

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

Public Disclosures for the nine months ended 31 December 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	32
27	L-31-Board of Directors & Key Persons	33
28	L-32-Solvency Margin	34
29	L-33-NPAs	35
30	L-34-Yield on Investment	38
31	L-35- Downgrading of Investment	41
32	L-36-Business Numbers	44
33	L-38-Business Acquisition-Individual	46
34	L-37-Business Acquisition-Group	47
35	L-39-Ageing of Claims	48
36	L-40-Claims Data	49
37	L-41-Grievances (Life)	50
38	L-42-Valuation Basis (Life)	51

UNAUDITED REVENUE ACCOUNT FOR THE NINE MONTHS ENDED 31 DECEMBER 2013

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

(₹ in '000)

Particulars	SCHEDULE	For the Quarter Ended 31 December 2013 (Unaudited)	For the Nine Months Ended 31 December 2013 (Unaudited)	For the Quarter Ended 31 December 2012 (Unaudited)	For the Nine Months Ended 31 December 2012 (Unaudited)
Premiums earned - Net					
(a) Premium	L-4	259,042	610,983	110,530	215,837
(b) Reinsurance ceded		(11,193)	(33,680)	(6,749)	(14,317)
(c) Reinsurance accepted		-	-	-	-
SUB-TOTAL		247,849	577,303	103,781	201,520
Income from investments					
(a) Interest & dividends Gross & Amortisation(Net)		10,632	27,783	3,716	7,715
(b) Profit on sale / redemption of investments		8,708	18,419	3,033	6,265
(c) (Loss on sale / redemption of investments)		(726)	(6,242)	(106)	(922)
(d) Transfer /Gain on revaluation / change in fair value*		5,278	8,146	196	2,049
SUB-TOTAL		23,892	48,106	6,840	15,107
Other Income					
(a) Contribution from the Shareholders' A/c		304,441	899,479	301,642	733,649
(b) Other Income		31	177	27	55
SUB-TOTAL		304,472	899,656	301,669	733,704
Total (A)		576,213	1,525,065	412,290	950,332
Commission	L-5	36,698	82,038	16,243	34,446
Operating expenses related to insurance business	L-6	393,720	1,094,255	327,016	811,959
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)		430,418	1,176,293	343,259	846,405
Benefits paid (net)	L-7	14,580	38,354	1,786	5,691
Interim bonuses paid		-	-	-	-
Change in valuation of liability against life policies					
(a) Gross		265,069	641,696	285,721	384,675
(b) (Amount ceded in Re-insurance)		(133,854)	(331,278)	(218,477)	(286,438)
(c) Amount accepted in Re-insurance		-	-	-	-
Total (C)		145,795	348,772	69,031	103,927
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		-	-	-	-
APPROPRIATIONS					
Transfer to Shareholders' account		-	-	-	-
Transfer to other reserves		-	-	-	-
Balance being funds for future appropriations		-	-	-	-
Total (D)		-	-	-	-
Details of Total Surplus :-					
a) Interim bonuses paid		-	-	-	-
b) Allocation of bonus to policyholders		-	-	-	-
c) Surplus shown in the revenue account		-	-	-	-
Total Surplus: [(a) + (b) + (c)]		-	-	-	-

UNAUDITED PROFIT AND LOSS ACCOUNT FOR THE NINE MONTHS ENDED 31 DECEMBER 2013

SHAREHOLDERS' ACCOUNT (NON-TECHNICAL ACCOUNT)

(₹ in '000)

Particulars	SCHEDULE	For the Quarter Ended	For the Nine Months Ended	For the Quarter Ended	For the Nine Months Ended
		31 December 2013 (Unaudited)	31 December 2013 (Unaudited)	31 December 2012 (Unaudited)	31 December 2012 (Unaudited)
Amounts tranfered from the policyholders account(Technical Account)		-	-	-	-
Income from investments					
(a) Interest & dividends Gross & Amortisation(Net)		120,049	286,601	80,629	261,889
(b) Profit on sale / redemption of investments		56,583	125,590	76,286	154,304
(c) (Loss on sale / redemption of investments)		(16,591)	(74,398)	(9,469)	(81,808)
(d) Transfer /Gain revaluation / change in Fair value		-	-	-	-
		160,041	337,793	147,446	334,385
Other income		8,913	26,628	8,885	11,590
Total (A)		168,954	364,421	156,331	345,975
Expenses other than those directly related to the insurance business		436	3,126	80	325
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		304,441	899,479	301,642	733,649
Total (B)		304,877	902,605	301,722	733,973
Profit / (Loss) before tax		(135,923)	(538,184)	(145,391)	(387,999)
Provision for taxation		-	-	-	-
Profit / (Loss) after tax		(135,923)	(538,184)	(145,391)	(387,999)
APPROPRIATIONS					
(a) Balance at the beginning of the period		(1,341,759)	(939,498)	(534,859)	(292,251)
(b) Interim dividends paid during the period		-	-	-	-
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution tax		-	-	-	-
(e) Transfer to reserves / other accounts		-	-	-	-
Profit / (Loss) carried to the Balance Sheet		(1,477,682)	(1,477,682)	(680,250)	(680,250)
Earning per share - Basic/Dilluted		(0.85)	(3.37)	(0.97)	(2.59)

BALANCE SHEET AS AT 31 DECEMBER 2013

(₹ in '000)

PARTICULARS	SCHEDULE	As at	As at	As at
		31 December 2013 (Unaudited)	31 December 2012 (Unaudited)	31 March 2013 (Audited)
SOURCES OF FUNDS				
Shareholders' funds				
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		15,115	4,567	(2,144)
Sub-total		8,015,096	5,504,548	5,497,837
Borrowings				
	L-11	-	-	-
Policyholders' Funds				
Credit/(Debit) Fair Value Change Account		-	-	-
Policy liabilities		449,584	104,730	228,666
Insurance reserves		-	-	-
Provision for Linked Liabilities		209,716	45,227	133,064
Add: Fair Value Change Account		9,138	2,584	991
Sub-total		218,854	47,811	134,055
Funds for Discontinued Policies				
Discontinued on account of non-payment of premium		14,438	3,281	9,735
Others		-	-	-
Funds for Future Appropriations		-	-	-
Total		8,697,972	5,660,370	5,870,293
APPLICATION OF FUNDS				
Investments				
- Shareholders'	L-12	5,879,435	4,160,829	3,957,244
- Policyholders'	L-13	521,068	265,336	268,660
Assets held to cover linked liabilities	L-14	233,292	51,093	143,790
Loans	L-15	374	-	16
Fixed assets	L-16	207,695	177,825	175,190
Current assets				
Cash and bank balances	L-17	68,998	48,603	125,505
Advances and other assets	L-18	779,328	560,270	621,347
Sub-total (A)		848,326	608,873	746,852
Current liabilities				
Current liabilities	L-19	363,579	222,038	281,797
Provisions	L-20	106,321	61,798	79,160
Sub-total (B)		469,900	283,836	360,957
Net Current Assets (C) = (A - B)		378,426	325,037	385,895
Miscellaneous expenditure (to the extent not written off or adjusted)	L-21	-	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		1,477,682	680,250	939,498
Total		8,697,972	5,660,370	5,870,293

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 December 2013 (Unaudited)	For the Nine Months Ended 31 December 2013 (Unaudited)	For the Quarter Ended 31 December 2012 (Unaudited)	For the Nine Months Ended 31 December 2012 (Unaudited)
First year premiums	172,669	392,553	90,053	187,923
Renewal premiums	67,775	141,413	13,289	17,004
Single premiums	18,598	77,017	7,188	10,909
Total Premium	259,042	610,983	110,530	215,837

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 December 2013 (Unaudited)	For the Nine Months Ended 31 December 2013 (Unaudited)	For the Quarter Ended 31 December 2012 (Unaudited)	For the Nine Months Ended 31 December 2012 (Unaudited)
Commission paid				
Direct - First year premiums	33,952	76,943	15,907	34,055
- Renewal premiums	2,627	4,863	278	333
- Single premiums	119	232	58	58
Total (A)	36,698	82,038	16,243	34,446
Add: Commission on re-insurance accepted	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-
Net commission	36,698	82,038	16,243	34,446
Break-up of the commission expenses (gross) incurred to procure business:				
Agents	29,690	68,808	13,920	30,378
Brokers	3,376	7,550	2,323	4,068
Corporate agency	3,632	5,680	-	-
Referral	-	-	-	-
Total (B)	36,698	82,038	16,243	34,446

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

L-6- Operating Expenses Schedule

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ in '000)

Particulars	For the Quarter Ended	For the Nine Months Ended	For the Quarter Ended	For the Nine Months Ended
	31 December 2013 (Unaudited)	31 December 2013 (Unaudited)	31 December 2012 (Unaudited)	31 December 2012 (Unaudited)
Employees' remuneration & welfare benefits	229,282	623,788	153,649	409,002
Travel, conveyance and vehicle running expenses	12,603	44,832	15,260	40,874
Training expenses	7,503	21,526	12,425	21,734
Rent, rates & taxes	41,388	111,776	30,672	88,338
Repairs & Maintenance	18,606	49,850	10,579	32,500
Printing & stationery	1,794	3,724	903	2,164
Communication expenses	6,128	23,015	6,210	15,377
Legal & professional charges	8,045	23,248	9,137	24,667
Medical Fees	2,550	4,751	1,095	3,023
Auditors' Fees, expenses, etc.				
(a) as auditor	551	1,050	225	600
(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	45,531	68,468	44,219	80,755
Bank charges	1,182	1,692	135	280
Others:				
a) Business Development, Marketing & Sales Promotion	28,372	69,924	14,235	22,642
b) Stamp duty on policies	3,887	9,899	4,152	7,557
c) General & Other Insurance Expenses	4,564	10,229	1,640	4,113
d) Brokerage	100	280	94	175
e) Subscriptions & Membership	1,208	1,865	266	1,002
Depreciation	(19,845)	23,644	22,103	57,117
Service Tax	271	694	17	39
Total	393,720	1,094,255	327,016	811,959

