

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

Public Disclosures for the half year ended 30 September 2014		
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REVENUE ACCOUNT FOR THE QUARTER ENDED 30 SEPTEMBER 2014

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

(₹ in '000)

Particulars	Schedule	Total	Non-Linked Par		Non-Linked Non Par			Linked Non Par	
			Individual Par	Individual Par Pension#	Individual Non Par	Individual Non Par Annuity	Group Non Par	Individual	Group
Premium earned-net									
(a) Premium	L-4	424,055	124,401	21,374	159,595	1,300	71,318	24,526	21,541
(b) Reinsurance ceded		(15,094)	(549)	-	(7,704)	-	(6,747)	(94)	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-
Sub Total		408,961	123,852	21,374	151,891	1,300	64,571	24,432	21,541
Income from Investments									
(a) Interest & Dividends Gross, & Amortisation (Net)		24,684	8,675	548	7,610	120	2,934	2,497	2,300
(b) Profit on sale / redemption of investments		20,618	578	33	7,645	11	1,605	6,742	4,003
(c) (Loss on sale / redemption of investments)		(1,284)	-	-	(335)	-	(44)	(569)	(336)
(d) Transfer /Gain on revaluation / change in fair value*		2,470	-	-	-	-	-	1,777	693
Sub Total		46,488	9,253	581	14,920	131	4,496	10,447	6,661
Other Income									
Contribution from the Shareholders' Account		379,920	54,808	22,451	276,226	393	(2,122)	27,338	826
Other Income		64	15	-	37	-	-	11	-
Sub Total		379,984	54,824	22,451	276,263	393	(2,122)	27,349	826
Total (A)		835,433	187,929	44,406	443,074	1,824	66,944	62,228	29,028
Commission	L-5	44,982	15,521	1,497	26,829	25	70	1,039	-
Operating Expenses related to Insurance Business	L-6	490,732	104,203	30,304	313,327	347	13,188	28,356	1,008
Provision for Doubtful debts		-	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-
Total (B)		535,715	119,724	31,802	340,157	372	13,258	29,395	1,008
Benefits Paid (Net)	L-7	8,605	410	-	(8,942)	63	13,878	-	3,196
Interim Bonuses Paid		8	8	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-
(a) Gross **		372,963	67,787	12,605	189,605	1,390	43,919	32,833	24,825
(b) Amount ceded in Reinsurance		(81,859)	-	-	(77,748)	-	(4,111)	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-
Total (C)		299,718	68,204	12,605	102,915	1,453	53,687	32,833	28,021
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)									
Appropriations									
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-
TOTAL (D)									
NOTES:									
* Represents the deemed realised gain as per norms specified by the Authority.									
**represents Mathematical Reserves after allocation of bonus [The Bonus is ₹ Nil for the current period (₹ Nil previous period)]									
# Individual Par Pension and Individual Non Par Annuity segment was introduced during the current year, hence previous year figures are not applicable.									
The total surplus is disclosed below:									
(a) Interim Bonuses Paid		8	8	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-	-	-	-	-
(d) Total Surplus [(a) + (b)+ (c)]		8	8	-	-	-	-	-	-

REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30 SEPTEMBER 2014

(₹ in '000)

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

Particulars	Schedule	Total	Non-Linked Par		Non-Linked Non Par			Linked Non Par	
			Individual Par	Pension#	Individual Non Par	Individual Non Par Annuity	Group Non Par	Individual	Group
Premium earned-net									
(a) Premium	L-4	650,660	196,423	28,848	244,571	1,516	119,481	37,186	22,635
(b) Reinsurance ceded		(28,737)	(1,286)	-	(14,647)	-	(12,605)	(199)	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-
Sub Total		621,923	195,136	28,848	229,924	1,516	106,876	36,987	22,635
Income from Investments									
(a) Interest & Dividends Gross, & Amortisation (Net)		45,272	16,041	887	13,939	224	5,350	4,487	4,345
(b) Profit on sale / redemption of investments		39,637	1,206	52	10,734	25	3,203	15,346	9,071
(c) (Loss on sale / redemption of investments)		(3,265)	(136)	(0)	(335)	(0)	(507)	(1,429)	(857)
(d) Transfer /Gain on revaluation / change in fair value*		11,039	-	-	-	-	-	7,254	3,785
Sub Total		92,683	17,111	939	24,338	248	8,046	25,658	16,344
Other Income									
Contribution from the Shareholders' Account		701,315	101,303	39,169	512,881	518	5,273	40,753	1,418
Other Income		213	15,350.0	-	175	-	-	22	-
Sub Total		701,528	101,319	39,169	513,056	518	5,273	40,776	1,418
Total (A)		1,416,134	313,566	68,956	767,317	2,283	120,195	103,421	40,396
Commission	L-5	71,350	26,557	2,021	41,138	27	157	1,449	-
Operating Expenses related to Insurance Business	L-6	888,947	187,475	51,479	568,083	536	35,814	43,690	1,871
Provision for Doubtful debts		-	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-
Total (B)		960,297	214,032	53,499	609,221	563	35,971	45,139	1,871
Benefits Paid (Net)	L-7	26,148	2,158	-	(3,062)	90	23,191	2	3,769
Interim Bonuses Paid		8	8	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-
(a) Gross **		573,520	97,369	15,457	297,565	1,629	68,465	58,279	34,756
(b) Amount ceded in Reinsurance		(143,839)	-	-	(136,407)	-	(7,432)	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-
Total (C)		455,837	99,534	15,457	158,097	1,719	84,224	58,281	38,525
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)									
Appropriations									
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-
TOTAL (D)									

NOTES:

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

**represents Mathematical Reserves after allocation of bonus [The Bonus is ₹ Nil for the current period (₹ Nil previous period)]

Individual Par Pension and Individual Non Par Annuity segment was introduced during the current year, hence previous year figures are not applicable

The total surplus is disclosed below:

(a) Interim Bonuses Paid	8	8	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account	-	-	-	-	-	-	-	-	-
(d) Total Surplus [(a) + (b) + (c)] :	8	8	-	-	-	-	-	-	-

REVENUE ACCOUNT FOR THE QUARTER ENDED 30 SEPTEMBER 2013

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

(₹ in '000)

Particulars	Schedule	Total	Non-Linked Life			Linked Life	
			Individual Par	Individual Non Par	Group Non Par	Individual	Group
Premium earned-net							
(a) Premium	L-4	238,678	109,039	59,614	19,220	12,375	38,430
(b) Reinsurance ceded		(11,646)	(598)	(3,954)	(6,998)	(96)	-
(c) Reinsurance accepted		-	-	-	-	-	-
Sub Total		227,033	108,441	55,660	12,222	12,279	38,430
Income from Investments							
(a) Interest & Dividends Gross, & Amortisation (Net)		10,309	3,367	2,988	1,251	1,242	1,462
(b) Profit on sale / redemption of investments		4,476	259	462	375	2,075	1,305
(c) (Loss on sale / redemption of investments)		(4,004)	-	-	-	(2,051)	(1,953)
(d) Transfer /Gain on revaluation / change in fair value*		133	-	-	-	(168)	300
Sub Total		10,913	3,626	3,450	1,626	1,097	1,115
Other Income							
Contribution from the Shareholders' Account		294,312	174,039	105,220	6,552	8,700	(198)
Other Income		88	6	56	13	11	1
Sub Total		294,400	174,045	105,276	6,565	8,710	(197)
Total (A)		532,346	286,112	164,386	20,413	22,086	39,348
Commission	L-5	30,242	21,239	8,485	200	318	-
Operating Expenses related to Insurance Business	L-6	361,900	219,402	121,596	10,487	10,263	152
Provision for Doubtful debts		-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-
(b) Others		-	-	-	-	-	-
Total (B)		392,142	240,641	130,081	10,687	10,581	152
Benefits Paid (Net)	L-7	16,202	2,339	3,215	8,087	1	2,561
Interim Bonuses Paid		-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-
(a) Gross **		236,778	43,132	143,695	1,811	11,504	36,635
(b) Amount ceded in Reinsurance		(112,776)	-	(112,605)	(172)	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-
Total (C)		140,204	45,471	34,305	9,726	11,505	39,196
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		-	-	-	-	-	-
Appropriations							
Transfer to Shareholders' Account		-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-
TOTAL (D)		-	-	-	-	-	-
NOTES:							
* Represents the deemed realised gain as per norms specified by the Authority.							
**represents Mathematical Reserves including allocation of bonus (The Bonus is ` Nil for the current period)							
The total surplus is disclosed below:							
(a) Interim Bonuses Paid		-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-	-	-
(d) Total Surplus [(a) + (b)+ (c)]:		-	-	-	-	-	-

REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30 SEPTEMBER 2013

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

(₹ in '000)

Particulars	Schedule	Total	Non-Linked Life			Linked Life	
			Individual Par	Individual Non Par	Group Non Par	Individual	Group
Premium earned-net							
(a) Premium	L-4	351,941	160,316	89,713	39,259	19,893	42,760
(b) Reinsurance ceded		(22,487)	(1,118)	(6,986)	(14,201)	(182)	-
(c) Reinsurance accepted		-	-	-	-	-	-
Sub Total		329,454	159,198	82,727	25,058	19,711	42,760
Income from Investments							
(a) Interest & Dividends Gross, & Amortisation (Net)		17,152	5,511	5,062	1,691	2,189	2,699
(b) Profit on sale / redemption of investments		9,710	738	871	1,796	4,038	2,267
(c) (Loss on sale / redemption of investments)		(5,516)	-	-	-	(2,907)	(2,609)
(d) Transfer /Gain on revaluation / change in fair value*		2,868	-	-	-	785	2,083
Sub Total		24,214	6,249	5,933	3,487	4,106	4,440
Other Income							
Contribution from the Shareholders' Account		595,038	354,040	187,162	18,867	34,957	12
Other Income		146	7	90	14	34	1
Sub Total		595,184	354,047	187,252	18,881	34,992	12
Total (A)		948,852	519,494	275,912	47,426	58,808	47,212
Commission	L-5	45,340	31,478	12,611	755	496	-
Operating Expenses related to Insurance Business	L-6	700,536	418,808	215,672	27,124	38,302	629
Provision for Doubtful debts		-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-
Provisions (other than taxation)							
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-
(b) Others		-	-	-	-	-	-
Total (B)		745,876	450,286	228,283	27,879	38,799	629
Benefits Paid (Net)	L-7	23,773	2,384	4,884	11,832	1	4,672
Interim Bonuses Paid		-	-	-	-	-	-
Change in valuation of liability in respect of life policies							
(a) Gross **		376,627	66,824	238,857	9,027	20,008	41,911
(b) Amount ceded in Reinsurance		(197,424)	-	(196,112)	(1,312)	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-
Total (C)		202,976	69,208	47,629	19,547	20,009	46,583
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		-	-	-	-	-	-
Appropriations							
Transfer to Shareholders' Account		-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-
TOTAL (D)		-	-	-	-	-	-
NOTES:							
* Represents the deemed realised gain as per norms specified by the Authority.							
**represents Mathematical Reserves including allocation of bonus (The Bonus is ₹ Nil for the current period)							
The total surplus is disclosed below:							
(a) Interim Bonuses Paid		-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-	-	-
(d) Total Surplus [(a) + (b)+ (c)].		-	-	-	-	-	-

PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED 30 SEPT 2014

SHAREHOLDERS' ACCOUNT (NON-TECHNICAL ACCOUNT)

(₹ in '000)

Particulars	SCHEDULE	For the quarter ended 30 September 2014	For the Half Year Ended 30 September 2014	For the quarter ended 30 September 2013	For the Half Year Ended 30 September 2013
Amounts transferred from the policyholders account(Technical Account)		-	-	-	-
Income from investments					
(a) Interest & dividends Gross & Amortisation(Net)		108,673	218,731	92,982	166,551
(b) Profit on sale / redemption of investments		156,074	216,994	21,207	69,007
(c) (Loss on sale / redemption of investments)		(43,333)	(53,052)	(46,049)	(57,806)
(d) Transfer /Gain revaluation / change in Fair value		-	-	-	-
		221,414	382,673	68,140	177,752
Other income		8,895	17,684	8,925	17,715
Total (A)		230,309	400,357	77,065	195,467
Expenses other than those directly related to the insurance business		195	301	2,546	2,690
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		379,920	701,315	294,312	595,038
Total (B)		380,115	701,616	296,858	597,728
Profit / (Loss) before tax		(149,806)	(301,259)	(219,793)	(402,261)
Provision for taxation		-	-	-	-
Current Year		-	-	-	-
For earlier years		(52)	(52)	-	-
Profit / (Loss) after tax		(149,754)	(301,207)	(219,793)	(402,261)
APPROPRIATIONS					
(a) Balance at the beginning of the period		(1,783,523)	(1,632,070)	(1,121,966)	(939,498)
(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		(1,933,277)	(1,933,277)	(1,341,759)	(1,341,759)
Earning per share of face value ₹ 10 - Basic/Diluted		(0.83)	(1.67)	(1.45)	(2.65)

BALANCE SHEET AS AT 30 SEPTEMBER 2014

(₹ in '000)

