
	<i>vi) Individual non Single Premium- Annuity (INSPA)</i>																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,000-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,000-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,000-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,000-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>vii) Group Non Single Premium (GNSP)</i>																
	From 0-10,000	-	-	-	-	0.001	1	16	3.71	-	-	-	-	0.003	2	48	5.97
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	0.005	1	98	3.56
	From 25,000-50,000	-	-	-	-	0.005	1	485	1.21	-	-	-	-	0.044	7	1,506	32.248
	From 50,000-75,000	-	-	-	-	0.018	3	170	16.33	-	-	-	-	0.045	6	235	30.870
	From 75,000-100,000	-	-	-	-	0.016	2	663	23.48	-	-	-	-	0.016	2	663	23.478
	From 1,00,000-1,25,000	-	-	-	-	0.012	1	775	3.90	-	-	-	-	0.418	8	4,114	357.819
	Above Rs. 1,25,000	0.60	40	28,461	394.09	0.489	9	7,442	632.71	1.71	73	76,884	1,046.013	0.489	9	7,442	632.713
	<i>viii) Group Non Single Premium- Annuity (GNSPA)</i>																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,000-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,000-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,000-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



S. No	Particulars	For the quarter ended Sept-13				For the quarter ended Sept-12				For the Period Half Year Ended Sept-13				For the Period Half Year Ended Sept-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
2	<b>Renewal Premium :</b>																
	<i>i) Individual</i>																
	From 0-10,000	0.38	707	707	-	0.045	88	87	25.35	0.37	703	703	-	0.045	88	87	25.354
	From 10,000-25,000	1.04	828	828	-	0.106	68	68	14.87	1.51	1,261	1,261	-	0.106	68	68	14.867
	From 25,001-50,000	1.08	477	477	-	0.128	50	49	18.67	1.54	636	636	-	0.128	51	50	18.672
	From 50,001-75,000	0.49	121	121	-	0.038	11	10	4.08	0.68	165	165	-	0.038	11	10	4.083
	From 75,000-100,000	0.33	50	50	-	0.020	3	3	4.17	0.40	56	56	-	0.020	3	3	4.170
	From 1,00,001-1,25,000	0.13	14	14	-	0.011	1	1	5.00	0.20	22	22	-	0.011	1	1	5.000
	Above Rs. 1,25,000	0.95	42	42	-	0.023	1	1	0.15	1.22	57	57	-	0.023	1	1	0.150
	<i>ii) Individual- Annuity</i>																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>iii) Group</i>																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	1.02	23	-	-	-	-	-	-	1.45	25	-	-	-	-	-	-
	<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-38- BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (INDIVIDUALS)**

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

Date: 30 September 2013

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

S.No.	Channels	For the Quarter ended 30 September 2013		For the Quarter ended 30 September 2012		For the Half Year ended 30 September 2013		For the Half Year ended 30 September 2012	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	5,337	9.66	2,741	4	8,324	14.14	4,399	7
2	Corporate Agents-Banks	208	1	-	-	357	0.98	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-
4	Brokers	259	0.88	107	0	363	1.45	144	1
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	1,558	2.58	526	1	2,880	4.50	815	1
	<b>Total (A)</b>	<b>7,362</b>	<b>13.69</b>	<b>3,374</b>	<b>6</b>	<b>11,924</b>	<b>21.07</b>	<b>5,358</b>	<b>9</b>
1	Referral (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>7,362</b>	<b>13.69</b>	<b>3,374</b>	<b>6</b>	<b>11,924</b>	<b>21.07</b>	<b>5,358</b>	<b>9</b>

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

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

Date: 30 September 2013

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

(Rs in Crores)

S.No.	Channels	For the quarter ended 30 September 2013			For the quarter ended 30 September 2012			For the Half Year ended 30 Septemeber 2013			For the Half Year ended 30 Septemeber 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	33	24,550	0.45	3	1,187	0.04	56	62,067	1.13	6	2,121	0
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	1	1,166	0.02	2	171	0.02	6	6,435	0.24	3	184	0
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	8	5,100	4.28	12	8,212	0.61	15	11,415	5.38	26	11,835	1.14
	<b>Total(A)</b>	<b>42</b>	<b>30,816</b>	<b>4.75</b>	<b>17</b>	<b>9,570</b>	<b>0.67</b>	<b>77</b>	<b>79,917</b>	<b>6.76</b>	<b>35</b>	<b>14,140</b>	<b>1.31</b>
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>42</b>	<b>30,816</b>	<b>4.75</b>	<b>17</b>	<b>9,570</b>	<b>0.67</b>	<b>77</b>	<b>79,917</b>	<b>6.76</b>	<b>35</b>	<b>14,140</b>	<b>1.31</b>