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 December 2013 (Unaudited)	For the Nine Months Ended 31 December 2013 (Unaudited)	For the Quarter Ended 31 December 2012 (Unaudited)	For the Nine Months Ended 31 December 2012 (Unaudited)
1. Insurance claims				
(a) Claims by Death,	26,203	104,109	91	31,303
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-
(e) Other benefits				
(i) Surrenders	-	-	-	-
(ii) Survival benefit	-	-	-	-
(iii) Bonus	4	23	-	-
(iv) Guaranteed Addition	-	-	-	-
(v) Loyalty Addition	-	-	-	-
(vi) Others - Health & Withdrawals	935	7,402	-	-
2. (Amount ceded in reinsurance)				
(a) Claims by death	(12,362)	(72,678)	1,695	(25,612)
(b) Claims by maturity	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-
(d) Other benefits	(200)	(501)	-	-
3. Amount accepted in reinsurance				
(a) Claims by death	-	-	-	-
(b) Claims by maturity	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-
(d) Other benefits	-	-	-	-
Total	14,580	38,354	1,786	5,691

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
	31 December 2013 (Unaudited)	31 December 2012 (Unaudited)	31 March 2013 (Audited)
Authorised Capital			
Equity shares of ₹ 10 each.	1,850,000	1,500,000	1,500,000
Issued Capital			
Equity shares of ₹ 10 each.	1,802,865	1,500,000	1,500,000
Subscribed Capital			
Equity shares of ₹ 10 each.	1,802,865	1,500,000	1,500,000
Called-up Capital			
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	-	-	-
Total	1,802,865	1,500,000	1,500,000

Of the total share capital 133,412,010 Equity Shares (Previous period: 111,000,000) of ₹ 10 each fully paid up are held by Edelweiss Financial Services Limited , the holding company and its nominees.

Form L-9- Pattern of Shareholding Schedule

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at 31 December 2013 (Unaudited)		As at 31 December 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	-	-	-	-	-	-
Total	180,286,500	100	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	As at	As at
	31 December 2013 (Unaudited)	31 December 2012 (Unaudited)	31 March 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	-	-	-
Total	6,197,116	3,999,981	3,999,981

Form L-11 -Borrowings Schedule

BORROWINGS

(₹ in '000)

Particulars	As at	As at	As at
	December 31, 2013 (Unaudited)	December 31, 2012 (Unaudited)	March 31, 2013 (Audited)
Debentures / Bonds	-	-	-
Banks	-	-	-
Financial Institutions	-	-	-
Others	-	-	-
Total	-	-	-

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

Form L-12- Investments Shareholders' Schedule

INVESTMENTS - SHAREHOLDERS'

(₹ in '000)

Particulars	As at	As at	As at
	31 December 2013 (Unaudited)	31 December 2012 (Unaudited)	31 March 2013 (Audited)
LONG TERM INVESTMENTS			
Government securities and Government guaranteed bonds including			
Treasury Bills	386,441	781,469	738,977
Other Approved Securities	-	-	-
Other Investments			
(a) Shares			
(aa) Equity	-	-	-
(bb) Preference	-	-	-
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	1,647,890	850,651	1,445,345
(e) Other Securities- Fixed Deposits	1,229,300	488,490	656,450
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	897,270	771,913	554,323
Other than Approved Investments	21,140	18,540	18,539
Sub-Total (A)	4,182,041	2,911,063	3,413,634
SHORT TERM INVESTMENTS			
Government securities and Government guaranteed bonds including			
Treasury Bills	175,016	-	2,944
Other Approved Securities	-	-	-
Other Investments			
(a) Shares			
(aa) Equity	369,021	790,762	74,463
(bb) Preference	-	-	-
(b) Mutual Funds	170,354	34,662	8,938
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	102,790	177,214	175,049
(e) Other Securities- Fixed Deposits/CBLO	320,900	101,450	224,321
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	266,541	21,762	47,325
Other than Approved Investments	292,772	123,915	10,570
Sub-Total (B)	1,697,394	1,249,766	543,610
Total (A+B)	5,879,435	4,160,829	3,957,244
In India	5,879,435	4,160,829	3,957,244
Outside India	-	-	-
Total	5,879,435	4,160,829	3,957,244

Notes :

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

Book Value (Historical cost)	5,864,519	4,154,956	3,963,475
Market Value	5,848,392	4,179,982	3,946,119

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

Book Value (Historical cost)	702,353	966,535	106,464
Market Value	717,468	971,102	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 31 December 2013 (Unaudited)	As at 31 December 2012 (Unaudited)	As at 31 March 2013 (Audited)
LONG TERM INVESTMENTS			
Government securities and Government guaranteed bonds including Treasury Bills	241,948	133,865	145,381
Other Approved Securities	-	-	-
Other Investments			
(a) Shares			
(aa) Equity	-	-	-
(bb) Preference	-	-	-
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	-	1,178	-
(e) Other Securities - Fixed Deposits	83,600	27,200	35,500
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	-	-	-
Other than Approved Investments	-	-	-
Sub-Total (A)	325,548	162,243	180,881
SHORT TERM INVESTMENTS			
Government securities and Government guaranteed bonds including Treasury Bills	73,315	-	-
Other Approved Securities	-	-	-
Other Investments	-	-	-
(a) Shares			
(aa) Equity	-	-	-
(bb) Preference	-	-	-
(b) Mutual Funds	23,924	17,113	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	1,196	28,364	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	97,085	57,616	-
Sub-Total (B)	195,520	103,093	87,779
Total (A+B)	521,068	265,336	268,660
In India	521,068	265,336	268,660
Outside India	-	-	-
Total	521,068	265,336	268,660

Notes:

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

Book Value (Historical cost)	521,068	265,081	268,225
Market Value	504,822	274,559	278,470

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

Book Value (Historical cost)	121,009	74,728	-
Market Value	121,009	74,728	-

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	As at	As at
	31 December 2013 (Unaudited)	31 December 2012 (Unaudited)	31 March 2013 (Audited)
LONG TERM INVESTMENTS			
Government securities and Government guaranteed bonds including			
Treasury Bills	5,875	-	654
Other Approved Securities	-	-	-
Other Investments			
(a) Shares			
(aa) Equity	-	-	-
(bb) Preference	-	-	-
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	5,997	474	2,012
(e) Other Securities-Fixed Deposits	42,200	2,410	44,050
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	15,198	1,002	6,503
Other than Approved Investments	1,613	708	712
Sub-Total (A)	70,883	4,594	53,931
SHORT TERM INVESTMENTS			
Government securities and Government guaranteed bonds including			
Treasury Bills	13,766	3,473	6,280
Other Approved Securities	-	-	-
Other Investments			
(a) Shares			
(aa) Equity	87,431	26,060	50,678
(bb) Preference	-	-	-
(b) Mutual Funds	8,608	1,701	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	12,352	4,772	1,686
(e) Other Securities - Fixed Deposits/CBLO	9,100	3,550	11,988
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector- Equity	16,038	366	3,919
Other than Approved Investments	7,732	3,940	2,365
Sub-Total (B)	155,027	43,862	76,916
CURRENT ASSETS			
Cash and Bank Balances	18	13	85
Advance and Other Assets	7,917	2,687	13,682
Sub-Total (C)	7,935	2,700	13,767
Current Liabilities	(553)	(63)	(824)
Provisions	-	-	-
Sub-Total (D)	(553)	(63)	(824)
Net Current Asset (E) = (C-D)	7,382	2,637	12,943
Total (A+B+E)	233,292	51,093	143,790
In India	233,292	51,093	143,790
Outside India	-	-	-
Total	233,292	51,093	143,790

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
	31 December 2013 (Unaudited)	31 December 2012 (Unaudited)	31 March 2013 (Audited)
SECURITY WISE CLASSIFICATION			
<i>Secured</i>			
(a) On mortgage of property			
(aa) In India	-	-	-
(bb) Outside India	-	-	-
(b) On Shares, Bonds, Govt Securities etc	-	-	-
(c) Loans against policies	374	-	16
(d) Others	-	-	-
<i>Unsecured</i>			
Total	374	-	16
BORROWER - WISE CLASSIFICATION			
(a) Central and State Governments	-	-	-
(b) Banks and Financial Institutions	-	-	-
(c) Subsidiaries	-	-	-
(d) Companies	-	-	-
(e) Loans against policies	374	-	16
(f) Others	-	-	-
Total	374	-	16
PERFORMANCE - WISE CLASSIFICATION			
(a) Loans classified as standard			
(aa) In India	374	-	16
(bb) Outside India	-	-	-
(b) Non - standard loans less provisions			
(aa) In India	-	-	-
(bb) Outside India	-	-	-
Total	374	-	16
MATURITY - WISE CLASSIFICATION			
(a) Short Term	-	-	16
(b) Long Term	374	-	-
Total	374	-	16

FIXED ASSETS

(₹ in '000)