PARTICULARS	SCHEDULE	As at	As at	As at
		30 September 2014	30 September 2013	31 March 2014
SOURCES OF FUNDS				
Shareholders' funds				
Share capital	L-8, L-9	1,802,865	1,802,865	1,802,865
Reserves and surplus	L-10	6,197,116	6,197,116	6,197,116
Credit/(debit) fair value change account		23,958	579	3,759
Sub-total		8,023,939	8,000,560	8,003,740
Borrowings				
	L-11	-	-	-
Policyholders' Funds				
Credit/(Debit) Fair Value Change Account		1,929	-	-
Policy liabilities		1,046,161	346,107	708,531
Insurance reserves		-	-	-
Provision for Linked Liabilities		306,446	187,091	238,063
Add: Fair Value Change Account		20,610	3,859	9,571
Total Provision for Linked Liabilities		327,056	190,950	247,634
Sub-total		1,375,146	537,057	956,165
Funds for Discontinued Policies				
Discontinued on account of non-payment of premium		37,655	14,604	25,026
Others		-	-	-
Funds for Future Appropriations		-	-	-
Total		9,436,740	8,552,221	8,984,931
APPLICATION OF FUNDS				
Investments				
- Shareholders'	L-12	5,459,154	5,857,648	5,533,384
- Policyholders'	L-13	1,106,715	417,540	704,189
Assets held to cover linked liabilities	L-14	364,711	205,554	272,660
Loans	L-15	396	177	484
Fixed assets	L-16	159,518	159,900	194,391
Current assets				
Cash and bank balances	L-17	57,731	49,576	200,786
Advances and other assets	L-18	840,969	890,235	978,273
Sub-total (A)		898,700	939,811	1,179,059
Current liabilities				
Current liabilities	L-19	368,771	305,751	413,815
Provisions	L-20	116,960	64,417	117,491
Sub-total (B)		485,731	370,168	531,306
Net Current Assets (C) = (A - B)		412,969	569,643	647,753
Miscellaneous expenditure (to the extent not written off or adjusted)	L-21	-	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		1,933,277	1,341,759	1,632,070
Debit Balance in Revenue Account (Policyholders' Account)		-	-	-
Total		9,436,740	8,552,221	8,984,931

Contingent Liability

PARTICULARS	As at	As at	As at
	30 September 2014	30 September 2013	31 March 2014
Partly-paid up investments	-	-	-
Claims, other than against policies, not acknowledged as debts by the Company	-	-	-
Guarantees given by or on behalf of the Company	-	-	-
Statutory demands / liabilities in dispute, not provided for	10,284*	-	10,284
Reinsurance obligations to the extent not provided for in accounts	-	-	-
Others	-	-	-

* The Company has received show cause-cum-demand notice relating to Service tax demand amounting to Rs.10,284 thousands from the Service Tax Department, which is being contested.

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

Form L-4 Premium Schedule
PREMIUM

For the quarter ended 30 September 2014

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par			Linked Non Par	
		Individual Par	Individual Par Pension#	Individual Non Par	Individual Non Par Annuity	Group Non Par	Individual	Group
Premium								
First year Premiums	229,576	51,778	21,374	120,126	-	22,332	13,966	-
Renewal Premiums	138,692	72,623	-	37,539	-	19,346	9,185	-
Single Premiums	55,787	-	-	1,931	1,300	29,641	1,375	21,541
Total	424,055	124,401	21,374	159,595	1,300	71,318	24,526	21,541

For the half year ended 30 September 2014

Particulars	Total	Non-Linked Par		Non-Linked Non Par			Linked Non Par	
		Individual Par	Individual Par Pension#	Individual Non Par	Individual Non Par Annuity	Group Non Par	Individual	Group
Premium								
First year Premiums	367,184	94,118	28,848	185,553	-	39,466	19,198	-
Renewal Premiums	201,812	102,305	-	55,369	-	28,677	15,460	-
Single Premiums	81,664	-	-	3,649	1,516	51,337	2,527	22,635
Total	650,660	196,423	28,848	244,571	1,516	119,481	37,186	22,635

For the quarter ended 30 September 2013

Particulars	Total	Non-Linked Par		Non-Linked Non Par			Linked Non Par	
		Individual Par	Individual Par Pension#	Individual Non Par	Individual Non Par Annuity	Group Non Par	Individual	Group
Premium								
First year Premiums	139,784	88,119	-	40,000	-	6,020	5,645	-
Renewal Premiums	54,263	20,920	-	17,473	-	10,223	5,647	-
Single Premiums	44,631	-	-	2,141	-	2,977	1,083	38,430
Total	238,678	109,039	-	59,615	-	19,220	12,374	38,430

For the half year ended 30 September 2013

Particulars	Total	Non-Linked Par		Non-Linked Non Par			Linked Non Par	
		Individual Par	Individual Par Pension#	Individual Non Par	Individual Non Par Annuity	Group Non Par	Individual	Group
Premium								
First year Premiums	219,884	134,436	-	59,525	-	17,080	8,842	-
Renewal Premiums	73,638	25,880	-	24,178	-	14,513	9,067	-
Single Premiums	58,419	-	-	6,009	-	7,666	1,984	42,760
Total	351,941	160,316	-	89,713	-	39,259	19,893	42,760

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

Form L-5- Commission Schedule
COMMISSION

For the quarter ended 30 September 2014

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par			Linked Non Par	
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Group Non Par	Individual	Group
Commission								
First year Premiums	39,664	11,739	1,497	25,493	-	39	896	-
Renewal Premiums	5,231	3,782	-	1,298	-	31	120	-
Single Premiums	88	-	-	40	25,119.97	-	23	-
Other Commissions	-	-	-	-	-	-	-	-
Total (A)	44,983	15,521	1,497	26,831	25	70	1,039	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-
Net commission	44,983	15,521	1,497	26,831	25	70	1,039	-
Break-up of the commission expenses (gross) incurred to procure business:								
Agents	32,682	11,379	1,464	19,176	5	62	596	-
Brokers	3,157	769	1	2,367	-	8	12	-
Corporate agency	9,144	3,373	32	5,288	20	-	432	-
Referral	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
Total	44,983	15,521	1,497	26,831	25	70	1,039	-

For the half year ended 30 September 2014

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par			Linked Non Par	
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Group Non Par	Individual	Group
Commission								
First year Premiums	63,993	21,343	2,021	39,321	-	84	1,224	-
Renewal Premiums	7,227	5,214	-	1,755	-	74	184	-
Single Premiums	130	-	-	62	27	-	41	-
Other Commissions	-	-	-	-	-	-	-	-
Total (A)	71,350	26,558	2,021	41,138	27	157	1,449	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-
Net commission	71,350	26,558	2,021	41,138	27	157	1,449	-
Break-up of the commission expenses (gross) incurred to procure business:								
Agents	52,354	20,066	1,922	29,455	7	81	823	-
Brokers	6,084	1,715	4	4,264	-	77	24	-
Corporate agency	12,912	4,777	94	7,419	20	-	603	-
Referral	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
Total	71,350	26,558	2,021	41,138	27	157	1,449	-

For the quarter ended 30 September 2013

Particulars	Total	Non-Linked Par		Non-Linked Non Par			Linked Non Par	
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Group Non Par	Individual	Group
Commission								
First year Premiums	28,434	20,167	-	7,898	-	147	222	-
Renewal Premiums	1,759	1,072	-	561	-	53	74	-
Single Premiums	49	-	-	27	-	-	22	-
Other Commissions	-	-	-	-	-	-	-	-
Total (A)	30,242	21,238	-	8,485	-	200	318	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-
Net commission	30,242	21,238	-	8,485	-	200	318	-
Break-up of the commission expenses (gross) incurred to procure business:								
Agents	26,685	19,224	-	7,026	-	141	294	-
Brokers	2,373	1,117	-	1,181	-	59	16	-
Corporate agency	1,184	899	-	279	-	-	7	-
Referral	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
Total	30,242	21,240	-	8,486	-	200	318	-

For the half year ended 30 September 2013

Particulars	Total	Non-Linked Par		Non-Linked Non Par			Linked Non Par	
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Group Non Par	Individual	Group
Commission								
First year Premiums	42,991	30,191	-	11,791	-	662	348	-
Renewal Premiums	2,236	1,287	-	738	-	94	118	-
Single Premiums	113	-	-	83	-	-	31	-
Other Commissions	-	-	-	-	-	-	-	-
Total (A)	45,340	31,478	-	12,611	-	755	496	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-
Net commission	45,340	31,478	-	12,611	-	755	496	-
Break-up of the commission expenses (gross) incurred to procure business:								
Agents	39,120	27,538	-	10,535	-	604	442	-
Brokers	4,172	2,428	-	1,574	-	151	20	-
Corporate agency	2,048	1,513	-	502	-	-	34	-
Referral	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
Total	45,340	31,478	-	12,611	-	755	496	-

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

L-6- Operating Expenses Schedule

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

For the quarter ended 30 September 2014

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par			Linked Non Par	
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Group Non Par	Individual	Group
Employees' remuneration & welfare benefits	254,561	54,591	15,946	163,267	184	5,245	14,802	527
Travel, conveyance and vehicle running expenses	19,480	4,175	1,208	12,495	14	445	1,103	41
Training expenses	9,257	1,984	574	5,938	7	211	524	19
Rent, rates & taxes	42,941	9,211	2,700	27,540	31	851	2,520	89
Repairs & Maintenance	22,373	4,800	1,411	14,348	16	427	1,324	46
Printing & stationery	1,647	353	104	1,056	1	31	98	3
Communication expenses	8,896	1,908	559	5,705	6	178	521	18
Legal & professional charges	8,288	1,780	535	5,314	6	117	518	17
Medical Fees	763	13	-	640	-	78	32	-
Auditors' Fees, expenses, etc.								
(a) as auditor	375	80	24	240	-	7	22	1
(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	39,282	8,412	2,397	25,201	27	1,027	2,137	82
Bank charges	945	203	62	606	1	11	61	2
Others:								
a) Business Development, Marketing & Sales Promotion	46,320	9,922	2,846	29,714	32	1,146	2,564	97
b) Stamp duty on policies	4,094	105	35	1,309	-	2,620	26	-
c) General & Other Insurance Expenses	4,091	878	252	2,623	3	100	227	9
d) Brokerage	70	15	4	45	-	2	3	-
e) Subscriptions & Membership	866	186	54	556	-	18	50	2
f) (Profit)/Loss on sale of Fixed Assets	(200)	(43)	(14)	(128)	-	2	(16)	-
Depreciation	26,282	5,629	1,609	16,860	18	671	1,441	55
Service Tax	400	-	-	-	-	-	400	-
Total	490,732	104,203	30,304	313,328	346	13,187	28,356	1,008

Less: Commission on re-insurance ceded

L-6- Operating Expenses Schedule

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

For the half year ended 30 September 2014

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par			Linked Non Par	
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Group Non Par	Individual	Group
Employees' remuneration & welfare benefits	475,831	101,668	27,920	305,371	291	16,280	23,285	1,015
Travel, conveyance and vehicle running expenses	33,635	7,187	1,974	21,586	21	1,151	1,646	72
Training expenses	15,996	3,418	939	10,265	10	547	783	34
Rent, rates & taxes	82,424	17,611	4,836	52,897	50	2,820	4,034	176
Repairs & Maintenance	43,985	9,398	2,581	28,228	27	1,505	2,152	94
Printing & stationery	3,277	700	192	2,103	2	112	160	7
Communication expenses	16,958	3,623	995	10,883	10	580	830	36
Legal & professional charges	18,910	4,040	1,110	12,135	12	647	925	40
Medical Fees	3,616	52	-	3,306	-	191	68	-
Auditors' Fees, expenses, etc.								
(a) as auditor	750	160	44	481	-	26	37	2
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-
(iii) Management services	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-
(d) Out of pocket expenses	-	-	-	-	-	-	-	-
Advertisement & publicity	59,540	12,722	3,494	38,210	36	2,037	2,914	127
Bank charges	2,304	492	135	1,479	1	79	113	5
Others:								
a) Business Development, Marketing & Sales Promotion	74,366	15,889	4,363	47,725	45	2,544	3,639	159
b) Stamp duty on policies	8,229	164	55	2,337	-	5,639	35	-
c) General & Other Insurance Expenses	6,659	1,426	391	4,271	4	227	326	14
d) Brokerage	70	15	4	45	-	2	3	-
e) Subscriptions & Membership	1,584	338	93	1,017	-	54	78	3
f) (Profit)/Loss on sale of Fixed Assets	(774)	(165)	(45)	(497)	-	(26)	(38)	(2)
Depreciation	40,887	8,736	2,399	26,240	25	1,399	2,001	87
Service Tax	700	-	-	-	-	-	700	-
Total	888,947	187,475	51,479	568,082	535	35,814	43,690	1,870

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

Form L-7- Benefits Paid Schedule

For the quarter ended 30 September 2014

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par			Linked Non Par	
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Group Non Par	Individual	Group
1. Insurance claims								
(a) Claims by Death,	30,391	667	-	10,291	-	19,432	-	1
(b) Claims by Maturity,	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	63	-	-	-	63	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-
(i) Surrenders	-	-	-	-	-	-	-	-
(ii) Survival benefit	-	-	-	-	-	-	-	-
(iii) Bonus	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-
Health-Rider	56	56	-	-	-	-	-	-
Withdrawals	5,759	-	-	178	-	2,387	77	3,195
2. (Amount ceded in reinsurance)								
(a) Claims by death	(27,657)	(306)	-	(19,411)	-	(7,940)	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-
(d) Other benefits	(6)	(6,375)	-	-	-	-	-	-
3. Amount accepted in reinsurance								
(a) Claims by death	-	-	-	-	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-
Total	8,605	410		(8,942)	63	13,879		3,196