**FORM L-39-Data on Settlement of Claims**Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**Date: **30 Sept 2013****Ageing of Claims - Individual**

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	-	8	-	-	-	8	0.01	
1	Individual Death Claims	-	10	-	-	-	10	0.97	

\*Other benefits include payment towards HCB + CI rider claim

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

**Ageing of Claims - Group**

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	-	29	-	-	-	29	0.26	
5	Other benefits	-	-	-	-	-	-	-	
1	Group Death Claims	-	14	-	-	-	14	1.20	

\*\*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: **30 Sept 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	9	-	-	-	-	-
2	Claims reported during the period	38	-	-	-	-	11*
3	Claims Settled during the period	24	-	-	-	-	7
4	Claims Repudiated during the period	6	-	-	-	-	1
	a) Less than 2years from the date of acceptance of risk	6	-	-	-	-	1
	b) Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-
6	Claims O/S at End of the period	-	-	-	-	-	-
	Less than 3months	15	-	-	-	-	3
	3 months to 6 months	2	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

\*Other benefits include claim under HCB rider + CI rider

**FORM L-41 - GREIVANCE DISPOSAL**

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

Date: 30 Sep 2013

**GRIEVANCE DISPOSAL**

Sl.No.	Particulars	Opening Balance As on being of the quarter	Additions during the quarter	Complaints Resolved / Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered up to the quarter during the financial year
				Fully Accepted	Partially Accepted	Rejected		
<b>1</b>	<b>Complaints made by the customers</b>							
(a)	Death Claims	0	0	0	0	0	0	0
(b)	Policy Servicing	1	4	2	0	2	0	5
(c)	Proposal Processing	0	0	0	0	0	0	7
(d)	Survival Claims	0	0	0	0	0	0	0
(e)	ULIP Related	0	0	0	0	0	0	0
(f)	Unfair Business Practices	4	41	15	0	26	0	57
(g)	Others	0	0	0	0	0	0	2
	<b>Total Number of complaints:</b>	<b>5</b>	<b>45</b>	<b>17</b>	<b>0</b>	<b>28</b>	<b>0</b>	<b>71</b>

<b>2</b>	<b>Total No. of policies during previous year:</b>	23058
<b>3</b>	<b>Total No. of claims during previous year</b>	44
<b>4</b>	<b>Total No. of policies during current year</b>	12001
<b>5</b>	<b>Total No. of claims during current year</b>	39
<b>6</b>	<b>Total No. of Policy Complaints (current year) per 10,000 policies (current year)</b>	59
<b>7</b>	<b>Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :</b>	0

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

a. How the policy data needed for valuation is accessed.	The policy data is extracted from the Ingenium (policy administration system) and checks are performed for completeness and consistency of data.  The current months data is reconciled with the previous months data and the movements during the month. Consistency check is done for number of contracts, sum assured. The premium and unit fund data is reconciled with Finance data. Checks are also performed by reconciling it with data extracted for other purpose eg reinsurance reporting
b. 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 (2006-08), unless otherwise stated)**

i. Individual Business		Min	Max
1. Life- Participating policies		90% (Without MAD*)	
2. Life- Non-participating Policies		NA	
- Education, Safe n Sure Plan, Single Pay Endowment Assurance		90% (Without MAD*)	
- Protection & Income Replacement		60% (Non-smoker) & 80% (Smoker) (Without MAD*)	
3. Annuities- Participating policies		NA	
4. Annuities – Non-participating policies		NA	
5. Annuities- Individual Pension Plan		NA	
6. Unit Linked		90% (Without MAD*)	
7. Health Insurance		NA	
ii. Group Business		90% (Without MAD*)	170% (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*) + 1% Renewal Premium + 0.2% of Asset Share (only for Education)	
- Protection, Income Replacement, Single Pay Endowment Assurance		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*)	
2. Group Wealth Accumulation		per scheme - 6300 (without MAD*) + 0.15 % of fund value	

**4) Bonus Rates :**

	Declared for year FY 12-13				Provision for Future Years				
	15	20	25	30	15	20	25	30	
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%				
2. Save n Grow Plan (WA)									
					<b>Bonus Rates for -</b>				
					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
3. MultiGain Plan (WA)									
					<b>Policy Term (In Years)</b>	<b>20</b>	<b>25</b>	<b>30</b>	<b>20</b>
					<b>Bonus Rate</b>	<b>30</b>	<b>31</b>	<b>32</b>	<b>28</b>

**5) Policyholders Reasonable Expectations**

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

**6) Taxation and Shareholder Transfers**

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

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

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

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

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 : 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 24% and 28% 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**