Particulars	Cost / Gross Block				Depreciation / Amortisation				Net Block		
	As at 01 April 2013 (Audited)	Additions during nine months ended 31 December 2013 (Unaudited)	Deductions during nine months ended 31 December 2013 (Unaudited)	As at 31 December 2013 (Unaudited)	As at 01 April 2013 (Audited)	For nine months ended 31 December 2013 (Unaudited)	On Sale/Adjustment 31 December 2013 (Unaudited)	As at 31 December 2013 (Unaudited)	As at 31 December 2013 (Unaudited)	As at 31 December 2012 (Unaudited)	As at 31 March 2013 (Audited)
Intangibles (Computer Software)	108,952	12,120	385	120,687	55,351	(4,299)	137	50,915	69,772	57,196	53,601
Leasehold improvements	55,885	14,381	194	70,072	19,695	4,761	97	24,360	45,712	34,059	36,190
Buildings	-	-	-	-	-	-	-	-	-	-	-
Furniture and Fixtures	11,051	3,484	-	14,535	6,070	1,693	-	7,764	6,771	4,719	4,981
Information Technology Equipments	92,955	11,799	9,000	95,754	43,366	15,961	4,095	55,232	40,522	48,300	49,589
Vehicles	19,522	6,857	655	25,725	6,304	3,371	180	9,495	16,230	14,518	13,219
Office Equipment	19,422	7,232	1,083	25,570	3,411	2,155	157	5,409	20,162	14,214	16,011
Total	307,787	55,873	11,318	352,343	134,197	23,644	4,667	153,174	199,169	173,006	173,591
Work in Progress	-	-	-	-	-	-	-	-	8,526	4,819	1,599
Grand Total	307,787	55,873	11,318	352,343	134,197	23,644	4,667	153,174	207,695	177,825	175,190
Previous year	225,068	84,435	1,716	307,787	52,534	81,865	203	134,197	175,190		

Note:

- During the year the company has re-estimated the useful life of Intangible (Computer Software) and accordingly reworked the depreciation since inception. The resultant impact is write back of Depreciation of ₹ 22,070 thousands from opening balance and amortisation based on the changed estimate of useful life in the current period. The treatment is done in accordance with Accounting Standard 5 and Accounting Standard 26 issued by the Institute of Chartered Accountants of India.
- During the year the company has re-estimated the useful life of Leasehold Improvements. The resultant impact is change in the charge of depreciation for the remaining useful life of the asset. The treatment is done in accordance with Accounting Standard 6 issued by the Institute of Chartered Accountants of India.

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
	31 December 2013 (Unaudited)	31 December 2012 (Unaudited)	31 March 2013 (Audited)
Cash (including cheques,drafts and stamps)	11,811	10,570	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	57,187	38,033	60,900
(c) Others	-	-	-
Money at call and short notice			
(a) With banks	-	-	-
(b) With other institutions	-	-	-
Others	-	-	-
Total	68,998	48,603	125,505
Balances with non-scheduled banks included above	-	-	-
Cash and bank balances			
In India	68,998	48,603	125,505
Outside India	-	-	-
Total	68,998	48,603	125,505

Form L-18-Advance and Other Assets Schedule

ADVANCES AND OTHER ASSETS

(₹ in '000)

Particulars	As at	As at	As at
	31 December 2013 (Unaudited)	31 December 2012 (Unaudited)	31 March 2013 (Audited)
ADVANCES			
Reserve deposits with ceding companies	-	-	-
Application money for investments	200	-	-
Prepayments	10,753	5,871	9,484
Advances to Directors/Officers	-	-	-
Advance tax paid and taxes deducted at source (Net of provision for taxation)	805	942	1,096
Others	-	-	-
a) Travel Advance	278	19	28
b) Staff Advance	4,011	3,003	3,175
c) Others	8,802	16,042	7,762
Total (A)	24,849	25,878	21,545
OTHER ASSETS			
Income accrued on investments	241,635	145,671	202,537
Outstanding premiums	21,955	4,678	16,047
Agents' balances	1,021	-	775
Foreign agents' balances	-	-	-
Due from other entities carrying on insurance business (including reinsurers)-Net	43,316	16,678	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	62,101	41,036	50,680
Rent & Others Security Deposit	328,220	326,273	325,949
Other Assets	56,231	57	2,451
Total (B)	754,479	534,393	599,802
Total (A + B)	779,328	560,270	621,347

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
	31 December 2013 (Unaudited)	31 December 2012 (Unaudited)	31 March 2013 (Audited)
Agents' Balances	17,532	4,513	19,363
Balances due to other insurance companies (including reinsurers)	1,447	4,524	1,666
Deposits held on reinsurance ceded	-	-	-
Premiums received in advance	-	-	3,620
Unallocated premium	56,448	38,759	45,580
Sundry creditors	25,390	47,587	96,946
Due to subsidiaries/holding company	-	-	1,667
Claims Outstanding	55,535	21,968	2,350
Annuities Due	-	-	-
Due to Officers/Directors	-	-	-
Others			
a) Tax Deducted to be remitted	9,089	8,387	15,480
b) Service Tax Liability	2,290	618	784
c) Policyholders' Refund payable	5,535	791	2,183
d) Expenses Payable	181,900	90,738	77,001
e) Other- Payable	8,413	4,154	15,157
Total	363,579	222,038	281,797

Form L-20- Provisions Schedule

PROVISIONS

(₹ in '000)

Particulars	As at	As at	As at
	31 December 2013 (Unaudited)	31 December 2012 (Unaudited)	31 March 2013 (Audited)
For taxation (less payments and taxes deducted at source)	-	-	-
For proposed dividends	-	-	-
For dividend distribution tax	-	-	-
Others:			
Provision for Employees Benefit	106,321	61,798	79,160
Other Provisions	-	-	-
Total	106,321	61,798	79,160

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
	31 December 2013 (Unaudited)	31 December 2012 (Unaudited)	31 March 2013 (Audited)
Discount allowed in issue of shares / debentures	-	-	-
Others	-	-	-
Total	-	-	-

Analytical Ratios

S. No.	Particulars	For the Quarter Ended 31 December 2013	For Nine Months Ended 31 December 2013	For the Quarter Ended 31 December 2012	For Nine Months Ended 31 December 2012
1	New business premium income growth				
	Participating Life	136%	153%	N.A.	N.A.
	Non Participating Individual	102%	104%	82%	246%
	Non Participating Individual Annuity	N.A.	N.A.	N.A.	N.A.
	Non Participating Group	65%	52%	N.A.	2065%
	Linked Life	-40%	-24%	15%	-10%
	Linked Life Group	N.A.	N.A.	N.A.	N.A.
2	Net retention ratio	95.68%	94.49%	93.89%	93.37%
3	Expense of Management to Gross Direct Premium Ratio	166.16%	192.52%	310.56%	392.15%
4	Commission Ratio (Gross commission paid to Gross Premium)	14.17%	13.43%	14.70%	15.96%
5	Ratio of Policyholders' liabilities to shareholders' funds	10.45%	10.45%	3.23%	3.23%
6	Growth rate of Shareholders' funds	-1.82%	43.42%	-3.78%	-7.37%
7	Ratio of surplus / (deficit) to Policyholders' liability	-	-	-	-
8	Change in Net worth (₹ in 000)	(121,387)	1,979,075	(189,606)	(383,986)
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	0.01%	0.01%	-	-
11	Total Investments / (Capital + Surplus)	101.47%	101.47%	92.81%	92.81%
12	Total Affiliated Investments / (Capital + Surplus)	-	-	-	-
13	Investment Yield (Annualized)				
	A. With Realized Gains				
	Shareholders' Funds	10.87%	9.52%	14.95%	9.88%
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	8.99%	9.02%	9.30%	9.24%
	Non Par	9.47%	9.58%	9.72%	9.77%
	<u>Linked</u>				
	Par	-	-	-	-
	Non Par	15.10%	10.09%	19.81%	10.08%
	B. With unrealized Gains*				
	Shareholders' Funds	13.45%	9.46%	13.07%	11.06%
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	11.83%	-2.70%	25.18%	19.36%
	Non Par	10.78%	2.22%	14.31%	13.90%
	<u>Linked</u>				
	Par	-	-	-	-
	Non Par	25.84%	16.24%	20.74%	22.08%
14	Conservation Ratio				
	Participating Life	69.47%	59.57%	N.A.	N.A.
	Non Participating Individual	76.74%	82.00%	60.11%	61.38%
	Non Participating Group	18.89%	70.89%	N.A.	N.A.
	Linked Life	73.86%	81.39%	8.17%	41.56%
15	Persistency Ratio				
	For 13th month	45.77%	52.37%	45.34%	48.11%
	For 25th month	42.74%	44.45%	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, to conform to current quarter's classification

Equity Holding Pattern for Life Insurers

S. No.	Particulars	For the Quarter Ended 31 December 2013	For the Nine Months Ended 31 December 2013	For the Quarter Ended 31 December 2012	For the Nine Months Ended 31 December 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)	(0.85)	(3.37)	(0.97)	(2.59)
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.85)	(3.37)	(0.97)	(2.59)
6	Book value per share (Rs)	36.26	36.26	32.16	32.16

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

RECEIPTS AND PAYMENTS ACCOUNT FOR NINE MONTHS ENDED 31 DECEMBER 2013 ON DIRECT BASIS

(₹ in '000)