For the half year ended 30 September 2014

Particulars	Total	Non-Linked Par		Non-Linked Non Par			Linked Non Par	
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Group Non Par	Individual	Group
1. Insurance claims								
(a) Claims by Death,	58,477	3,252	-	25,649	-	29,575	-	1,000
(b) Claims by Maturity,	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	90	-	-	-	90	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-
(i) Surrenders	-	-	-	-	-	-	-	-
(ii) Survival benefit	-	-	-	-	-	-	-	-
(iii) Bonus	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-
Health-Rider	50	50	-	-	-	-	-	-
Withdrawals	7,003	-	-	178	-	3,056	1,962	3,768
2. (Amount ceded in reinsurance)								
(a) Claims by death	(39,456)	(1,127)	-	(28,888)	-	(9,440)	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-
(d) Other benefits	(16)	(16)	-	-	-	-	-	-
3. Amount accepted in reinsurance								
(a) Claims by death	-	-	-	-	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-
Total	26,148	2,158		(3,062)	90	23,191	2	3,769

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

Form L-7- Benefits Paid Schedule

For the quarter ended 30 September 2013

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par		Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Group Non Par	Individual	Group
1. Insurance claims								
(a) Claims by Death,	63,315	3,493	-	42,206	-	17,616	-	-
(b) Claims by Maturity,	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-
(i) Surrenders	-	-	-	-	-	-	-	-
(ii) Survival benefit	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-
Health-Rider	1,571	67	-	504	-	1,000	-	-
Withdrawals	2,755	-	-	-	-	191	-	2,563
2. (Amount ceded in reinsurance)								
(a) Claims by death	(51,152)	(1,185)	-	(39,247)	-	(10,720)	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-
(d) Other benefits	(285)	(35)	-	(250)	-	-	-	-
3. Amount accepted in reinsurance								
(a) Claims by death	-	-	-	-	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-
Total	16,203	2,339		3,213		8,087		2,563

For the Half Year Ended 30 September 2013

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par		Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Group Non Par	Individual	Group
1. Insurance claims								
(a) Claims by Death,	77,925	3,543	-	45,220	-	29,161	-	1
(b) Claims by Maturity,	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-
(i) Surrenders	-	-	-	-	-	-	-	-
(ii) Survival benefit	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-
Health-Rider	1,602	98	-	504	-	1,000	-	-
Withdrawals	4,865	-	-	-	-	191	-	4,673
2. (Amount ceded in reinsurance)								
(a) Claims by death	(60,316)	(1,205)	-	(40,591)	-	(18,520)	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-
(d) Other benefits	(301)	(51)	-	(250)	-	-	-	-
3. Amount accepted in reinsurance								
(a) Claims by death	-	-	-	-	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-
Total	23,774	2,384		4,883		11,832		4,674

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
	30 September 2014	30 September 2013	31 March 2014
Authorised Capital			
Equity shares of ₹ 10 each.	1,850,000	1,850,000	1,850,000
Issued Capital			
Equity shares of ₹ 10 each.	1,802,865	1,802,865	1,802,865
Subscribed Capital			
Equity shares of ₹ 10 each.	1,802,865	1,802,865	1,802,865
Called-up Capital			
Equity shares of ₹ 10 each.	1,802,865	1,802,865	1,802,865
Less : Calls unpaid	-	-	-
Add : Shares forfeited (Amount Originally paid up)	-	-	-
Less : Par value of equity shares bought back	-	-	-
Less : Preliminary expenses	-	-	-
Total	1,802,865	1,802,865	1,802,865

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

Form L-9- Pattern of Shareholding Schedule

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at 30 September 2014		As at 30 September 2013		As at 31 March 2014	
	Number of Shares	% of Holding	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters :						
• Indian/Holding Company	133,412,010	74	133,412,010	74	133,412,010	74
• Foreign	46,874,490	26	46,874,490	26	46,874,490	26
Others	-	-	-	-	-	-
Total	180,286,500	100	180,286,500	100	180,286,500	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
	30 September 2014	30 September 2013	31 March 2014
Capital reserve	-	-	-
Capital redemption reserve	-	-	-
Share premium	6,197,116	6,197,116	6,197,116
Revaluation reserve	-	-	-
General reserves	-	-	-
Less : Debit balance in Profit and Loss account, If any	-	-	-
Less : Amount utilized for buy-back	-	-	-
Catastrophe reserve	-	-	-
Other reserves	-	-	-
Balance of profit in Profit and Loss account	-	-	-
Total	6,197,116	6,197,116	6,197,116

Form L-11 -Borrowings Schedule

BORROWINGS

(₹ in '000)

Particulars	As at	As at	As at
	30 September 2014	30 September 2013	31 March 2014
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 30 September 2014	As at 30 September 2013	As at 31 March 2014
LONG TERM INVESTMENTS			
Government securities and Government guaranteed bonds including			
Treasury Bills	883,134	386,496	220,947
Other Approved Securities	-	-	-
Other Investments			
(a) Shares			
(aa) Equity	-	-	-
(bb) Preference	49,479	-	31,782
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds**	1,375,481	1,021,360	1,643,282
(e) Other Securities- Fixed Deposits	514,600	1,550,400	1,251,400
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	808,812	643,028	940,133
Other than Approved Investments	29,005	18,539	20,655
Sub-Total (A)	3,660,511	3,619,823	4,108,199
SHORT TERM INVESTMENTS			
Government securities and Government guaranteed bonds including			
Treasury Bills	19,890	938,274	295,839
Other Approved Securities	-	-	-
Other Investments	10,877	-	-
(a) Shares			
(aa) Equity	460,824	283,704	296,385
(bb) Preference	-	-	-
(b) Mutual Funds	187,342	6,566	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	104,918	339,165	112,635
(e) Other Securities- Fixed Deposits/CBLO	649,000	18,500	453,609
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	12,169	245,937	105,223
Other than Approved Investments*	353,625	405,678	161,494
Sub-Total (B)	1,798,644	2,237,825	1,425,185
Total (A+B)	5,459,154	5,857,648	5,533,384
In India	5,459,154	5,857,648	5,533,384
Outside India	-	-	-
Total	5,459,154	5,857,648	5,533,384

Notes :

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

Book Value (Historical cost)	4,497,979	5,141,982	5,178,510
Market Value	4,533,683	5,094,724	5,171,021

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

Book Value (Historical cost)	938,483	706,330	355,850
Market Value	962,440	706,909	359,609

3 * Includes investment of ₹ 100,000 thousands in NCD of Edelweiss Finance & Investments Limited, and

** Investment of ₹ 149,000 thousands in NCD of ECL Finance Limited, a fellow subsidiary (previous period ₹ Nil).

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

Form L-13-Investments Policyholders' Schedule

INVESTMENTS - POLICYHOLDERS'

(₹ in '000)

Particulars	As at 30 September 2014	As at 30 September 2013	As at 31 March 2014
LONG TERM INVESTMENTS			
Government securities and Government guaranteed bonds including Treasury Bills	590,546	241,953	392,110
Other Approved Securities	-	-	-
Other Investments			
(a) Shares			
(aa) Equity	-	-	-
(bb) Preference	-	-	-
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	-	-	-
(e) Other Securities - Fixed Deposits	204,800	72,200	95,000
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	-	-	-
Other than Approved Investments	-	-	-
Sub-Total (A)	795,346	314,153	487,110
SHORT TERM INVESTMENTS			
Government securities and Government guaranteed bonds including Treasury Bills	123,586	-	78,653
Other Approved Securities	12,854	-	-
Other Investments			
(a) Shares			
(aa) Equity	43,289	-	-
(bb) Preference	-	-	-
(b) Mutual Funds	38,074	34,063	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	-	1,192	-
(e) Other Securities- CBLO	6,600	-	100,780
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	1,026	-	37,646
Other than Approved Investments	85,941	68,133	-
Sub-Total (B)	311,369	103,387	217,079
Total (A+B)	1,106,715	417,540	704,189
In India	1,106,715	417,540	704,189
Outside India	-	-	-
Total	1,106,715	417,540	704,189

Notes :

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

Book Value (Historical cost)	933,610	315,031	702,856
Market Value	944,565	297,409	692,706

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

Book Value (Historical cost)	166,169	102,196	-
Market Value	168,330	102,196	-

ASSETS HELD TO COVER LINKED LIABILITIES

(₹ in '000)

Particulars	As at 30 September 2014	As at 30 September 2013	As at 31 March 2014
LONG TERM INVESTMENTS			
Government securities and Government guaranteed bonds including			
Treasury Bills	16,357	5,813	5,953
Other Approved Securities	-	-	-
Other Investments			
(a) Shares			
(aa) Equity	-	-	-
(bb) Preference	-	-	229
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds*	23,221	5,984	7,038
(e) Other Securities-Fixed Deposits	34,100	42,600	42,200
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	56,256	9,174	21,278
Other than Approved Investments	9,592	689	7,553
Sub-Total (A)	139,526	64,260	84,251
SHORT TERM INVESTMENTS			
Government securities and Government guaranteed bonds including			
Treasury Bills	30,762	24,681	12,662
Other Approved Securities	989	-	-
Other Investments			
(a) Shares			
(aa) Equity	126,858	73,267	98,998
(bb) Preference	-	-	-
(b) Mutual Funds	10,705	7,758	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	5,947	2,606	12,977
(e) Other Securities - Fixed Deposits/CBLO	2,500	11,200	24,343
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	5,893	8,199	15,329
Other than Approved Investments	29,036	7,348	5,363
Sub-Total (B)	212,690	135,060	169,672
CURRENT ASSETS			
Cash and Bank Balances	22	388	1,675
Advance and Other Assets	12,885	6,303	20,563
Sub-Total (C)	12,907	6,691	22,238
Current Liabilities	(412)	(457)	(3,501)
Provisions	-	-	-
Sub-Total (D)	(412)	(457)	(3,501)
Net Current Asset (E) = (C-D)	12,495	6,234	18,737
Total (A+B+E)	364,711	205,554	272,660
In India	364,711	205,554	272,660
Outside India	-	-	-
Total	364,711	205,554	272,660

* Includes investment of ₹ 1,000 thousands in NCD of ECL Finance Limited, a fellow subsidiary (previous period ₹ Nil).

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

Form L-15-Loans Schedule

LOANS

(₹ in '000)

Particulars	As at 30 September 2014	As at 30 September 2013	As at 31 March 2014
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	396	177	484
(d) Others	-	-	-
<i>Unsecured</i>			
Total	396	177	484
BORROWER - WISE CLASSIFICATION			
(a) Central and State Governments	-	-	-
(b) Banks and Financial Institutions	-	-	-
(c) Subsidiaries	-	-	-
(d) Companies	-	-	-
(e) Loans against policies	396	177	484
(f) Others	-	-	-
Total	396	177	484
PERFORMANCE - WISE CLASSIFICATION			
(a) Loans classified as standard			
(aa) In India	396	177	484
(bb) Outside India	-	-	-
(b) Non - standard loans less provisions			
(aa) In India	-	-	-
(bb) Outside India	-	-	-
Total	396	177	484
MATURITY - WISE CLASSIFICATION			
(a) Short Term	-	-	-
(b) Long Term	396	177	484
Total	396	177	484

Form L-16- Fixed Assets Schedule

FIXED ASSETS

(₹ in '000)

Particulars	Cost / Gross Block				Depreciation / Amortisation				Net Block		
	As at 01 April 2014	Additions	Deductions	As at 30 September 2014	As at 01 April 2014	For the Period	On Sale/Adjustments	As at 30 September 2014	As at 30 September 2014	As at 30 September 2013	As at 31 March 2014
Intangibles (Computer Software)	129,527	7,399	-	136,926	56,979	13,617	-	70,596	66,330	44,495	72,548
Leasehold improvements	71,039	-	-	71,039	26,201	5,046	-	31,247	39,792	32,483	44,838
Buildings	-	-	-	-	-	-	-	-	-	-	-
Furniture and Fixtures	14,756	156	-	14,913	8,767	832	-	9,599	5,313	5,840	5,989
Information Technology Equipments	97,802	1,336	232	98,907	60,847	13,994	173	74,668	24,239	42,567	36,955
Vehicles	23,843	749	10,065	14,528	9,994	1,614	4,436	7,171	7,356	14,677	13,849
Office Equipment	26,489	671	-	27,160	6,277	5,784	-	12,061	15,099	18,239	20,212
Total	363,457	10,313	10,297	363,473	169,066	40,887	4,610	205,343	158,130	158,301	194,391
Work in Progress	-	-	-	-	-	-	-	-	1,388	1,599	-
Grand Total	363,457	10,313	10,297	363,473	169,066	40,887	4,610	205,343	159,518	159,900	194,391
Previous year	307,787	68,942	13,272	363,457	134,197	40,295	5,426	169,066			

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 30 September 2014	As at 30 September 2013	As at 31 March 2014
Cash (including cheques, drafts and stamps)	15,487	19,111	96,283
Bank balances			
(a) Deposit accounts			
(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-	-
(bb) Others	-	-	-
(b) Current accounts	42,244	30,465	104,503
(c) Others	-	-	-
Money at call and short notice			
(a) With banks	-	-	-
(b) With other institutions	-	-	-
Others	-	-	-
Total	57,731	49,576	200,786
Balances with non-scheduled banks included above	-	-	-
Cash and bank balances			
In India	57,731	49,576	200,786
Outside India	-	-	-
Total	57,731	49,576	200,786

Form L-18-Advance and Other Assets Schedule

ADVANCES AND OTHER ASSETS

(₹ in '000)