Particulars	31 December 2013	31 December 2012
CASH FLOW FROM OPERATING ACTIVITIES		
Premium received from policyholders, including advance receipts	680,218	266,894
Deposits, Advances & Staff loan	(1,934)	(308,103)
Payments of other operating expenses	(1,060,476)	(687,087)
Payments of commission and brokerage	(68,368)	(29,604)
Payments of policy related refunds	(62,220)	(15,299)
Payments of claims/benefits	(36,782)	(8,480)
Other Income	17,670	1
Net cash (deployed) in Operating Activities	(531,892)	(781,678)
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of fixed assets	(60,076)	(57,624)
Proceeds from sale of fixed assets	413	-
Purchases of investments	(32,995,334)	(8,003,863)
Sales of investments	31,208,358	7,564,117
Interest received	215,672	370,218
Dividend received	6,507	8,032
Investments in money market instruments and in liquid mutual funds (Net)*	(400,221)	906,778
Net cash flow from/(deployed) in Investing Activities	(2,024,683)	787,658
CASH FLOW FROM FINANCING ACTIVITIES		
Proceeds from issuance of share capital	2,500,000	-
Net cash from Financing Activities	2,500,000	-
Effect of foreign exchange rates on cash and cash equivalents, net		
Net increase/(decrease) in cash and cash equivalents	(56,575)	5,980
Cash and cash equivalents at beginning of period (Non ULIP)	125,505	41,442
Cash and cash equivalents at beginning of period (ULIP)	85	1,096
Cash and cash equivalents at end of period (Non ULIP)	68,998	47,458
Cash and cash equivalents at end of period (ULIP)	18	1,060

FORM L-24 Valuation of net liabilities

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

Date: 31 December 2013

Valuation on Net Liabilities*(₹ in Lakhs)*

S.No.	Particulars	As at 31 December 2013	As at 31 December 2012	As at 31 March 2013
1	Linked			
	a) Life	2,356.76	517.71	1,451.19
	b) General Annuity	-	-	-
	c) Pension	-	-	-
	d) Health	-	-	-
2	Non-Linked			
	a) Life	4,464.88	1,040.51	2,273.37
	b) General Annuity	7.12	-	-
	c) Pension	-	-	-
	d) Health	-	-	-

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

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

Date: **31 December 2013**

Geographical Distribution of New Business for the quarter ended 31 December 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	13	12	0.01	2.70	353	338	0.51	50.10	366	350	0.52	52.81
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	25	25	0.02	1.37	163	145	0.13	12.40	188	170	0.15	13.77
5	Chattisgarh	22	22	0.05	0.95	84	84	0.24	25.32	106	106	0.29	26.26
6	Goa	60	60	0.08	3.46	39	39	0.13	4.33	99	99	0.21	7.79
7	Gujarat	144	141	0.60	19.34	1,065	1,035	2.27	324.30	1209	1176	2.88	343.64
8	Haryana	147	142	0.18	11.89	306	299	0.51	37.23	453	441	0.69	49.12
9	Himachal Pradesh	29	29	0.08	1.66	39	38	0.07	5.65	68	67	0.16	7.31
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	36	36	0.03	1.17	274	263	0.27	17.16	310	299	0.30	18.33
12	Karnataka	30	30	0.02	0.72	329	323	0.56	31.18	359	353	0.59	31.91
13	Kerala	69	65	0.12	3.31	293	293	0.76	23.75	362	358	0.89	27.06
14	Madhya Pradesh	4	4	0.01	0.14	128	128	0.30	11.91	132	132	0.30	12.04
15	Maharashtra	161	158	0.25	14.25	1,833	1,769	4.78	603.16	1994	1927	5.03	617.41
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	127	126	0.11	3.91	176	167	0.17	8.29	303	293	0.28	12.20
21	Punjab	48	44	0.05	2.37	246	234	0.31	28.25	294	278	0.37	30.62
22	Rajasthan	22	22	0.03	2.98	172	169	0.41	23.45	194	191	0.44	26.43
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	141	142	0.15	8.01	854	848	1.28	80.97	995	990	1.43	88.98
27	Uttrakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	47	48	0.04	2.09	212	103	0.35	19.31	259	151	0.40	21.39
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	32	32	0.06	1.73	135	127	0.23	25.55	167	159	0.29	27.28
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	13	12	0.02	2.18	408	383	0.77	76.87	421	395	0.79	79.05
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Company Total		1,170	1,150	1.94	84.20	7109	6,785	14.06	1,409.21	8,279	7,935	16.00	1,493.41

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

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

Date: **31 December 2013**

Geographical Distribution of New Business for nine months ended 31 December 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	48	44	0.03	3.82	885	820	1.09	84.59	933	864	1.12	88.41
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	92	92	0.06	2.73	364	336	0.36	18.71	456	428	0.42	21.44
5	Chattisgarh	22	22	0.05	0.95	84	84	0.24	25.32	106	106	0.29	26.26
6	Goa	145	132	0.19	5.82	124	110	0.32	11.30	269	242	0.51	17.12
7	Gujarat	363	351	0.86	30.77	2505	2383	5.19	474.20	2868	2734	6.05	504.97
8	Haryana	374	366	0.38	22.26	796	749	1.53	84.01	1170	1115	1.91	106.27
9	Himachal Pradesh	40	40	0.09	1.71	63	61	0.09	5.77	103	101	0.19	7.48
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	96	92	0.09	3.34	583	557	0.59	29.49	679	649	0.68	32.83
12	Karnataka	56	56	0.05	1.43	794	767	1.25	56.15	850	823	1.30	57.58
13	Kerala	142	135	0.25	6.61	732	726	1.73	42.82	874	861	1.98	49.42
14	Madhya Pradesh	5	5	0.01	0.14	150	149	0.34	12.01	155	154	0.34	12.15
15	Maharashtra	406	389	0.53	33.66	4877	4544	11.85	1246.36	5283	4933	12.39	1280.02
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	328	317	0.23	7.11	385	362	0.54	18.36	713	679	0.77	25.47
21	Punjab	160	140	0.23	6.12	765	675	0.92	66.53	925	815	1.15	72.65
22	Rajasthan	36	36	0.05	3.30	222	218	0.44	23.68	258	254	0.50	26.99
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	278	267	0.27	14.00	2060	1959	3.45	182.07	2338	2226	3.73	196.07
27	UttrKhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	124	121	0.11	4.29	512	388	0.69	28.42	636	509	0.80	32.71
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	86	83	0.14	3.36	350	349	0.55	36.40	436	432	0.69	39.77
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	34	30	0.10	4.06	1117	987	2.17	153.21	1151	1017	2.27	157.27
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Company Total		2,835	2,718	3.72	155.47	17368	16224	33.35	2599.40	20203	18942	37.07	2754.87

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

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

Date: 31 December 2013

Geographical Distribution of New Business for the quarter ended 31 December 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	79	0.00	-	1	1	79	0.00	1
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	-10	0.00	(0.41)	-	-	(10)	0.00	(0)
8	Haryana	-	-	-	-	1	2228	0.09	142.93	1	2,228	0.09	143	143
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	1	1327	0.16	284.95	1	1,327	0.16	285	285
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	33	138568	1.66	455.53	33	138,568	1.66	456	456
15	Maharashtra	-	-	-	-	4	-49	1.19	109.83	4	(49)	1.19	110	110
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	76	(0.00)	(0.30)	-	76	(0.00)	(0)	(0)
22	Rajasthan	-	-	-	-	1	132	0.00	5.48	1	132	0.00	5	5
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	1	84	0.01	(4.12)	1	84	0.01	(4)	(4)
27	Uttrakhand	-	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	2	525	0.02	17.06	2	525	0.02	17	17
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-
Company Total		-	-	-	-	44	142960	3.12	1,012	44	142,960	3.12	1,012	1,012

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

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

Date: 31 December 2013

Geographical Distribution of New Business for nine months ended 31 December 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	-	-	-	-	1	24	0.01	1.78	1	24	0.01	1.78
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	1	-17	0.00	0.04	1	(17)	0.00	0.04
8	Haryana	-	-	-	-	9	8684	0.36	486.27	9	8,684	0.36	486.27
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	1	1339	0.16	284.90	1	1,339	0.16	284.90
13	Kerala	-	-	-	-	-	-	-	-	-	-	0.00	0.00
14	Madhya Pradesh	-	-	-	-	89	200626	2.79	765.85	89	200,626	2.79	765.85
15	Maharashtra	-	-	-	-	8	5201	6.31	272.83	8	5,201	6.31	272.83
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	1	455	0.03	26.20	1	455	0.03	26.20
22	Rajasthan	-	-	-	-	2	479	0.02	28.48	2	479	0.02	28.48
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	3	1691	0.05	123.98	3	1,691	0.05	123.98
27	Uttrakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	2	0.00	1.60	-	2	0.00	1.60
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	6	4943	0.15	142.55	6	4,943	0.15	142.55
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Company Total		-	-	-	-	121	223427	9.88	2134	121	223,427	9.88	2,134

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

PART - A

(₹ In Lakhs)

Total Application as per Balance Sheet (A)		86,980
Add (B)		
Provisions	Sch-14	1,063
Current Liabilities	Sch-13	3,636
Total		4,699
Less (C)		
Debit Balance in P&L A/c		14,777
Loans	Sch-09	4
Adv & Other Assets	Sch-12	7,793
Cash and Bank Balance	Sch-11	690
Fixed Assets	Sch-10	2,077
Misc. Exp. Not Written Off	Sch-15	-
Sub total		25,341
Funds Available for Investments		66,338

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)		66,338
Balance Sheet Value of :		
A. Life Fund (Including Fund Beyond Solvency Margin)		63,996
B. Pension & Gen Annuity Fund		9
C. Unit Linked Funds		2,333
		66,338