Particulars	As at 30 September 2014	As at 30 September 2013	As at 31 March 2014
ADVANCES			
Reserve deposits with ceding companies	-	-	-
Application money for investments	-	-	-
Prepayments	17,917	7,088	15,113
Advances to Directors/Officers	-	-	-
Advance tax paid and taxes deducted at source (Net of provision for taxation)	-	1,096	2
Others			
a) Travel Advance	232	421	288
b) Staff Advance	4,057	3,969	4,013
c) Other Advances	16,064	20,003	3,915
Total (A)	38,270	32,577	23,331
OTHER ASSETS			
Income accrued on investments	318,049	164,546	318,993
Outstanding premiums	35,974	19,820	53,009
Agents' balances	1,521	877	1,209
Foreign agents' balances	-	-	-
Due from other entities carrying on insurance business (including reinsurers)-Net	38,012	40,659	27,980
Due from subsidiaries/holding company	-	-	-
Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act,1938]	-	-	-
Others			
Service Tax Unutilised Credit	65,972	62,283	60,689
Rent & Others Security Deposit	334,821	326,540	334,324
Other Receivables	8,350	242,933	158,738
Total (B)	802,699	857,658	954,942
Total (A + B)	840,969	890,235	978,273

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
	30 September 2014	30 September 2013	31 March 2014
Agents' Balances	22,056	14,903	31,296
Balances due to other insurance companies (including reinsurers)	1,945	1,204	384
Deposits held on reinsurance ceded	-	-	-
Premiums received in advance	486	-	5,239
Unallocated premium	44,852	57,627	40,770
Sundry creditors	39,958	31,936	94,469
Due to subsidiaries/holding company	-	-	51,176
Claims Outstanding	38,183	47,763	15,518
Annuities Due	12	-	-
Due to Officers/Directors	-	-	-
Others			
a) Tax Deducted to be remitted	11,806	10,724	22,409
b) Service Tax Liability	2,243	1,479	1,372
c) Policyholders' Refund payable	14,686	11,813	10,521
d) Expenses Payable	177,628	119,482	120,865
e) Other- Payable	14,916	8,820	19,796
Total	368,771	305,751	413,815

Form L-20- Provisions Schedule

PROVISIONS

(₹ in '000)

Particulars	As at	As at	As at
	30 September 2014	30 September 2013	31 March 2014
For taxation (less payments and taxes deducted at source)	-	-	-
For proposed dividends	-	-	-
For dividend distribution tax	-	-	-
Others:			
Provision for Employees Benefit	116,960	64,417	117,491
Total	116,960	64,417	117,491

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
	30 September 2014	30 September 2013	31 March 2014
Discount allowed in issue of shares / debentures	-	-	-
Others	-	-	-
Total	-	-	-

Analytical Ratios

S. No.	Particulars	For the quarter ended 30 September 2014	For the half year ended 30 September 2014	For the quarter ended 30 September 2013	For the half year ended 30 September 2013	Year Ended 31 March 2014
1	New business premium income growth					
	Participating Life	-41.24%	-29.99%	162%	166%	53.02%
	Participating Pension Life	N.A.	N.A.	N.A.	N.A.	N.A.
	Non Participating Individual	189.63%	188.70%	137%	136%	154.39%
	Non Participating Individual Annuity	N.A.	N.A.	N.A.	N.A.	N.A.
	Non Participating Group	477.63%	266.94%	34%	89%	143.41%
	Linked Life	128.03%	100.68%	21%	5%	1.09%
	Linked Life Group	-43.95%	-47.06%	N.A.	N.A.	-32.08%
2	Net retention ratio	96.44%	95.58%	95.12%	93.61%	95.76%
3	Expense of Management to Gross Direct Premium Ratio	126.33%	147.59%	164.30%	211.93%	149.80%
4	Commission Ratio (Gross commission paid to Gross Premium)	10.61%	10.97%	12.67%	12.88%	13.15%
5	Ratio of Policyholders' liabilities to shareholders' funds	23.20%	23.20%	8.28%	8.28%	15.40%
6	Growth rate of Shareholders' funds	-1.52%	-4.41%	52.21%	46.08%	39.78%
7	Ratio of surplus / (deficit) to Policyholders' liability	-	-	-	-	-
8	Change in Net worth (₹ in 000)	(93,791)	(281,008)	2,284,054	2,100,463	1,813,331
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%	0.00%	0.00%	0.01%
11	Total Investments / (Capital + Surplus)	113.79%	113.79%	97.33%	97.33%	102.17%
12	Total Affiliated Investments / (Capital + Surplus)	4.10%	4.10%	-	-	2.35%
13	Investment Yield (Annualized)					
	A. With Realized Gains					
	Shareholders' Funds	15.46%	13.43%	6.25%	8.64%	9.45%
	Policyholders' Funds :					
	<u>Non Linked</u>					
	Par	8.77%	8.79%	9.24%	9.09%	9.01%
	Non Par	13.36%	12.12%	9.51%	9.71%	9.48%
	<u>Linked</u>					
	Par	NA	NA	NA	NA	NA
	Non Par	18.88%	21.99%	4.73%	7.05%	11.57%
	B. With unrealized Gains					
	Shareholders' Funds	21.12%	15.52%	-2.97%	6.82%	9.76%
	Policyholders' Funds :					
	<u>Non Linked</u>					
	Par	11.15%	13.91%	-29.85%	-11.54%	2.74%
	Non Par	15.94%	15.90%	-17.66%	-3.31%	5.38%
	<u>Linked</u>					
	Par	NA	NA	NA	NA	NA
	Non Par	20.84%	28.84%	4.94%	10.64%	15.97%
14	Conservation Ratio					
	Participating Life	66.60%	63.81%	62.15%	51.30%	63.61%
	Participating Pension Life	N.A.	N.A.	N.A.	N.A.	N.A.
	Non Participating Individual	65.31%	66.15%	84.91%	80.18%	75.83%
	Non Participating Individual Annuity	N.A.	N.A.	N.A.	N.A.	N.A.
	Non Participating Group	119.10%	90.77%	188.21%	142.43%	58.71%
	Linked Life	81.42%	86.33%	93.93%	84.04%	69.60%
	Linked Life Group	NA	NA	N.A.	N.A.	NA
15	Persistency Ratio (Premium basis)					
	For 13th month	50.00%	51.60%	51.86%	52.73%	56.40%
	For 25th month	42.50%	45.10%	46.55%	46.55%	45.60%
	For 37th month	44.70%	46.80%	N.A.	N.A.	N.A.
	For 49th Month	N.A.	N.A.	N.A.	N.A.	N.A.
	for 61st month	N.A.	N.A.	N.A.	N.A.	N.A.
16	NPA Ratio					
	Gross NPA Ratio	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-

Equity Holding Pattern for Life Insurers

S. No.	Particulars	For the quarter ended 30 September 2014	For the half year ended 30 September 2014	For the quarter ended 30 September 2013	For the half year ended 30 September 2013	Year Ended 31 March 2014
1	No. of shares	180,286,500	180,286,500	180,286,500	180,286,500	180,286,500
2	Percentage of shareholding (Indian / Foreign)	74/26	74/26	74/26	74/26	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)	(0.83)	(1.67)	(1.45)	(2.65)	(4.14)
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.83)	(1.67)	(1.45)	(2.65)	(4.14)
6	Book value per share (Rs)	33.78	33.78	36.93	36.93	35.34

FORM L-23 RECEIPT AND PAYMENTS SCHEDULE

 Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE COMPANY LTD.**
RECEIPTS AND PAYMENTS ACCOUNT FOR THE QUARTER ENDED 30 JUNE 2014 (DIRECT BASIS)

(₹ '000)

Particulars	For the Half year ended 30 September 2014	For the year ended 31 March 2014
A Cash Flows from operating activities:		
1 Premium received from policyholders, including advance receipts	667,024	1,071,324
2 Other receipts	17,897	35,540
3 Payments to the re-insurers, net of commissions and claims	2,264	(5,978)
4 Payments of claims / benefits	(38,797)	(104,263)
5 Payments of commission and brokerage	(80,719)	(132,033)
6 Payments of other operating expenses	(799,191)	(1,466,764)
7 Preliminary and pre-operative expenses	-	-
8 Deposits, advances and staff loans	137,755	(165,257)
9 Income taxes paid (Net)	53	1,352
10 Service tax paid	(4,413)	(9,421)
11 Other payments	-	-
12 Cash flows before extraordinary items	(98,126)	(775,500)
13 Cash flow from extraordinary operations	-	-
14 Net cash flow from operating activities	(98,126)	(775,500)
B Cash flows from investing activities:		
1 Purchase of fixed assets	(12,847)	(67,129)
2 Proceeds from sale of fixed assets	5,687	7,846
3 Purchases of investments	(13,494,730)	(38,526,476)
4 Loans disbursed	-	-
5 Loans against policies	88	(469)
6 Sales of investments	13,641,312	36,578,802
7 Repayments received	-	-
8 Rents/Interests/ Dividends received	262,605	321,629
9 Investments in money market instruments and in liquid mutual funds (Net)	-448,697	38,168
10 Expenses related to investments	-	-
11 Net cash flow from investing activities	(46,582)	(1,647,629)
C Cash flows from financing activities:		
1 Proceeds from issuance of share capital	-	2,500,000
2 Proceeds from borrowing	-	-
3 Repayments of borrowing	-	-
4 Interest/dividends paid	-	-
5 Net cash flow from financing activities	-	2,500,000
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents	(144,707)	76,871
1 Cash and cash equivalents at the beginning of the period/year	202,461	125,590
2 Cash and cash equivalents at the end of the period/year	57,753	202,461

FORM L-24 Valuation of net liabilitiesName of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE COMPANY LTD.**Date: **30 Sept 2014****Valuation on Net Liabilities***(₹ in Lakhs)*

S.No.	Particulars	As at 30 September 2014	As at 30 September 2013
1	Linked		
	a) Life	3,679.84	2,070.39
	b) General Annuity	-	-
	c) Pension	-	-
	d) Health	-	-
2	Non-Linked		
	a) Life	10,165.94	3,446.21
	b) General Annuity	59.23	-
	c) Pension	203.71	-
	d) Health	-	-

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

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

Date: **30 September 2014**

Geographical Distribution of New Business for the Quarter ended 30 September 2014

Sl.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)	No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)	No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)
1	Andhra Pradesh	4	1	0	0	250	242	1	24	254	243	0.73	23.80
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	15	12	0	1	71	68	0	5	86	80	0.21	5.81
5	Chattisgarh	51	52	0	2	108	104	0	12	159	156	0.48	13.15
6	Goa	30	27	0	1	68	58	0	3	98	85	0.20	3.48
7	Gujarat	67	64	0	6	541	488	2	116	608	552	2.57	121.29
8	Haryana	121	112	0	6	210	197	1	18	331	309	0.68	23.73
9	Himachal Pradesh	21	21	0	1	42	40	0	2	63	61	0.19	2.50
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	23	19	0	1	128	118	0	4	151	137	0.35	4.68
12	Karnataka	-	-	(0)	-	271	269	1	34	271	269	0.84	34.43
13	Kerala	25	23	0	1	519	504	2	38	544	527	1.96	39.02
14	Madhya Pradesh	6	5	0	0	77	73	0	7	83	78	0.36	7.20
15	Maharashtra	84	74	0	5	1,441	1,262	6	308	1,525	1,336	6.03	312.43
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	83	77	0	3	113	94	0	7	196	171	0.45	9.37
21	Punjab	51	43	0	3	182	155	0	15	233	198	0.42	17.80
22	Rajasthan	61	18	0	1	82	71	0	8	143	89	0.34	9.34
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	91	87	0	3	715	673	2	47	806	760	2.05	50.05
27	Uttrakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	15	15	0	0	165	122	2	24	180	137	1.70	24.11
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	0.00	0.00
30	Chandigarh	24	24	0	2	83	86	0	9	107	110	0.26	10.60
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	13	13	0	1	382	332	1	94	395	345	1.36	94.81
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Company Total		785	687	1.30	34.76	5448	4,956	19.88	772.82	6,233	5,643	21.18	807.58

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

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

Date: **30 September 2014**

Geographical Distribution of New Business upto the Half year ended 30 September 2014

Sl.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)	No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)	No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)
1	Andhra Pradesh	16	10	0.02	1.02	370	344	1.20	48.59	386	354	1.21	49.61
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	27	23	0.04	1.44	119	109	0.39	8.05	146	132	0.43	9.49
5	Chattisgarh	66	66	0.09	2.03	191	178	0.69	36.38	257	244	0.79	38.41
6	Goa	66	63	0.08	3.62	86	72	0.30	3.59	152	135	0.38	7.21
7	Gujarat	109	103	0.31	9.13	886	794	3.68	192.79	995	897	3.99	201.93
8	Haryana	195	182	0.26	9.56	319	282	0.78	37.80	514	464	1.03	47.35
9	Himachal Pradesh	40	39	0.07	1.28	53	50	0.19	2.39	93	89	0.26	3.68
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	44	37	0.05	1.38	208	189	0.61	10.40	252	226	0.66	11.78
12	Karnataka	5	4	0.00	0.11	374	366	1.40	52.58	379	370	1.40	52.68
13	Kerala	41	37	0.12	1.93	724	697	2.64	56.75	765	734	2.76	58.68
14	Madhya Pradesh	12	11	0.02	0.48	110	105	0.54	10.44	122	116	0.56	10.92
15	Maharashtra	140	125	0.23	14.65	2,393	2,090	9.66	591.19	2,533	2,215	9.89	605.84
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	133	120	0.15	3.93	179	152	0.53	11.21	312	272	0.68	15.14
21	Punjab	63	54	0.09	3.33	299	250	0.57	26.21	362	304	0.66	29.55
22	Rajasthan	293	248	0.06	1.65	174	160	0.52	13.24	467	408	0.58	14.89
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	163	155	0.20	6.84	1,043	953	3.06	84.24	1,206	1,108	3.25	91.08
27	UttraKhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	31	30	0.03	1.14	286	225	2.23	35.55	317	255	2.25	36.69
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	40	39	0.08	3.38	123	118	0.30	15.17	163	157	0.39	18.55
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	22	21	0.06	1.28	595	499	2.31	126.11	617	520	2.37	127.39
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Company Total		1,506	1,367	2	68	8,532	7,633	32	1,363	10,038	9,000	33.54	1,431

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

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

Date: 30 September 2014

Geographical Distribution of New Business for the Quarter ended 30 September 2014

S.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)	No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)	No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)
1	Andhra Pradesh	-	-	-	-	-	10	0	0	-	10	0.00	0.10
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	-	-	-	-	-	-	-
8	Haryana	-	-	-	-	2	449	0	211	2	449	0.16	210.71
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	-	232	(0)	(35)	-	232.00	(0.01)	(35)
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	16	100,079	2	542	16	100079	2.00	541.62
15	Maharashtra	-	-	-	-	1	2,672	5	312	1	2672	5.19	311.77
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	504	0	1	-	504	0.00	0.57
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	77	0	(6)	-	77	0.00	(5.54)
27	Uttrakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	0	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	-	197	0	21	-	197	0.01	20.63
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Company Total		-	-	-	-	19	104220	7.35	1044.62	19	104,220	7.35	1,044.62

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

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

Date: 30 September 2014

Geographical Distribution of New Business for the half year ended 30 September 2014

S.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)	No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)	No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)
1	Andhra Pradesh	-	-	-	-	-	12	0	0	-	12	0.00	0.12
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	-	-	-	-	-	-	-
8	Haryana	-	-	-	-	5	679	0	248	5	679	0.30	248.29
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	-	146	(0)	(53)	-	146	(0.02)	(52.95)
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	21	105,818	2	593	21	105,818	2.18	592.62
15	Maharashtra	-	-	-	-	4	7,408	8	489	4	7,408	7.53	489.33
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	2	13,155	1	177	2	13,155	0.80	176.50
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	1	860	0	79	1	860	0.10	78.69
27	Uttrakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	1	1,653	0	34	1	1,653	0.06	34.18
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	6	2,415	0	468	6	2,415	0.39	468.47
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
Company Total		-	-	-	-	40	132,146	11.34	2,035	40	132,146	11.34	2,035.25

FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)-3A
 COMPANY NAME & CODE : EDELWEISS TOKIO LIFE INSURANCE CO. LTD (147)
 STATEMENT AS ON : 30 September, 2014
 STATEMENT OF INVESTMENT ASSETS(LIFE INSURERS)
 (Business within India)

PART - A

(₹ In Lakhs)

Total Application as per Balance Sheet (A)		94,367
Add (B)		
Provisions	Sch-14	1,170
Current Liabilities	Sch-13	3,688
Total		4,857
Less (C)		
Debit Balance in P & L A/c		19,333
Loans	Sch-09	4
Adv & Other Assets	Sch-12	8,410
Cash and Bank Balance	Sch-11	577
Fixed Assets	Sch-10	1,595
Misc. Exp. Not Written Off	Sch-15	-
Sub total		29,919
Funds Available for Investments		69,306

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)		69,306
Balance Sheet Value of :		
A. Life Fund (Including Fund Beyond Solvency Margin)		64,264
B. Pension & Gen Annuity Fund		1,395
C. Unit Linked Funds		3,647
		69,306

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%	2,865	6,166	-	3,151	2,901	12,217	57	-	15,082	15,166
2. Govt. Securities or Other Approved Securities (Incl. 1 above)	Not Less than 50%	2,973	6,166	-	3,151	2,901	12,217	57	-	15,191	15,275
3. Investment Subject to Exposure Norms		-	-	-	-	-	-	-	-	-	-
a. Housing & Infrastructure		-	-	-	-	-	-	-	-	-	-
1. Approved Investment	Not Less than 15%	4,420	3,790	-	-	11	3,801	18	(2)	8,220	8,247
2. Other Investment		107	-	-	-	6	6	0	10	122	122
b. (i) Approved Investments		31,585	1,626	135	987	1,619	4,367	21	215	36,167	36,481
(ii) Other Investments* not to exceed 15%	Not exceeding 35%	3,664	21	271	188	383	861	4	38	4,564	4,567
TOTAL : LIFE FUND	100%	42,750	11,602	406	4,325	4,920	21,253	100.00%	261	64,264	64,692

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%	237	852	1,090	78%	-	1,090	1,093
2. Government Securities or other approved securities (including (i) above)	Not Less than 40%	257	961	1,218	87%	-	1,218	1,221
3. Balance in approved investment	Not Exceeding 60%	86	91	177	13%	-	177	177
TOTAL : PENSION / GROUP GRATUITY FUND	100%	343	1,052	1,395	100.00%	-	1,395	1,398

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%	-	3,261	3,261	89.41%
2. Other than Approved Investment	Not More than 25%	-	386	386	10.59%
TOTAL : LINKED LIFE INSURANCE FUND	100%	-	3,647	3,647	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

PARTICULARS	NAME OF THE FUND																						TOTAL
	EQUITY LARGE CAP FUND [ULIF00118/08/11EQLARGECAP147]		EQUITY TOP 250 [ULIF0027/07/11EQTOP250147]		MANAGED FUND [ULIF00618/08/11MANAGED147]		MONEY MARKET FUND [ULIF00425/08/11MONEY MARKET147]		BOND FUND [ULIF00317/08/11BONDFU ND147]		PE BASED FUND [ULIF00526/08/11PEBASED147]		DISCONTINUANCE FUND [ULIF00701/01/12DISCONT147]		GROUP BALANCER FUND [ULGF00205/09/11GFBALANCER147]		GROUP GROWTH FUND [ULGF00105/09/11GFGROWTH147]		GROUP BOND FUND [ULGF00305/09/11GFBOND147]				
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual			
Opening Balance(Market Value)	328.72		243.38		117.91		70.93		183.72		462.81		342.77		351.05		670.49		306.91		3078.71		
Add : Inflow during the Quarter	96.28		70.32		17.20		14.02		24.74		76.98		65.67		62.83		102.16		51.04		581.24		
Increase / (Decrease) Value of Inv/Net	29.81		20.00		8.27		1.85		4.23		25.99		7.08		14.45		37.32		9.47		158.48		
Less : Outflow during the Quarter	28.70		26.66		6.11		1.60		8.17		29.13		38.98		16.12		11.48		4.36		171.31		
TOTAL INVESTIBLE FUNDS (MKT VALUE)	426.11		307.04		137.27		85.20		204.52		536.65		376.55		412.21		798.50		363.07		3647.11		
INVESTMENT OF UNIT FUND																							TOTAL
	EQUITY LARGE CAP FUND [ULIF00118/08/11EQLARGECAP147]		EQUITY TOP 250 [ULIF0027/07/11EQTOP250147]		MANAGED FUND [ULIF00618/08/11MANAGED147]		MONEY MARKET FUND [ULIF00425/08/11MONEY MARKET147]		BOND FUND [ULIF00317/08/11BONDFU ND147]		PE BASED FUND [ULIF00526/08/11PEBASED147]		DISCONTINUANCE FUND [ULIF00701/01/12DISCONT147]		GROUP BALANCER FUND [ULGF00205/09/11GFBALANCER147]		GROUP GROWTH FUND [ULGF00105/09/11GFGROWTH147]		GROUP BOND FUND [ULGF00305/09/11GFBOND147]		Actual Inv.	% Actual	
Approved Investments (>=75%)																							
Central Govt Securities	0.00	0.00	0.00	0.00	20.13	14.66	0.00	0.00	0.00	0.00	2.89	0.54	0.00	0.00	55.62	13.49	44.43	5.56	40.51	11.16	163.57	0.05	
State Government Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.89	2.63	0.00	0.00	0.00	0.00	0.00	0.00	9.89	0.27	
Other Approved Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Corporate Bonds	0.00	0.00	0.00	0.00	41.05	29.90	59.47	69.80	33.83	16.54	10.28	1.92	0.00	0.00	46.84	11.36	51.33	6.43	48.87	13.46	291.68	8.00	
Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59.27	28.98	92.82	17.30	0.00	0.00	82.39	19.99	158.94	19.91	169.13	46.58	562.56	15.42	
Equity	364.92	85.64	249.57	81.28	46.00	33.51	0.00	0.00	0.00	0.00	236.21	44.02	0.00	0.00	87.69	21.27	343.12	42.97	0.00	0.00	1327.51	36.40	
Money Market Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	307.62	81.69	0.00	0.00	0.00	0.00	0.00	0.00	307.62	8.43	
Mutual Funds	11.69	2.74	8.28	2.70	4.50	3.27	3.91	4.58	9.37	4.58	24.50	4.56	17.30	4.60	17.22	4.18	9.23	1.16	1.03	0.29	107.04	2.94	
Deposit With Banks	0.00	0.00	0.00	0.00	8.70	6.34	14.00	16.43	69.30	33.88	87.00	16.21	0.00	0.00	65.00	15.77	75.00	9.39	47.00	12.95	366.00	10.04	
Sub Total (A)	376.62	88.39	257.85	83.98	120.37	87.69	77.38	90.82	171.77	83.99	453.70	84.54	334.81	88.92	354.77	86.06	682.06	85.42	306.54	84.43	3135.88	81.55	
Current Assets:																							
Accrued Interest	0.00	0.00	0.00	0.00	3.95	2.88	4.91	5.76	16.97	8.30	18.99	3.54	0.06	0.02	18.48	4.48	23.43	2.93	21.17	5.83	107.96	2.96	
Dividend Receivable	0.03	0.01	0.03	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.01	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.12	0.00	
Bank Balance	0.02	0.00	0.02	0.01	0.02	0.02	0.02	0.03	0.02	0.01	0.02	0.00	0.02	0.01	0.02	0.01	0.02	0.00	0.02	0.00	0.22	0.01	
Receivable for Sale of Investm	0.00	0.00	0.00	0.00	2.45	1.78	0.00	0.00	0.00	0.00	2.94	0.55	0.00	0.00	4.41	1.07	0.00	0.00	0.00	0.00	9.79	0.27	
Other Current Assets (for Inve	5.32	1.25	1.35	0.44	0.09	0.07	0.00	0.00	0.44	0.21	3.78	0.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10.98	0.30	
Less: Current Liabilities																							
Payable for Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.00	
Fund Mgmt Charges Payable	0.51	0.12	0.37	0.12	0.17	0.12	0.06	0.07	0.23	0.11	0.63	0.12	0.17	0.04	0.49	0.12	0.99	0.12	0.45	0.12	4.06	0.11	
Other Current Liabilities (for In	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.00	
Sub Total (B)	4.86	1.14	1.03	0.34	6.34	4.62	4.83	5.67	17.20	8.41	25.13	4.68	-0.08	-0.02	22.41	5.44	22.48	2.82	20.74	5.71	124.95	3.43	
OTAI (<=25%)																							
Corporate Bonds	0.00	0.00	0.00	0.00	6.91	5.03	0.00	0.00	9.39	4.59	18.28	3.41	0.00	0.00	15.34	3.72	10.22	1.28	35.78	9.86	95.92	0.00	
Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Equity	44.62	10.47	48.16	15.68	3.65	2.66	0.00	0.00	0.00	0.00	38.78	7.23	0.00	0.00	19.70	4.78	83.72	10.49	0.00	0.00	238.63	6.54	
Money Market	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Venture Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Mutual funds	0.00	0.00	0.00	0.00	0.00	0.00	2.99	3.51	6.17	3.02	0.75	0.14	41.82	11.11	0.00	0.00	0.00	0.00	0.00	0.00	51.73	1.42	
Sub Total (C)	44.62	10.47	48.16	15.68	10.56	7.69	2.99	3.51	15.56	7.61	57.81	10.77	41.82	11.11	35.03	8.50	93.95	11.77	35.78	9.86	386.28	7.96	
Total (A) + (B) + (C)	426.11	100.00	307.04	100.00	137.27	100.00	85.20	100.00	204.52	100.00	536.65	100.00	376.55	100.00	412.21	100.00	798.50	100.00	363.07	100.00	3647.11	100.00	

Note :