NON - LINKED BUSINESS

INVESTMENT ASSETS	PERCENTAGE AS PER REG.	SH		PH		BOOK VALUE (SH + PH) F=(b+c+d+e)	Actual %	FVC AMOUNT	TOTAL FUND (Balance Sheet Value)	MARKET VALUE	
		BALANCE (a)	FRSM+ (b)	UL-NON UNIT RESERVE (c)	PAR (d)						NON PAR (e)
1. Govt. Securities	Not Less than 25%	106	5,509	-	1,537	1,606	8,652	1	-	8,758	8,268
2. Govt. Securities or Other Approved Securities (Incl. 1 above)	Not Less than 50%	106	5,509	-	1,537	1,606	8,652	1	-	8,758	8,268
3. Investment Subject to Exposure Norms											
a. Housing & Infrastructure											
1. Approved Investment	Not Less than 15%	8,840	2,794	-	-	-	2,794	0	4	11,638	11,538
2. Other Investment											
b. (i) Approved Investments	Not exceeding 35%	35,494	2,757	9	491	587	3,845	0	151	39,490	39,591
(ii) "Other Investments" not to exceed 15%		3,044	99	193	252	525	1,070	0	(4)	4,110	4,126
TOTAL : LIFE FUND	100%	47,484	11,160	203	2,280	2,719	16,361	1	151	63,996	63,523

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%	-	9	9	100%	-	9	9
2. Government Securities or other approved securities (including (i) above)	Not Less than 40%	-	9	9	100%	-	9	9
3. Balance in approved investment	Not Exceeding 60%	-	-	-	-	-	-	-
TOTAL : PENSION / GROUP GRATUITY FUND	100%	-	9	9	100%	-	9	9

LINKED BUSINESS

C. LINKED LIFE INSURANCE FUND	PERCENTAGE AS PER REG.	PH		TOTAL FUND (Balance Sheet Value)	Actual %
		PAR	NON PAR		
1. Approved Investments	Not Less than 75%	-	2,239	2,239	96%
2. Other than Approved Investment	Not More than 25%	-	93	93	4%
TOTAL : LINKED LIFE INSURANCE FUND	100%	-	2,333	2,333	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

FORM L-28-ULIP-NAV-3A

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

STATEMENT FOR THE PERIOD : December 31, 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	11.49	12.3486	12.3486	11.9487	11.9101	11.5938	11.3329	8.96%	NA	12.3486
2	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	01-Jan-12	NON PAR	14.44	11.5523	11.5523	11.3277	11.1223	10.9222	10.7209	7.75%	NA	11.5523
3	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	28-Jul-11	NON PAR	19.90	13.9810	13.9810	12.5496	12.6076	11.8469	11.7603	18.88%	NA	13.9849
4	EQUITY TOP 250	ULIF0027/07/11EQTOP250147	20-Jul-11	NON PAR	16.40	12.4623	12.4623	10.9590	10.8560	10.3850	10.8212	15.17%	NA	12.4623
5	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	25-Jan-13	NON PAR	29.75	10.8283	10.8283	10.4146	10.4259	10.0006	-	8.97%	NA	10.8283
6	GROUP BOND FUND	ULGF00305/09/11GFBOND147	25-Jan-13	NON PAR	27.83	10.6258	10.6258	10.4046	10.5350	10.1454	-	6.72%	NA	10.6258
7	GROUP GROWTH FUND	ULGF00105/09/11FGGROWTH147	25-Jan-13	NON PAR	59.54	11.0842	11.0842	10.4275	10.3494	9.9093	-	11.79%	NA	11.0842
8	GROUP MONEY MARKET FUND	ULGF00405/09/11GFMONEYMARKET147	25-Jan-13	NON PAR	-	-	-	-	-	-	-	-	NA	-
9	MANAGED FUND	ULIF00618/08/11MANAGED147	03-Aug-11	NON PAR	9.23	12.4913	12.4913	11.9673	11.7932	11.4251	11.3753	9.81%	NA	12.5026
10	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	22-Jul-11	NON PAR	10.95	12.2649	12.2649	11.8717	11.6251	11.3965	11.1641	9.86%	NA	12.2649
11	PE BASED FUND	ULIF00526/08/11PEBASED147	26-Aug-11	NON PAR	33.77	13.0987	13.0987	12.3467	12.3698	12.0000	12.1155	8.12%	NA	13.1029

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 December, 2013

Detail regarding Debt securities

(₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/12/2013	As % of total for this class	As at 30/09/2013	As % of total for this class	As at 31/12/2013	As % of total for this class	As at 30/09/2013	As % of total for this class
Break down by credit rating								
Sovereign	8,268	13.94%	15,127	22.37%	8,740	14.62%	15,599	26.21%
AAA rated	16,075	27.11%	11,581	17.13%	16,155	27.02%	11,712	19.67%
AA or better	12,728	21.46%	17,017	25.16%	12,683	21.21%	8,310	13.96%
Rated below AA but above A	1,693	2.85%	187	0.28%	1,676	2.80%	185	0.31%
Rated below A but above B	-	-	-	-	-	-	-	-
Others								
MF/REV REPO/CBLO/FD	20,540	34.64%	21,358	31.58%	20,540	34.35%	21,367	35.90%
A1+/P1+/PR1+/F1+	-	-	2,353	3.48%	-	-	2,353	3.95%
Total	59,303	100.00%	67,623	100.00%	59,794	100.00%	59,526	100.00%
Breakdown by residual maturity								
Up to 1 year	14,757	24.88%	20,230	29.92%	14,700	24.58%	20,164	33.87%
more than 1 year and up to 3years	18,960	31.97%	24,227	35.83%	18,886	31.59%	15,436	25.93%
More than 3 years and up to 7years	13,133	22.15%	8,703	12.87%	13,147	21.99%	8,794	14.77%
More than 7 years and up to 10 years	7,079	11.94%	9,250	13.68%	7,240	12.11%	9,430	15.84%
More than 10 years and up to 15 years	25	0.04%	1	0.00%	25	0.04%	1	0.00%
More than 15 years and up to 20 years	680	1.15%	585	0.87%	680	1.14%	585	0.98%
Above 20 years	4,669	7.87%	4,626	6.84%	5,116	8.56%	5,116	8.59%
Total	59,303	100.00%	67,623	100.00%	59,794	100.00%	59,526	100.00%
Breakdown by type of the issuer								
Central Government	8,268	13.94%	15,127	22.37%	8,740	14.62%	15,599	26.21%
State Government	-	-	-	-	-	-	-	-
Corporate Securities	30,496	51.42%	31,138	46.05%	30,514	51.03%	22,560	37.90%
MF/REV REPO/CBLO/FD	20,540	34.64%	21,358	31.58%	20,540	34.35%	21,367	35.90%
Total	59,303	100.00%	67,623	100.00%	59,794	100.00%	59,526	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
4. *Others indicate unrated debt securities.

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

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

Date: **31 December, 2013**

Detail regarding Debt securities

(₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/12/2013	As % of total for this class	As at 30/09/2013	As % of total for this class	As at 31/12/2013	As % of total for this class	As at 30/09/2013	As % of total for this class
Break down by credit rating								
Sovereign	196.42	14.93%	304.95	25.11%	198.61	15.10%	309.23	25.38%
AAA rated	401.64	30.54%	221.37	18.23%	399.73	30.40%	220.98	18.14%
AA or better	63.49	4.83%	16.05	1.32%	63.27	4.81%	16.08	1.32%
Rated below AA but above A	16.12	1.23%	6.89	0.57%	15.82	1.20%	6.82	0.56%
Rated below A but above B	-	-	-	-	-	-	-	-
Others								
MF/REV REPO/CBLO/FD	637.65	48.48%	665.28	54.78%	637.65	48.49%	665.28	54.60%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
Total	1,315.31	100.00%	1,214.54	100.00%	1,315.08	100.00%	1,218.40	100.00%
Breakdown by residual maturity								
Up to 1 year	606.48	46.11%	571.94	47.09%	603.85	45.92%	570.36	46.81%
more than 1 year and up to 3years	247.42	18.81%	191.89	15.80%	246.40	18.74%	191.82	15.74%
More than 3 years and up to 7years	190.63	14.49%	181.00	14.90%	190.63	14.50%	181.00	14.86%
More than 7 years and up to 10 years	224.72	17.09%	224.21	18.46%	223.98	17.03%	224.35	18.41%
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	46.06	3.50%	45.51	3.75%	50.23	3.82%	50.87	4.18%
Total	1,315.31	100.00%	1,214.54	100.00%	1,315.08	100.00%	1,218.40	100.00%
Breakdown by type of the issuer								
Central Government	196.42	14.93%	304.95	25.11%	198.61	15.10%	309.23	25.38%
State Government	-	-	-	-	-	-	-	-
Corporate Securities	481.25	36.59%	244.31	20.12%	478.82	36.41%	243.88	20.02%
MF/REV REPO/CBLO/FD	637.65	48.48%	665.28	54.78%	637.65	48.49%	665.28	54.60%
Total	1,315.31	100.00%	1,214.54	100.00%	1,315.08	100.00%	1,218.40	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. *Others indicate unrated debt securities.

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

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

Date: **31 December, 2013**

Detail regarding Debt securities

(₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/12/2013	As % of total for this class	As at 30/09/2013	As % of total for this class	As at 31/12/2013	As % of total for this class	As at 30/09/2013	As % of total for this class
Break down by credit rating								
Sovereign	9.15	100.00%	-	-	9.14	100.00%	-	-
AAA rated	-	0.00%	-	0.00%	-	0.00%	-	0.00%
AA or better	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Rated below AA but above A	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%
MF/REV REPO/CBLO/FD	-	0.00%	-	0.00%	-	0.00%	-	0.00%
A1+/P1+/PR1+/F1+	-	0.00%	-	0.00%	-	0.00%	-	0.00%
*Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	9.15	100.00%	0.00	0.00%	9.14	100.00%	0.00	0.00%
Breakdown by residual maturity								
Up to 1 year	9.15	100.00%	-	-	9.14	100.00%	-	-
more than 1 year and up to 3years	-	0.00%	-	0.00%	-	0.00%	-	0.00%
More than 3 years and up to 7years	-	0.00%	-	0.00%	-	0.00%	-	0.00%
More than 7 years and up to 10 years	-	0.00%	-	0.00%	-	0.00%	-	0.00%
More than 10 years and up to 15 years	-	0.00%	-	0.00%	-	0.00%	-	0.00%
More than 15 years and up to 20 years	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Above 20 years	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	9.15	100.00%	0.00	0.00%	9.14	100.00%	0.00	0.00%
Breakdown by type of the issuer								
Central Government	9.15	100.00%	-	-	9.14	100.00%	-	-
State Government	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Corporate Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%
MF/REV REPO/CBLO/FD	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	9.15	100.00%	0.00	0.00%	0.00	100.00%	0.00	0.00%

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. *Others indicate unrated debt securities.

FORM L-30 : Related Party Transactions

Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED**

Related Party Transactions

(₹ in Lakhs)

S.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the quarter ended 31 December 2013	For the Nine Months ended 31 Decemebr 2013	For the quarter 31 December 2012	For the Nine Months ended 31 Decemebr 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	-	-
			Death Claim paid as Employer-employee master policyholder	-	20.01	-	18.00
			Group Term Life Insurance Policy-ET Life Employees amount reimbursed	-	17.49	-	-
			Employer-employee master policyholder Premium Received	-	3.00	-	-
2	Tokio Marine & Nichido Fire Insurance Company Limited	Joint Venture Partner	Received subscription to Share Capital (including share premium)	-	19,397.00	-	-
			Reimbursement of Expenses	-	-	-	1.16
3	Edelweiss Securities Limited (Is registered broker with NSE & BSE)	Fellow Subsidiary	Brokerage	7.28	10.78	-	5.32
			Purchase of Securities	5,774.63	7,401.24	-	-
			Sale of Securities	1,779.36	3,371.61	-	-
4	Edelweiss Insurance Brokers Limited	Fellow Subsidiary	Commission paid	-	0.40	-	0.64
5	Edelweiss Broking Limited	Fellow Subsidiary	Commission paid	18.59	18.59	-	-
			Balance payable as on 31 December 2013	16.64	16.64	-	-
6	Edelweiss Commodities Services Limited	Fellow Subsidiary	Interest received on Security Deposit	88.85	265.58	88.85	115.89
			Payment of Security Deposit	-	-	-	3,000.00
			Rent Payment	213.37	640.11	213.37	654.47
			Purchase of Debt Securities	1,794.14	1,794.14	4,610.95	6,872.27
			Sale of Debt Securities	-	-	-	2,262.74
			Balance payable as on 31 December 2013	117.46	117.46	105.53	105.53
7	ECL Finance Limited	Fellow Subsidiary	Purchase of Securities	-	4,211.59	4,230.82	5,245.39
			Sale of Securities	-	7,416.30	10,233.12	17,336.21
8	Edelweiss Finance & Investments Limited	Fellow Subsidiary	Purchase of Securities	1,500.00	1,500.00	-	-

FORM - L-31LNL - 6 : **Board of Directors & Key Persons**Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**Date : **31 December 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. Rujan Panjawani	Director	<i>Appointed with effect from 21 October 2013</i>
6	Mr. Arthur Lee	Director	-
7	Mr. Tadaharu Uehara	Director	-
8	Mr. R.P.Singh	Independent Director	-
9	Mr. P. Vaidyanathan	Independent Director	-

S. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Sarju Simaria	Chief Financial Officer	-
2	Mr. Yash Prasad	Chief Marketing Officer and Head of Sales	-
3	Mr. Abhay Tewari	Appointed Actuary	-
4	Mr. Yoshiaki Okabe	Chief Risk Officer	<i>Appointed with effect from 19 November 2013</i>
5	Mr. Dai Inoue	Chief Investment Officer	-
6	Ms. Sreemaya Athikkat	Head - Legal & Compliance	-
7	Mr. Rajiv Gupta	Head - Internal Audit	-

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

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

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

Date : 31 December 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:	688,251
	Deduct:	
02	Mathematical Reserves	682,875
03	Other Liabilities	-
04	Excess in Policyholders' funds	5,376
05	Available Assets in Shareholders Fund:	1,041,103
	Deduct:	
06	Other Liabilities of shareholders' fund	-
07	Excess in Shareholders' funds	1,041,103
08	Total ASM (04)+(07)	1,046,479
09	Total RSM	500,000
10	Solvency Ratio (ASM/RSM)	209.30%

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 : 31 December, 2013

Confirmation of Investment portfolio details

(₹ in Lakhs)

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)	63,847	42,280	-	-	-	-	63,847	42,280
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment assets (2/1)	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on standard assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	63,847	42,280	-	-	-	-	63,847	42,280
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

Note: Life Fund Includes Fund Beyond Solvency Margin for the purpose of this disclosure

CERTIFICATION

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

Date: 15/01/2014

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 : 31 December, 2013

Confirmation of Investment portfolio details

(₹ in Lakhs)

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)	2,333	1,438	-	-	-	-	2,333	1,438
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment assets (2/1)	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on standard assets	-	-	-	-	-	-	-	-
7	Net investment Assets (1-4)	2,333	1,438	-	-	-	-	2,333	1,438
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: 15/01/2014

Signature

Full name

Chief of Finance

FORM 7

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

Name of the fund: Pension and General Annuity Fund

Statement as on : 31 December, 2013

Confirmation of Investment portfolio details

(₹ in Lakhs)

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)	9.15	-	-	-	-	-	9.15	-
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)	9.15	-	-	-	-	-	9.15	-
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: 15/01/2014

Signature

Full name

Chief of Finance

NAME OF THE FUND : LIFE FUND

(₹ In Lakhs)

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Current Quarter				Year to Date				Previous Year			
			Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD
A CENTRAL GOVERNMENT SECURITIES														
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	6,087	126	8.24%	8.24%	7,308	615	11.19%	11.19%	7,033	455	8.62%	8.62%
A2	Deposits under section 7 of Insurance Act 1938	CDSS	198	4	7.99%	7.99%	197	12	8.06%	8.06%	196	12	8.09%	8.09%
A3	Treasury Bills	CTRB	3,663	112	12.12%	12.12%	2,924	210	11.36%	11.36%	247	12	8.56%	8.56%
B HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT														
TAXABLE BONDS OF														
B1	Bonds / Debentures issued by NHB/Institution accredited by NHB	HTDN	9,086	232	10.13%	10.13%	5,405	403	9.93%	9.93%	4,962	365	9.80%	9.80%
C INFRASTRUCTURE INVESTMENTS														
C1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	749	52	27.61%	27.61%	362	34	16.02%	16.02%	241	23	16.73%	16.73%
C2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	127	6	18.05%	18.05%	76	4	10.17%	10.17%	83	(8)	-114.41%	-114.41%
TAXABLE BONDS OF														
C3	Infrastructure - PSU - Debentures / Bonds	IPTD	491	11	8.60%	8.60%	1,386	32	3.03%	3.03%	1,481	106	9.54%	9.54%
C4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	995	22	8.90%	8.90%	996	63	8.98%	8.98%	7,356	266	7.21%	7.21%
C5	INFRASTRUCTURE OTHER- EQUITY	IOEQ	61	(3)	-18.58%	-18.58%	61	(5)	-34.56%	-34.56%	-	-	-	-
D APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
D1	PSU - Equity shares - quoted	EAEQ	94	2	9.08%	9.08%	75	(16)	-36.77%	-36.77%	524	(93)	(0.31)	(0.31)
D2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	4,119	242	23.33%	23.33%	2,808	283	13.98%	13.98%	5,544	558	16.53%	16.53%
D3	Corporate Securities - Debentures	ECOS	15,187	278	7.27%	7.27%	11,440	587	6.82%	6.82%	12,476	1,183	12.62%	12.62%
D4	Application Money	ECAM	2,342	16	7.93%	7.93%	2,085	18	7.96%	7.96%	900	2	8.02%	8.02%
D5	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCL, RBI	ECDB	16,544	425	10.18%	10.18%	12,870	977	10.11%	10.11%	4,435	344	10.32%	10.32%
D6	Deposits - CDs with Scheduled Banks	EDCD	2,409	19	12.68%	12.68%	2,385	68	10.38%	10.38%	-	-	-	-
D7	CCIL - CBLO	ECBO	747	2	8.68%	8.68%	3,557	86	9.39%	9.39%	582	1	7.86%	7.86%
D8	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	1	-	-	-	1	0	9.96%	9.96%
D9	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	1,776	41	9.23%	9.23%	1,528	85	9.12%	9.12%	2,355	165	9.30%	9.30%
D10	Mutual Funds - Under Promoter Group	EMPG	-	-	-	-	80	11	140.19%	140.19%	139	10	10.02%	10.02%
E OTHER INVESTMENTS														
E1	Equity Shares (incl. Co-op Societies)	OESH	143	18	50.28%	50.28%	234	(3)	-1.73%	-1.73%	629	(120)	-46.80%	-46.80%
E2	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	46	(6)	-99.54%	-99.54%	160	1	2.65%	2.65%
E3	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	2,839	69	9.71%	9.71%	2,517	146	9.49%	9.49%	2,596	180	9.25%	9.25%
E4	DEBENTURES	OLDB	182	5	11.60%	11.60%	184	16	11.63%	11.63%	622	31	6.60%	6.60%
E5	Debentures / Bonds / CPs / Loans - (Promoter Group)	ODPG	1,500	38	12.00%	12.00%	1,500	38	12.03%	12.03%	-	-	-	-
E6	Mutual Funds (under Insurer's Promoter Group)	OMPG	156	(9)	-720.08%	-720.08%	151	(9)	-14.54%	-14.54%	200	0	9.29%	9.29%
E7	Securitized Assets	OPSA	35	-	-	-	35	-	-	-	-	-	-	-
TOTAL			69,529	1,711	9.76%	9.76%	60,211	3,648	8.06%	8.06%	52,762	3,494	8.81%	8.81%