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

FORM L-28-ULIP-NAV-3A

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

STATEMENT FOR THE PERIOD : **September 30, 2014**

PART - C

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

No.	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date	NAV as per LB 2	NAV as on the above date	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
1	BOND FUND	ULIF00317/08/11BONDFUND147	28-Jul-11	NON PAR	204.52	13.2477	13.2477	12.9624	12.63	12.3486	11.9487	10.87%	9.25%	13.2477
2	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	01-Jan-12	NON PAR	376.55	12.2489	12.2489	12.0075	11.78	11.5523	11.3277	8.13%	NA	12.2489
3	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	28-Jul-11	NON PAR	426.11	18.4234	18.4234	16.9928	14.46	13.9810	12.5496	46.80%	21.20%	18.7690
4	EQUITY TOP 250	ULIF0027/07/11EQTOP250147	20-Jul-11	NON PAR	307.04	16.8366	16.8366	15.6358	12.88	12.4623	10.9590	53.63%	17.68%	17.2574
5	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	25-Jan-13	NON PAR	412.21	12.3672	12.3672	11.8879	11.13	10.8283	10.4146	18.75%	NA	12.3947
6	GROUP BOND FUND	ULGF00305/09/11GFBOND147	25-Jan-13	NON PAR	363.07	11.5685	11.5685	11.2466	10.86	10.6258	10.4046	11.19%	NA	11.5820
7	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	25-Jan-13	NON PAR	798.50	13.2271	13.2271	12.5454	11.43	11.0842	10.4275	26.85%	NA	13.3117
8	GROUP MONEY MARKET FUND	ULGF00405/09/11GFMONEYMARKET147	25-Jan-13	NON PAR	-	-	-	0	10.00	10.0000	-	-	NA	-
9	MANAGED FUND	ULIF00618/08/11MANAGED147	03-Aug-11	NON PAR	137.27	14.6262	14.6262	13.7085	12.89	12.4913	11.9673	22.22%	12.78%	14.6262
10	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	25-Aug-11	NON PAR	85.20	13.1777	13.1777	12.8729	12.57	12.2649	11.8717	11.00%	9.31%	13.1777
11	PE BASED FUND	ULIF00526/08/11PEBASED147	22-Jul-11	NON PAR	536.65	15.9037	15.9037	15.0764	13.84	13.0987	12.3467	28.81%	15.63%	16.0382

Note:

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

CERTIFICATION

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

Deepak Mittal
MD & CEO

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

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

Date: 30 Sept., 2014

Detail regarding Debt securities

(₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 30/09/2014	As % of total for this class	As at 30/06/2014	As % of total for this class	As at 30/09/2014	As % of total for this class	As at 30/06/2014	As % of total for this class
Break down by credit rating								
Sovereign	15,275	26.51%	13,940	26.54%	15,191	26.56%	13,913	26.57%
AAA rated	16,918	29.36%	13,310	25.35%	16,791	29.36%	13,229	25.26%
AA or better	6,325	10.98%	4,583	8.73%	6,111	10.68%	4,553	8.70%
Rated below AA but above A	1,102	1.91%	1,629	3.10%	1,098	1.92%	1,618	3.09%
Rated below A but above B	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
MF/REV REPO/CBLO/FD A1+/P1+/PR1+/F1+	18,007	31.25%	19,053	36.28%	18,007	31.48%	19,053	36.38%
Total	57,627	100.00%	52,515	100.00%	57,199	100.00%	52,366	100.00%
Breakdown by residual maturity								
Up to 1 year	13,902	24.12%	9,905	18.86%	13,901	24.30%	9,898	18.90%
more than 1 year and up to 3years	6,428	11.15%	10,977	20.90%	6,422	11.23%	10,946	20.90%
More than 3 years and up to 7years	11,223	19.47%	9,537	18.16%	10,973	19.18%	9,501	18.14%
More than 7 years and up to 10 years	10,762	18.67%	9,494	18.08%	10,690	18.69%	9,465	18.07%
More than 10 years and up to 15 years	3,337	5.79%	2,846	5.42%	3,310	5.79%	2,803	5.35%
More than 15 years and up to 20 years	2,526	4.38%	2,427	4.62%	2,511	4.39%	2,416	4.61%
Above 20 years	9,449	16.40%	7,329	13.96%	9,391	16.42%	7,337	14.01%
Total	57,627	100.00%	52,515	100.00%	57,199	100.00%	52,366	100.00%
Breakdown by type of the issuer								
Central Government	15,166	26.32%	13,940	26.54%	15,082	26.37%	13,913	26.57%
State Government	109	0.19%	-	-	109	0.19%	-	-
Corporate Securities	24,345	42.25%	19,522	37.17%	24,000	41.96%	19,400	37.05%
MF/REV REPO/CBLO/FD	18,007	31.25%	19,053	36.28%	18,007	31.48%	19,053	36.38%
Total	57,627	100.00%	52,515	100.00%	57,199	100.00%	52,366	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: **30 Sept., 2014**

Detail regarding Debt securities

(₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 30/09/2014	As % of total for this class	As at 30/06/2014	As % of total for this class	As at 30/09/2014	As % of total for this class	As at 30/06/2014	As % of total for this class
Break down by credit rating								
Sovereign	481.08	24.59%	337.67	20.64%	479.16	24.75%	336.76	20.75%
AAA rated	842.73	43.08%	572.44	35.00%	827.52	42.74%	561.65	34.61%
AA or better	11.52	0.59%	0.10	0.01%	10.10	0.52%	0.10	0.01%
Rated below AA but above A	95.92	4.90%	75.83	4.64%	94.65	4.89%	74.75	4.61%
Rated below A but above B	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
MF/REV REPO/CBLO/FD	524.78	26.83%	649.56	39.71%	524.78	27.10%	649.56	40.03%
A1+/P1+/PR1+/F1+								
Total	1,956.02	100.00%	1,635.61	100.00%	1,936.20	100.00%	1,622.83	100.00%
Breakdown by residual maturity								
Up to 1 year	560.75	28.67%	517.46	31.64%	560.54	28.95%	517.28	31.88%
more than 1 year and up to 3years	366.03	18.71%	261.69	16.00%	363.62	18.78%	260.40	16.05%
More than 3 years and up to 7years	354.05	18.10%	253.76	15.52%	348.24	17.99%	252.21	15.54%
More than 7 years and up to 10 years	494.19	25.27%	473.23	28.93%	484.96	25.05%	464.24	28.61%
More than 10 years and up to 15 years	79.43	4.06%	28.76	1.76%	78.46	4.05%	28.30	1.74%
More than 15 years and up to 20 years	-	-	-	-	-	-	-	-
Above 20 years	101.56	5.19%	100.70	6.16%	100.38	5.18%	100.40	6.19%
Total	1,956.02	100.00%	1,635.61	100.00%	1,936.20	100.00%	1,622.83	100.00%
Breakdown by type of the issuer								
Central Government	471.19	24.09%	337.67	20.64%	469.27	24.24%	336.76	20.75%
State Government	9.89	0.61%	-	-	9.89	0.51%	-	-
Corporate Securities	950.16	48.58%	648.38	39.64%	932.27	48.15%	636.51	39.22%
MF/REV REPO/CBLO/FD	524.78	26.83%	649.56	39.71%	524.78	27.10%	649.56	40.03%
Total	1,956.02	100.10%	1,635.61	100.00%	1,936.20	100.00%	1,622.83	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: **30 Sept., 2014**

Detail regarding Debt securities

(₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 30/09/2014	As % of total for this class	As at 30/06/2014	As % of total for this class	As at 30/09/2014	As % of total for this class	As at 30/06/2014	As % of total for this class
Break down by credit rating								
Sovereign	1,221.12	87.35%	918.44	87.78%	1,218.18	87.32%	920.03	87.80%
AAA rated	-	-	-	-	-	-	-	-
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
MF/REV REPO/CBLO/FD	176.85	12.65%	127.80	12.22%	176.85	12.68%	127.80	12.20%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
*Others	-	-	-	-	-	-	-	-
Total	1,397.97	100.00%	1,046.25	100.00%	1,395.03	100.00%	1,047.83	100.00%
Breakdown by residual maturity								
Up to 1 year	819.97	58.65%	522.55	49.94%	819.97	58.78%	522.55	49.87%
more than 1 year and up to 3years	50.00	3.58%	-	-	50.00	3.58%	-	-
More than 3 years and up to 7years	-	-	-	-	-	-	-	-
More than 7 years and up to 10 years	-	-	-	-	-	-	-	-
More than 10 years and up to 15 years	-	-	-	-	-	-	-	-
More than 15 years and up to 20 years	-	-	-	-	-	-	-	-
Above 20 years	528.00	37.77%	523.70	50.06%	525.07	37.64%	525.28	50.13%
Total	1,397.97	100.00%	1,046.25	100.00%	1,395.03	100.00%	1,047.83	100.00%
Breakdown by type of the issuer								
Central Government	1,112.36	79.57%	918.44	87.78%	1,109.42	79.53%	920.03	87.80%
State Government	108.76	7.78%	-	-	108.76	7.80%	-	-
Corporate Securities	-	-	-	-	-	-	-	-
MF/REV REPO/CBLO/FD	176.85	12.65%	127.80	12.22%	176.85	12.68%	127.80	12.20%
Total	1,397.97	100.00%	1,046.25	100.00%	1,395.03	100.00%	1,047.83	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-30 : Related Party Transactions

Name of the Insurer : EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Date: 30 September 2014

Related Party Transactions

(₹ in Lakhs)

S.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the quarter 30 September 2014	For the half year ended 30 September 2014	For the quarter 30 September 2013	For the half year ended 30 September 2013
1	Edelweiss Financial Services Limited	Holding Company	Received subscription to Share Capital (including share premium)	-	-	5,603.00	5,603.00
			Death Claim paid as Employer-employee master policyholder	21.00	21.00	-	20.01
			Reimbursement of Cost of premium towards Group Life Term Master Policy (employer-employee) covering employees of the Company	-	-	17.49	17.49
			Premium collected for group insurance policy	5.44	16.02	3.00	3.00
			Royalty for Trade Logo Usage	-	224.72	-	-
2	Tokio Marine & Nichido Fire Insurance Company Limited	Joint Venture Partner	Received subscription to Share Capital (including share premium)	-	-	19,397.00	19,397.00
3	Edelweiss Securities Limited (Is registered broker with SEBI and Stock Exchanges)	Fellow Subsidiary	Brokerage (For Securities transaction)	3.33	8.71	3.45	3.50
			Rent Paid for Office Premises	8.42	16.85	-	-
			Purchase of Securities	-	-	577.76	1,626.61
			Sale of Securities	-	-	1,591.23	1,592.25
			Balance in Sundry Creditor	(7.68)	(7.68)	-	-
4	Edelweiss Commodities Services Limited	Fellow Subsidiary	Interest received on Security Deposit	88.85	176.73	88.85	176.73
			Rent paid for office premises	314.50	527.87	213.37	426.74
			Purchase of Securities	1,500.00	1,500.00	-	-
			Balance in Sundry Creditor	(136.24)	(136.24)	-	-
5	ECL Finance Limited	Fellow Subsidiary	Purchase of Securities	996.00	996.00	4,211.59	4,211.59
			Sale of Securities	-	-	-	7,416.30
			Investment in Non-Convertible Debentures	1,501.41	1,501.41	-	-
			Interest on Non-Convertible Debentures	46.90	46.90	-	-
			Accrued Interest on Investment in Debt Securities	50.55	50.55	-	-
6	Edelweiss Broking Limited	Fellow Subsidiary	Commission paid as Corporate Agent	40.59	58.96	-	-
			Balance in Agent Payable	(20.72)	(20.72)	-	-
7	Edelweiss Finance & Investments Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	159.12	159.12	-	-
			Accrued Interest on Investment in Debt Securities	115.40	115.40	-	-
			Purchase of Securities	958.25	958.25	-	-
8	Edelweiss Global Wealth Management Ltd	Fellow Subsidiary	Balance in Sundry Creditor	(0.05)	(0.05)	-	-
9	Edelweiss Insurance Brokers Limited	Fellow Subsidiary	Commission paid	-	-	0.40	0.40
10	Edel Finance Company Limited	Fellow Subsidiary	Lease Rent for Office Equipment	3.45	6.90	-	-

FORM - L-31LNL - 6 : **Board of Directors & Key Persons**Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**Date : **30 Sept 2014****Board of Directors and Key Person information**

S. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Rashesh Shah	Chairman	-
2	Mr. Arthur Lee	Director	-
3	Mr. Deepak Mittal	Managing Director & CEO	-
4	Mr. Himanshu Kaji	Director	-
5	Mr. Jun Hemmi	Director	-
6	Mr. P. N. Venkatachalam	Independent Director	<i>Appointed with effect from July 18, 2014</i>
7	Mr. P. Vaidyanathan	Independent Director	-
8	Mr. R. P. Singh	Independent Director	-
9	Mr. Rujan Panjwani	Director	-
10	Mr. Tadaharu Uehara	Director	-
11	Mr. Venkat Ramaswamy	Director	-

S. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Sarju Simaria	Chief Financial Officer	-
2	Mr. Yash Prasad	Chief Marketing Officer and Head of Sales	-
3	Ms. Anuradha Lal	Appointed Actuary	<i>Appointed with effect from July 1, 2014</i>
4	Mr. Ajeet Lodha	Chief Risk Officer	-
5	Mr. Bismillah Chowdhary	Chief Investment Officer	<i>Appointed with effect from July 1, 2014</i>
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 : 30 Sept 2014

AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.

Form Code: KT3

Name of the Insurer: EDELWEISS TOKIO LIFE INSURANCE CO. LTD. Registration Number: 147

Classification: Business within India

(₹ in 000)

Item	Description	Adjusted Value
01	Available Assets in Policyholders' Fund:	1,415,923
	Deduct:	
02	Mathematical Reserves	1,410,872
03	Other Liabilities	-
04	Excess in Policyholders' funds	5,051
05	Available Assets in Shareholders Fund:	1,074,530
	Deduct:	
06	Other Liabilities of shareholders' fund	-
07	Excess in Shareholders' funds	1,074,530
08	Total ASM (04)+(07)	1,079,581
09	Total RSM	500,000
10	Solvency Ratio (ASM/RSM)	215.92%

Certification:

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

Anuradha Lal
Appointed Actuary

Deepak Mittal
MD & C.E.O.

FORM L-33-NPA-7

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

Name of the fund: Life Fund

Statement as on : 30 Sept., 2014

Confirmation of Investment portfolio details

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

No	Description	Bonds/ Debentures		Loans		Other debt Instruments		Total	
		YTD as on date	Prev FY as on 31 Mar 14	YTD as on date	Prev FY as on 31 Mar 14	YTD as on date	Prev FY as on 31 Mar 14	YTD as on date	Prev FY as on 31 Mar 14
1	Investment Assets (As per form 3A/ 3B - Total Fund)	39,191	39,189	-	-	24,811	22,613	64,003	61,802
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment assets (2/1)	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on standard assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	39,191	39,189	-	-	24,811	22,613	64,003	61,802
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: 14/10/2014

Signature

Full name

Chief of Finance

FORM L-33-NPA-7

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

Name of the fund: Life F: Unit Linked Fund

Statement as on : 30 Sept., 2014

Confirmation of Investment portfolio details

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

No	Description	Bonds/ Debentures		Loans		Other debt Instruments		Total	
		YTD as on date	Prev FY as on 31 Mar 14	YTD as on date	Prev FY as on 31 Mar 14	YTD as on date	Prev FY as on 31 Mar 14	YTD as on date	Prev FY as on 31 Mar 14
1	Investment Assets (As per form 3A/ 3B - Total Fund)	1,431	804	-	-	2,216	1,922	3,647	2,727
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment assets (2/1)	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on standard assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	1,431	804	-	-	2,216	1,922	3,647	2,727
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

CERTIFICATION

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

Date: 14/10/2014

Signature

Full name

Chief of Finance

FORM L-33-NPA-7

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

Name of the fund: Pension and General Annuity Fund

Statement as on : 30 Sept., 2014

Confirmation of Investment portfolio details

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

No	Description	Bonds/ Debentures		Loans		Other debt Instruments		Total	
		YTD as on date	Prev FY as on 31 Mar 14	YTD as on date	Prev FY as on 31 Mar 14	YTD as on date	Prev FY as on 31 Mar 14	YTD as on date	Prev FY as on 31 Mar 14
1	Investment Assets (As per form 3A/ 3B - Total Fund)	1,218	495	-	-	177	41	1,395	536
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment assets (2/1)	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on standard assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	1,218	495	-	-	177	41	1,395	536
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

Note: Life Fund Includes Fund Beyond Solvency Margin

CERTIFICATION

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

Date: 14/10/2014

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	13,539	318	9.33%	9.33%	13,539	318	9.33%	9.33%	7,922	488	12.33%	12.33%
A2	Deposits under section 7 of Insurance Act 1938	CDS5	199	4	7.95%	7.95%	199	4	7.95%	7.95%	197	8	8.08%	8.08%
A3	Treasury Bills	CTRB	677	15	8.61%	8.61%	677	15	8.61%	8.61%	2,435	98	10.58%	10.58%
B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES														
B1	State Government Bonds	SGGB	162	0	5.42%	5.42%	-	-	-	-	-	-	-	-
C HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT														
TAXABLE BONDS OF														
C1	Bonds / Debentures issued by NHB/Institution accredited by NHB	HTDN	4,414	108	9.73%	9.73%	4,414	108	9.73%	9.73%	3,555	171	9.65%	9.65%
D INFRASTRUCTURE INVESTMENTS														
D1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	99	27	107.84%	107.84%	99	27	107.84%	107.84%	75	(18)	-70.05%	-70.05%
D2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	92	20	84.10%	84.10%	92	20	84.10%	84.10%	21	(2)	-39.07%	-39.07%
TAXABLE BONDS OF														
D3	Infrastructure - PSU - Debentures / Bonds	IPTD	836	18	8.50%	8.50%	836	18	8.50%	8.50%	1,835	21	2.28%	2.28%
D4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	2,035	35	6.82%	6.82%	2,035	35	6.82%	6.82%	996	41	9.01%	9.01%
D5														
D6	INFRASTRUCTURE OTHER- EQUITY	IOEQ	90	11	48.75%	48.75%	90	11	48.75%	48.75%	41	(2)	-2208.64%	-2208.64%
E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
E1	PSU - Equity shares - quoted	EAEQ	464	9	7.74%	7.74%	464	9	7.74%	7.74%	60	(18)	-91.81%	-91.81%
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	3,884	454	46.39%	46.39%	3,884	454	46.39%	46.39%	2,107	41	4.14%	4.14%
E3	Corporate Securities - Debentures	ECOS	12,818	521	16.11%	16.11%	12,818	521	16.11%	16.11%	9,556	308	6.45%	6.45%
E4	Corporate Securities - Debentures	EDPG	1,497	47	12.68%	12.68%	-	-	-	-	-	-	-	-
E5	Corporate Securities - Preference Shares	EPNQ	535	22	16.25%	16.25%	535	22	16.25%	16.25%	-	-	-	-
E6	Application Money	ECAM	6,221	26	7.40%	7.40%	6,221	26	7.40%	7.40%	1,200	2	7.97%	7.97%
E7	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting investment), CCL - RBI	ECDB	15,924	435	10.84%	10.84%	15,924	435	10.84%	10.84%	11,023	553	10.03%	10.03%
E8	Deposits - CDs with Scheduled Banks	EDCD	179	1	7.10%	7.10%	179	1	7.10%	7.10%	2,377	48	9.67%	9.67%
E9	CCL - CBLO	ECBO	2,799	15	8.42%	8.42%	2,799	15	8.42%	8.42%	4,049	83	9.41%	9.41%
E10	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	1	-	-	-
E11	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	1,131	20	8.38%	8.38%	1,131	20	8.38%	8.38%	1,352	43	9.00%	9.00%
E12	Mutual Funds - Under Promoter Group	EMPG	-	-	-	-	-	-	-	-	80	11	140.19%	140.19%
F OTHER INVESTMENTS														
F1	Equity Shares (incl. Co-op Societies)	OESH	2,073	315	60.24%	60.24%	2,073	315	60.24%	60.24%	285	(21)	-16.40%	-16.40%
F2	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	-	-	46	(6)	-99.54%	-99.54%
F3	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	1,261	23	8.42%	8.42%	1,261	23	8.42%	8.42%	2,294	77	9.28%	9.28%
F4	DEBENTURES	OLDB	103	3	11.60%	11.60%	103	3	11.60%	11.60%	185	11	11.63%	11.63%
F5	Debentures / Bonds / CPs / Loans - (Promoter Group)	ODPG	1,033	32	12.33%	12.33%	1,033	32	12.33%	12.33%	-	-	-	-
F6	Mutual Funds (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	151	-	-	-
F7	Securitized Assets	OPSA	192	-	-	-	192	-	-	-	-	-	-	-
TOTAL			72,257	2,479	15.20%	15.20%	70,598	2,432	15.26%	15.26%	51,844	1,937	7.47%	7.47%

Note : 1.The Category Codes/figures have been restated/reclassified wherever found necessary
 2.*Investments are calculated based on Monthly Weighted Average of Investments
 3. Life fund includes Fund Beyond Solvency Margin for the purpose of this disclosure.

CERTIFICATION

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

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	185	6	12.12%	12.12%	135	11	16.53%	16.53%	57	(4)	-12.61%	-12.61%
a2	Treasury Bills	CTRB	281	6	8.39%	8.39%	240	10	8.34%	8.34%	144	6	7.76%	7.76%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES	SGGB	10	0	8.69%	8.69%	10	0	8.69%	8.69%	-	-	-	-
B1	State Government Bonds													
C	INFRASTRUCTURE INVESTMENTS													
C1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	22	(6)	-113.95%	-113.95%	23	6	51.75%	51.75%	14	(3)	-37.52%	-37.52%
C2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	39	(2)	-21.65%	-21.65%	26	1	10.96%	10.96%	2	(0)	-37.97%	-37.97%
C3	Infrastructure - PSU - Debentures / Bonds	IPTD	217	6	11.63%	11.63%	181	12	13.25%	13.25%	27	1	6.40%	6.40%
C4	Infrastructure - Other Investment	IOEQ	11	3	94.78%	94.78%	9	3	61.08%	61.08%	12	(0)	-349.83%	-349.83%
C5	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	10	0	9.80%	9.80%	10	1	13.57%	13.57%	-	-	-	-
D	HOUSING AND LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
D1	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	255	9	13.76%	13.76%	251	19	15.25%	15.25%	53	3	9.87%	9.87%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
E1	PSU - Equity shares - quoted	EAEQ	112	(3)	-11.63%	-11.63%	111	29	51.72%	51.72%	41	(4)	-17.68%	-17.68%
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	1,080	106	38.99%	38.99%	1,018	245	48.09%	48.09%	559	56	20.09%	20.09%
E3	CCIL - CBLO	ECBO	108	0	8.64%	8.64%	99	1	8.85%	8.85%	103	2	9.51%	9.51%
E4	Corporate Securities - Debentures	ECOS	192	6	12.28%	12.28%	179	14	15.36%	15.36%	34	3	17.73%	17.73%
E5	Corporate Securities - Debentures	EDPG	11	2	185.68%	185.68%	11	2	185.68%	185.68%	-	-	-	-
E6	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCL, RBI	ECDB	405	11	10.41%	10.41%	437	23	10.32%	10.32%	543	26	9.42%	9.42%
E7	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCL, RBI	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
E8	Application Money	ECAM	57	0	7.40%	7.40%	84	1	7.68%	7.68%	-	-	-	-
E9	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	89	2	8.44%	8.44%	86	3	8.69%	8.69%	46	1	8.97%	8.97%
E10	Corporate Securities - Preference Shares	EPNQ	1	0	79.75%	79.75%	2	0	68.17%	68.17%	-	-	-	-
E11	Deposits - CDs with Schedule Banks	EDCD	-	-	-	-	36	0	43.42%	43.42%	-	-	-	-
E12	Net Current Assets (Only in respect of ULIP Business)	ENCA	125	-	-	-	125	-	-	-	62	-	-	-
F	OTHER INVESTMENTS													
F1	Equity Shares (incl. Co-op Societies)	OESH	142	22	60.59%	60.59%	105	29	55.40%	55.40%	22	(5)	-49.75%	-49.75%
F2	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	0.00%	0.00%	7	(1)	-30.37%	-30.37%
F3	Debentures	OLDB	91	3	11.70%	11.70%	83	5	12.24%	12.24%	7	0	4.75%	4.75%
F4	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	49	1	8.49%	8.49%	65	3	8.77%	8.77%	46	1	8.83%	8.83%
	TOTAL		3,492.68	169.98	21.11%	21.11%	3,327.29	417.88	27.95%	27.95%	1,776.96	82.40	9.58%	9.58%

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	525.17	11.32	0.09	0.09	525.27	12.33	0.08	0.08	-	-	-	-
a2	Treasury Bills	CTRB	486.05	10.39	8.48%	8.48%	619.13	27.13	8.74%	8.74%	-	-	-	-
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES	SGGB	104.34	0.23	8.90%	8.90%	104.33	0.23	8.90%	8.90%	-	-	-	-
B1	State Government Bonds		-	-	-	-	-	-	-	-	-	-	-	-
C	INFRASTRUCTURE INVESTMENTS													
C1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	-	-	-	-	-	-	-	-	-	-	-	-
C2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	-	-	-	-	-	-	-	-	-	-	-	-
C3	Infrastructure - PSU - Debentures / Bonds	IPTD	-	-	-	-	-	-	-	-	-	-	-	-
C4	Infrastructure - Other Investment	IOEQ	-	-	-	-	-	-	-	-	-	-	-	-
C5	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	-	-	-	-	-	-	-	-	-	-	-	-
D	HOUSING AND LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
D1	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	-	-	-	-	-	-	-	-	-	-	-	-
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
E1	PSU - Equity shares - quoted	EAEQ	-	-	-	-	-	-	-	-	-	-	-	-
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-
E3	CCL - CBLO	ECBO	79.30	0.57	7.94%	7.94%	79.12	0.96	8.08%	8.08%	-	-	-	-
E4	Corporate Securities - Debentures	ECOS	-	-	-	-	-	-	-	-	-	-	-	-
E5	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCL, RBI	ECDB	90.48	2.35	10.33%	10.33%	49.86	2.58	10.33%	10.33%	-	-	-	-
E6	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCL, RBI	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
E7	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	50.59	0.70	8.39%	8.39%	43.35	1.41	8.61%	8.61%	-	-	-	-
E8	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			1,335.94	25.57	8.64%	8.64%	1,421.07	44.65	8.68%	8.68%	-	-	-	-

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

CERTIFICATION

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

Deepak Mittal
 MD & CEO

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

STATEMENT AS ON : 30 September, 2014

STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : LIFE FUND

(Rs In Lakhs)

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

Note: Life fund includes Fund Beyond Solvency Margin 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 : 30 September, 2014

STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : LINKED LIFE FUND

(Rs In Lakhs)

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

CERTIFICATION:

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

Deepak Mittal
MD & CEO

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

STATEMENT AS ON : 30 September, 2014

STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : PENSION AND GENERAL ANNUITY FUND

(Rs In Lakhs)

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

CERTIFICATION:

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

Deepak Mittal
MD & CEO

(₹ In Crores)