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 for the purpose of this disclosure

CERTIFICATION

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

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	58.95	1.96	13.16%	13.16%	57.87	(1.67)	-3.83%	-3.83%	-	-	-	-
a2	Treasury Bills	CTRB	259.95	7.45	11.37%	11.37%	182.95	13.06	9.48%	9.48%	25.01	1.57	8.38%	7.98%
B INFRASTRUCTURE INVESTMENTS														
B2	Infrastructure - PSU - Equity Shares - Quoted	ITPE	16.39	(0.92)	-22.18%	-22.18%	14.69	(3.52)	-31.80%	-31.80%	2.84	(0.12)	-5.76%	-27.47%
B3	Infrastructure - Corporate Securities - Quoted	ITCE	3.97	0.61	61.20%	61.20%	2.63	0.24	12.12%	12.12%	11.14	0.27	3.28%	0.70%
B4	Infrastructure - PSU - Debentures / Bonds	IPTD	24.06	0.70	11.58%	11.58%	25.88	1.53	8.05%	8.05%	-	-	-	-
B5	Infrastructure - Other Investment	IOEQ	4.89	0.84	68.35%	68.35%	4.96	0.73	57.70%	57.70%	-	-	-	-
B6	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	9.63	0.04	10.86%	10.86%	9.63	0.04	10.86%	10.86%	-	-	-	-
C HOUSING AND LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT														
C1	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	148.38	4.85	12.97%	12.97%	84.62	7.45	11.69%	11.69%	10.01	0.04	8.17%	8.14%
D APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
D1	PSU - Equity shares - quoted	EAEQ	45.95	5.84	50.41%	50.41%	42.35	2.25	7.04%	7.04%	25.13	(0.94)	-4.96%	-3.79%
D2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	766.44	85.70	44.36%	44.36%	628.41	142.01	29.99%	29.99%	166.25	32.06	25.66%	22.94%
D3	CCIL - CBLO	ECBO	22.50	0.01	8.75%	8.75%	101.52	1.77	9.51%	9.51%	-	-	-	-
D4	Corporate Securities - Debentures	ECOS	114.56	3.30	11.44%	11.44%	61.02	6.34	13.78%	13.78%	37.39	3.61	12.85%	11.19%
D5	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	528.26	12.90	9.69%	9.69%	538.23	38.56	9.51%	9.51%	32.41	0.92	9.41%	9.38%
D6	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
D7	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	80.01	1.91	9.49%	9.49%	60.10	3.32	9.26%	9.26%	10.75	0.71	9.03%	8.39%
D8	Net Current Assets (Only in respect of ULIP Business)	ENCA	73.72	-	-	-	73.72	-	-	-	-	-	-	-
F OTHER INVESTMENTS														
F1	Equity Shares (incl. Co-op Societies)	OESH	37.97	1.59	16.56%	16.56%	27.07	(3.80)	-18.63%	-18.63%	10.89	1.92	23.48%	43.24%
F2	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	6.78	(0.71)	-30.37%	-30.37%	0.91	0.07	14.63%	54.55%
F3	Debentures	OLDB	10.27	0.53	20.48%	20.48%	8.11	0.70	11.41%	11.41%	6.63	0.69	13.76%	11.28%
F4	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	50.29	1.23	9.69%	9.69%	47.53	2.64	9.21%	9.21%	15.10	0.98	8.67%	8.46%
TOTAL			2,256.19	128.54	23.37%	23.37%	1,978.07	210.94	14.70%	14.70%	354.47	41.80	15.69%	15.69%

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

CERTIFICATION

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

Deepak Mittal
 MD & CEO

NAME OF THE FUND : PENSION AND GENERAL ANNUITY FUND

(₹ in Lakhs)

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Current Quarter				Year to Date				Previous Year			
			Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD
A CENTRAL GOVERNMENT SECURITIES														
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	-	-	-	-	-	-	-	-	-	-	-	
a2	Treasury Bills	CTRB	4.27	0.01	8.47%	8.47%	4.27	0.01	8.47%	8.47%	-	-	-	
B INFRASTRUCTURE INVESTMENTS														
B2	Infrastructure - PSU - Equity Shares - Quoted	ITPE	-	-	-	-	-	-	-	-	-	-	-	
B3	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	-	-	-	-	-	-	-	-	-	-	-	
B4	Infrastructure - PSU - Debentures / Bonds	IPTD	-	-	-	-	-	-	-	-	-	-	-	
B5	Infrastructure - Other Investment	IOEQ	-	-	-	-	-	-	-	-	-	-	-	
B6	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	-	-	-	-	-	-	-	-	-	-	-	
C HOUSING AND LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT														
C1	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	-	-	-	-	-	-	-	-	-	-	-	
D APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
D1	PSU - Equity shares - quoted	EAEQ	-	-	-	-	-	-	-	-	-	-	-	
D2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	
D3	CCIL - CBLO	ECBO	0.20	0.00	8.76%	8.76%	0.20	0.00	8.76%	8.76%	-	-	-	
D4	Corporate Securities - Debentures	ECOS	-	-	-	-	-	-	-	-	-	-	-	
D5	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	-	-	-	-	-	-	-	-	-	-	
D6	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	EEPG	-	-	-	-	-	-	-	-	-	-	-	
D7	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	-	-	-	
D8	Net Current Assets (Only in respect of ULIP Business)	ENCA	-	-	-	-	-	-	-	-	-	-	-	
F OTHER INVESTMENTS														
F1	Equity Shares (incl. Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	-	-	
F2	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	-	-	-	-	-	
F3	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	
F4	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	-	-	-	-	-	-	-	-	-	-	-	
TOTAL			4.47	0.01	8.12%	8.12%	4.47	0.01	8.12%	8.12%	-	-	-	

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

CERTIFICATION

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

Deepak Mittal
 MD & CEO

FORM L-35-DOWNGRADING OF INVESTMENTS - 2
 COMPANY NAME & CODE : EDELWEISS TOKIO LIFE INSURANCE CO. LTD (147)
 STATEMENT AS ON : 31 December, 2013
 STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : LIFE FUND

(₹ In Lakhs)

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

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

CERTIFICATION:

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

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 December, 2013

STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : LINKED LIFE FUND

(₹ In Lakhs)

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

CERTIFICATION:

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

Deepak Mittal
MD & CEO

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

STATEMENT AS ON : 31 December, 2013

STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : PENSION AND GENERAL ANNUITY FUND

(₹ In Lakhs)

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

CERTIFICATION:

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

Deepak Mittal
MD & CEO

(₹ In Crores)