S. No	Particulars	For the Quarter Ended September-14				For the Quarter Ended Septembr -13				Upto the Half Year Ended September - 14				Upto the Half Year Ended September - 13			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First year Premium																
	<i>i) Individual Single Premium (ISP)</i>																
	From 0-10,000	0.00	4	4	0.00	-	-	-	-	0.00	72	72	0.04	-	-	-	-
	From 10,000-25,000	0.00	1	1	0.15	-	-	-	-	0.00	1	1	0.15	-	-	-	-
	From 25,001-50,000	0.02	4	2	0.17	0.08	17	13	0.54	0.06	13	9	0.56	0.19	42	31	2.03
	From 50,001-75,000	0.05	9	6	0.53	0.04	6	5	0.22	0.08	14	11	0.78	0.07	10	7	0.27
	From 75,000-100,000	0.05	6	6	0.35	0.10	11	11	0.46	0.12	15	13	1.03	0.20	21	17	1.31
	From 1,00,001-1,25,000	0.04	4	2	0.40	-	-	-	-	0.08	7	4	1.20	0.02	2	2	0.03
	Above Rs. 1,25,000	0.17	5	4	1.59	0.09	5	5	0.71	0.28	10	6	2.29	0.30	10	8	2.87
	<i>ii) Individual Single Premium-Annuity (ISPA)</i>																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	0.01	1	1	0.01	-	-	-	-	0.03	3	3	0.03	-	-	-	-
	From 150,001-2,00,000	0.12	2	2	0.12	-	-	-	-	0.12	2	2	0.12	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>iii) Group Single Premium (GSP)</i>																
	From 0-10,000	0.06	-	88	9.84	0.03	2	79	5.03	0.09	-	132	14.11	0.04	2	89	6.32
	From 10,000-25,000	0.32	-	197	24.26	0.06	-	35	4.37	0.51	-	306	37.46	0.10	-	65	9.26
	From 25,001-50,000	0.58	-	157	29.15	0.05	-	12	2.75	1.02	-	281	49.74	0.08	-	20	4.22
	From 50,001-75,000	0.34	-	56	13.78	0.03	-	4	1.21	0.64	-	105	25.07	0.06	-	9	2.58
	From 75,000-100,000	0.35	-	40	16.45	0.05	-	6	2.30	0.55	-	62	25.52	0.05	-	6	2.30
	From 1,00,001-1,25,000	0.20	-	17	9.79	-	-	-	-	0.34	-	30	14.54	0.03	-	3	2.54
	Above Rs. 1,25,000	3.27	1	95	42.93	3.93	-	2,219	7.23	4.26	2	185	70.93	4.69	2	2,841	20.80
	<i>iv) Group Single Premium- Annuity (GSPA)</i>																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001-2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001-3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>v) Individual non Single Premium (INSP)</i>																
	From 0-10,000	0.84	1,162	778	153.29	1.11	1,711	1,543	81.32	1.47	2,178	1,653	303.51	1.90	3,227	2,872	253.21
	From 10,000-25,000	5.76	3,042	2,823	270.31	4.57	3,987	3,686	105.91	9.58	4,767	4,379	491.13	7.19	6,259	5,715	303.70
	From 25,001-50,000	4.46	1,172	1,103	123.54	3.12	1,037	1,037	62.10	7.06	1,734	1,600	216.97	4.67	1,657	1,507	136.86
	From 50,001-75,000	2.36	421	379	51.47	1.23	259	243	28.82	3.72	631	567	82.33	1.77	351	326	41.36
	From 75,000-100,000	1.44	144	130	25.75	0.92	121	106	11.37	2.17	214	189	49.14	1.43	184	159	40.26
	From 1,00,001-1,25,000	1.41	129	108	34.66	0.37	41	36	8.35	2.02	179	144	53.79	0.54	64	59	22.52
	Above Rs. 1,25,000	4.45	127	114	145.24	2.05	76	63	169.00	6.75	198	167	227.78	2.78	97	84	207.89
	<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	-	503	0.49	-	-	-	-	0.00	-	735	0.69	-	-	-	-
	From 10,000-25,000	0.00	1	127	1.69	-	-	-	-	0.00	2	157	2.30	-	-	-	-
	From 25,001-50,000	(0.00)	-	7	(0.50)	-	-	-	-	0.00	1	23	2.54	-	-	-	-
	From 50,001-75,000	0.00	1	292	2.00	-	-	-	-	0.02	3	557	15.48	-	-	-	-
	From 75,000-100,000	0.01	1	540	3.23	-	-	-	-	0.02	2	885	6.13	-	-	-	-
	From 1,00,001-1,25,000	0.01	1	700	4.83	-	-	-	-	0.01	1	702	5.03	-	-	-	-
	Above Rs. 1,25,000	2.21	14	101,401	886.68	0.60	40	28,461	394.09	3.89	29	127,986	1,765.71	1.71	73	76,884	1,046.01
	<i>viii) Group Non Single Premium- Annuity (GNSPA)</i>																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

S. No	Particulars	For the Quarter Ended September-14				For the Quarter Ended Septembr -13				Upto the Half Year Ended September - 14				Upto the Half Year Ended September - 13			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
2	Renewal Premium :																
	<i>i) Individual</i>																
	From 0-10,000	0.91	2,615	2,615	-	0.38	707	707	-	1.39	4,570	4,570	-	0.37	703	703	-
	From 10,000-25,000	3.55	5,413	5,413	-	1.04	828	828	-	5.27	8,943	8,943	-	1.51	1,261	1,261	-
	From 25,001-50,000	3.18	2,224	2,224	-	1.08	477	477	-	4.51	3,445	3,445	-	1.54	636	636	-
	From 50,001- 75,000	1.40	519	519	-	0.49	121	121	-	1.96	797	797	-	0.68	165	165	-
	From 75,000-100,000	0.79	180	180	-	0.33	50	50	-	1.14	284	284	-	0.40	56	56	-
	From 1,00,001 -1,25,000	0.44	97	97	-	0.13	14	14	-	0.64	146	146	-	0.20	22	22	-
	Above Rs. 1,25,000	1.68	148	148	-	0.95	42	42	-	2.41	227	227	-	1.22	57	57	-
	<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	-	20	-	-	-	-	-	0.00	-	18	-	-	-	-	-
	From 25,001-50,000	0.00	1	151	-	-	-	-	-	0.01	3	309	-	-	-	-	-
	From 50,001- 75,000	0.00	-	31	-	-	-	-	-	0.01	2	212	-	-	-	-	-
	From 75,000-100,000	0.02	(1)	(41)	-	-	-	-	-	0.04	2	120	-	-	-	-	-
	From 1,00,001 -1,25,000	0.12	-	6,125	-	-	-	-	-	0.12	-	6,109	-	-	-	-	-
	Above Rs. 1,25,000	1.79	8	10,001	-	1.02	23	-	10,001	2.68	16	24,093	-	1.45	25	-	-
	<i>iv) Group- Annuity</i>																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM L-37-BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (GROUP)
 Name of the Insurer : EDELWEISS TOKIO LIFE INSURANCE CO. LTD.

Date: 30 September 2014

Business Acquisition through different channels (Group)

(Rs in Crores)

S.No.	Channels	For the quarter ended 30 September 2014			For the quarter ended 30 September 2013			For the Half Year ended 30 Septemeber 2014			For the Half Year ended 30 Septemeber 2013		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	16	100,079	2	3	1,187	0	21	105,818	2	6	2,121	0
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	1	692	0	2	171	0	4	6,440	0	3	184	0
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	2	3,449	5	12	8,212	1	15	19,888	9	26	11,835	1
	Total(A)	19	104,220	7.35	17	9,570	0.67	40	132,146	11.34	35	14,140	1.31
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	19	104,220	7.35	17	9,570	0.67	40	132,146	11.34	35	14,140	1.31

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

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

Date: 30 Sept 2014

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

S.No.	Channels	For the Quarter ended 30 Sept 2014		For the Quarter ended 30 Sept 2013		For the Half Year ended 30 September 2014		For the Half Year ended 30 September 2013	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	4,596	14.18	5,337	10	7,354	22.18	8,324	14
2	Corporate Agents-Banks	669	2.40	208	1	877	3.26	357	1
3	Corporate Agents -Others	373	2.19	-	-	621	3.15	-	-
4	Brokers	318	1.09	259	1	573	2.28	363	1
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	277	1.34	1,558	3	613	2.67	2,880	4
	Total (A)	6,233	21.18	7,362	13.69	10,038	33.54	11,924	21.07
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	6,233	21.18	7,362	13.69	10,038	33.54	11,924	21.07

FORM L-39-Data on Settlement of Claims

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

Date: 30th September 2014

Ageing of Claims

S.No.	Types of Claims	On or before maturity	No. of claims paid					Total No. of claims paid	Total amount of claims paid (₹ In Crores)
			1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	-	-	-	-	-	-	-	-
5	Other benefits	-	-	-	-	-	-	-	-
1	Group Death Claims	-	134	-	-	-	-	-	1.50
2	Individual Death Claims	-	5	2	-	-	-	-	0.30

*Other benefits include payment towards HCB rider claim

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

FORM L-40 : Quarterly claims data for LifeName of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**Date: **30th September 2014***(No. of claims only)*

S. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	58	-	-	-	-	1
2	Claims reported during the period	171	-	-	-	-	2*
3	Claims Settled during the period	141	-	-	-	-	-
4	T & C Rejected	-	-	-	-	-	1
5	Claims Repudiated during the period	6	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	6	-	-	-	-	-
	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	71	-	-	-	-	2
	3 months to 6 months	10	-	-	-	-	-
	6months to 1 year	1	-	-	-	-	-
	1year and above	-	-	-	-	-	-

*Other benefits include claim under HCB rider

FORM L-41 - GREIVANCE DISPOSAL

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

Date: 30 Sept 2014

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	2	1	0	1	0	10
(c)	Proposal Processing	3	21	8	0	10	3	33
(d)	Survival Claims	0	0	0	0	0	0	0
(e)	ULIP Related	0	0	0	0	0	0	0
(f)	Unfair Business Practices	17	85	26	0	49	10	168
(g)	Others	0	1	0	0	1	0	2
	Total Number of complaints:	20	109	35	0	61	13	213

2	Total No. of policies during previous year:	32999
3	Total No. of claims during previous year	260
4	Total No. of policies during current year	10078
5	Total No. of claims during current year	312
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	211
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :	0

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
(a)	Upto 7 days	0	0	0
(b)	7 - 15 days	13	0	13
(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	13	0	13

* 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.

<p>a. How the policy data needed for valuation is accessed.</p>	<p>The policy data is extracted from the Ingenium (policy administration system) and checks are performed for completeness and consistency of data.</p> <p>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</p>
<p>b. How the valuation bases are supplied to the system</p>	<p>Prophet (actuarial software) is used for valuation. The bases and parameters are passed on to Prophet. The Bases are also Extracted from Prophet run results and compared with bases stored in spreadsheets for consistency.</p>

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

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

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

i. Individual Business		
1. Life- Participating policies	90% (Without MAD*)	
2. Pension - Participating Policies	90% (Without MAD*)	
3. Life- Non-participating Policies		
- Pure Term Plans	60% (Without MAD*)	80% (Without MAD*)
- Non Term Plans	90% (Without MAD*)	
4. Annuities- Participating policies		NA
5. Annuities – Non-participating policies	70% (Without MAD*) of Modified Mortality for Annuities - LIC (a) (1996-98) Ultimate Rates	
6. Annuities- Individual Pension Plan		NA
7. Unit Linked	90% (Without MAD*)	
8. Health Insurance		NA
ii. Group Business		
1. Group Credit Protection	95% (Without MAD*)	120% (Without MAD*)
2. Group Wealth Accumulation		90% (Without MAD*)

3) Expense :

	Min	Max
i. Individual Business		
1. Life- Participating Policies	347.6 (INFL @5%) (without MAD*)+ 1 % Renewal Premium	694.6 (INFL @ 5%) (without MAD*) + 1 % Renewal Premium
2. Pension - Participating Policies	420 (INFL @5%) (without MAD*)+ 1 % Renewal Premium	525 (INFL @ 5%) (without MAD*) + 1 % Renewal Premium
3. Life- Non-participating Policies	463.1 (INFL @ 5%) (without MAD*) + Note1#	694.6 (INFL @ 5%) (without MAD*) +Note1#
	13.2 (INFL @ 5%) (without MAD*) for micro Insurance plan	13.2 (INFL @ 5%) (without MAD*) for micro Insurance plan
	Note1# - Pure Term Plans - 25% Renewal Commission. For Other Non Par Plans- 1% Renewal Premium + 0.2% of Asset Share (only for Education)	
4. Annuities- Participating policies		NA
5. Annuities – Non-participating policies	210 (INFL @ 5%) (without MAD*)	420 (INFL @ 5%) (without MAD*)
6. Annuities- Individual Pension Plan		NA
7. Unit Linked		694.6 (INFL @ 5%) (without MAD*) + 0.25 % of fund Value
8. Health Insurance		NA
ii. Group Business		
1. Group Credit Protection		per member - 220.5 (INFL @ 5%) (without MAD*)
2. Group Wealth Accumulation		per scheme - 6945.75 (without MAD*) + 0.15 % of fund value

4) Bonus Rates :

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

5) Policyholders Reasonable Expectations
The provisions for future bonuses are consistent with assumed valuation rate of interest.

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

7) Basis of provisions for Incurred But Not Reported (IBNR)
Based on expected delay in claim reporting. Par and Non par: 70 days; Unit Linked: 30 days; Group Mortgage: 50 days; Group Term Life: 150 days for DCCB schemes, 50 days for other schemes

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

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

Expenses: 10%

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