S. No	Particulars	For the Quarter Ended Dec-13				For the Quarter Ended Dec-12				For Nine Months Ended Dec- 13				For Nine Months Ended Dec- 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	-	-	-	-	0.13	15	11	0.28	-	-	-	-	0.13	15	11	0.28
	From 10,000-25,000	-	-	-	-	0.08	5	4	0.27	-	-	-	-	0.08	5	4	0.27
	From 25,001-50,000	0.09	19	19	1.15	0.15	5	3	3.59	0.28	61	50	3.18	0.15	5	3	3.59
	From 50,001-75,000	0.03	4	4	0.32	0.06	1	0	0.07	0.10	14	11	0.59	0.07	2	1	0.08
	From 75,001-100,000	0.04	4	4	0.28	0.00	-	0	0.00	0.24	25	21	1.60	0.04	4	2	2.04
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	0.02	2	2	0.03	-	-	-	-
	Above Rs. 1,25,000	0.49	9	9	2.45	0.00	0	0	0.00	0.79	19	17	5.32	0.04	1	1	1.00
																	0.00
	<i>ii) Individual Single Premium-Annuity (ISPA)</i>																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	0.02	2	2	0.02	-	-	-	-	0.02	2	2	0.02	-	-	-	-
	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	0.05	1	1	0.05	-	-	-	-	0.05	1	1	0.05	-	-	-	-
	<i>iii) Group Single Premium (GSP)</i>																
	From 0-10,000	0.05	-	70	7.83	0.09	2	50	7.56	0.08	2	159	14.15	0.09	2	52	7.81
	From 10,000-25,000	0.10	-	63	8.37	0.10	-	6	5.01	0.20	-	128	17.63	0.11	-	13	6.36
	From 25,001-50,000	0.16	-	38	9.20	0.03	-	1	1.25	0.24	-	58	13.42	0.05	-	6	2.48
	From 50,001-75,000	0.12	-	19	4.73	0.00	-	-	0.00	0.18	-	28	7.31	0.02	-	4	1.70
	From 75,001-100,000	0.15	-	16	6.83	0.08	-	1	3.00	0.20	-	22	9.14	0.14	-	8	6.99
	From 1,00,001-1,25,000	0.05	-	5	2.22	0.00	-	-	0.00	0.09	-	8	4.76	0.02	-	2	1.25
	Above Rs. 1,25,000	0.52	1	34	16.02	0.00	-	-	0.00	5.21	3	2875	36.81	0.15	0	9	12.67
	<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	1.34	1593	1448	675.95	0.51	1167	1058	111.14	3.24	4820	4320	929.16	1.63	3385	3075	415.80
	From 10,000-25,000	5.73	4651	4539	513.30	2.01	2100	1936	161.47	12.92	10910	10254	817.00	4.52	4230	3889	462.24
	From 25,001-50,000	4.43	1338	1281	231.21	1.67	712	641	69.76	9.10	2995	2788	368.07	3.86	1433	1299	194.06
	From 50,001-75,000	1.67	315	304	79.31	0.80	182	160	28.78	3.44	666	630	120.67	1.64	321	279	85.38
	From 75,001-100,000	1.38	165	154	55.63	0.50	60	41	19.82	2.80	349	313	95.88	1.08	128	105	45.28
	From 1,00,001-1,25,000	0.61	62	59	27.94	0.32	33	28	4.74	1.14	126	118	50.47	0.63	61	61	40.20
	Above Rs. 1,25,000	3.01	116	114	154.96	1.79	85	58	108.08	5.79	213	198	362.85	3.01	133	96	221.59
	<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	3	400	4.92	0.00	0	3	0.00	0.00	3	400	4.92	0.00	1	19	3.71
	From 10,000-25,000	0.03	10	1095	16.13	0.00	3	135	2.24	0.03	10	1095	16.13	0.00	4	167	4.51
	From 25,001-50,000	0.13	26	5207	54.64	0.03	4	529	9.66	0.13	26	5207	54.64	0.03	6	1112	14.43
	From 50,001-75,000	0.11	12	4025	34.11	0.01	1	193	5.73	0.11	12	4025	34.11	0.07	10	1384	53.10
	From 75,001-100,000	0.13	11	4311	43.82	0.04	2	1400	17.87	0.13	11	4311	43.82	0.08	7	2128	55.89
	From 1,00,001-1,25,000	0.14	11	5717	62.49	0.02	1	47	17.77	0.14	11	5717	62.49	0.03	2	822	21.67
	Above Rs. 1,25,000	2.95	-30	122510	769.13	1.30	10	6674	1443.37	4.66	43	199394	1815.15	2.19	26	17455	2430.00
	<i>viii) Group Non Single Premium- Annuity (GNSPA)</i>																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

S. No	Particulars	For the Quarter Ended Dec-13				For the Quarter Ended Dec-12				For Nine Months Ended Dec- 13				For Nine Months Ended Dec- 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	Renewal Premium :																
	<i>i) Individual</i>																
	From 0-10,000	0.40	3034	3034	0.00	0.11	610	594	144.80	0.77	3737	3737	0.00	0.15	698	681	170.16
	From 10,000-25,000	0.79	2018	2018	0.00	0.40	468	445	103.31	2.30	3279	3279	0.00	0.50	536	513	118.18
	From 25,001-50,000	0.42	595	595	0.00	0.37	314	264	48.63	1.96	1231	1231	0.00	0.50	365	314	67.31
	From 50,001- 75,000	0.30	154	154	0.00	0.15	64	52	28.96	0.99	319	319	0.00	0.18	75	62	33.04
	From 75,000-100,000	0.22	80	80	0.00	0.09	21	18	2.17	0.61	136	136	0.00	0.11	24	21	6.34
	From 1,00,001 -1,25,000	0.11	37	37	0.00	0.02	9	7	14.62	0.30	59	59	0.00	0.04	10	8	19.62
	Above Rs. 1,25,000	1.41	89	89	0.00	0.19	28	21	18.14	2.62	146	146	0.00	0.21	29	22	18.29
	<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	0.00	2	2	-	-	-	-	-	0.00	2	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	0.02	3	3	-	-	-	-	-	0.02	3	-	-	-	-	-	-
	From 75,000-100,000	0.01	1	1	-	-	-	-	-	0.01	1	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-1.29	-24	-24	-	-	-	-	-	0.16	1	-	-	-	-	-	-
	<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 December 2013

Business Acquisition through different channels (Group)

(Rs in Crores)

S.No.	Channels	For the quarter ended 31 December 2013			For the quarter ended 31 December 2012			For the nine months ended 31 December 2013			For the nine months ended 31 December 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	138,613	1.66	-	114	0.03	89	200,680	2.79	6	2,235	0.17
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	2	1,257	0.17	16	5,811	1.11	8	8,804	0.41	19	5,995	1.14
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	9	3,090	1.30	7	3,114	0.56	24	13,943	6.68	33	14,949	1.70
	Total(A)	44	142,960	3.12	23	9,039	1.70	121	223,427	9.88	58	23,179	3.01
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	44	142,960	3.12	23	9,039	1.70	121	223,427	9.88	58	23,179	3.01

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

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

Date: 31 December 2013

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

S.No.	Channels	For the Quarter ended 31 December 2013		For the Quarter ended 31 December 2012		For Nine months ended 31 December 2013		For Nine months ended 31 December 2012	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	6,177	10.81	3,346	5.77	14,501	24.95	7,745	12.75
2	Corporate Agents-Banks	268	0.78	-	-	625	1.76	-	-
3	Corporate Agents -Others	469	0.79	-	-	469	0.79	-	-
4	Brokers	326	1.22	122	0.81	689	2.67	266	1.42
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	1,039	2.41	897	1.45	3,919	6.90	1,712	2.71
	Total (A)	8,279	16.00	4,365	8.03	20,203	37.07	9,723	17
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	8,279	16.00	4,365	8.03	20,203	37.07	9,723	17

FORM L-39-Data on Settlement of ClaimsName of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**Date: **31 Dec 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	-	3*	-	-	-	-	0.05	
1	Group Death Claims	-	48	-	-	-	-	1.17	
2	Individual Death Claims	-	11	2	-	-	-	0.52	

*Other benefits include payment towards HCB + CI 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 Dec 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	17	-	-	-	-	3*
2	Claims reported during the period	94	-	-	-	-	-
3	Claims Settled during the period	61	-	-	-	-	3
4	Claims Repudiated during the period	4	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	4	-	-	-	-	-
	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	42	-	-	-	-	-
	3 months to 6 months	4	-	-	-	-	-
	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: 31 December 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		
1	Complaints made by the customers							
(a)	Death Claims	0	0	0	0	0	0	0
(b)	Policy Servicing	0	3	2	0	1	0	8
(c)	Proposal Processing	0	11	6	0	3	2	18
(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	45	28	0	12	5	102
(g)	Others	0	1	1	0	0	0	3
	Total Number of complaints:	0	60	37	0	16	7	131

2	Total No. of policies during previous year:	23058
3	Total No. of claims during previous year	44
4	Total No. of policies during current year	20324
5	Total No. of claims during current year	161
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	64
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	1	0	1
(b)	7 - 15 days	6	0	6
(c)	15-30 days	0	0	0
(d)	30-90 days	0	0	0
(e)	90 days & Beyond	0	0	0
	Total No. of complaints	7	0	7

* 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
4. Annuities – Non-participating policies	5.6% (Without MAD*)	7.6% (Without MAD*)
5. Annuities- Individual Pension Plan		NA
6. Unit Linked	7.0% (Without MAD*)	7.0% (Without MAD*)
7. Health Insurance		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	
1. Life- Participating policies	90% (Without MAD*)
2. Life- Non-participating Policies	
- Pure Term Plans	60% (Non-smoker) & 80% (Smoker) (Without MAD*)
- Non Term Plans	90% (Without MAD*)
3. Annuities- Participating policies	NA
4. Annuities – Non-participating policies	70% (Without MAD*)
5. Annuities- Individual Pension Plan	NA
6. Unit Linked	90% (Without MAD*)
7. Health Insurance	NA
ii. Group Business	90% (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	420 (INFL @ 5%) (without MAD*) + note1#	630 (INFL @ 5%) (without MAD*) + note1#
	note1# - Pure Term Plans - 25% Renewal Commission. For Other Non Par Plans- 1% Renewal Premium + 0.2% of Asset Share (only for Education)	
3. Annuities- Participating policies	NA	
4. Annuities – Non-participating policies	200 (INFL @ 5%) (without MAD*)	400 (INFL @ 5%) (without MAD*)
5. Annuities- Individual Pension Plan	NA	
6. Unit Linked	630 (INFL @ 5%) (without MAD*) + 0.25 % of fund Value	
7. Health Insurance	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
1. Cashflow Protection		Minimum - 17.5, Maximum - 25
2. Save n Grow Plan (WA)	Minimum - 20, Maximum - 39	Minimum - 16, Maximum - 28
3. MultiGain Plan (WA)	Minimum - 30, Maximum - 32	28
4. Save n Prosper Plan (WA)		Minimum - 19, Maximum - 22
5. Milestones Plan (WA)		Minimum - 13, Maximum - 15

5) Policyholders Reasonable Expectations

The provisos 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	
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 year:
Par : 150 bp

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

Expenses: 10%

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