

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

Public Disclosures for the quarter ended 30 September 2015		
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REVENUE ACCOUNT FOR THE QUARTER ENDED 30 SEPTEMBER 2015

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

(` in '000)

Particulars	Schedule	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par	
			Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Individual Non Par Health	Group Non Par	Individual	Group
Premium earned-net	L-4									
(a) Premium		5,99,038	1,38,178	22,395	3,03,501	700	1,262	81,238	50,564	1,200
(b) Reinsurance ceded		(23,787)	(681)	-	(13,598)	-	(132)	(9,067)	(308)	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
Sub Total		5,75,251	1,37,495	22,395	2,89,904	700	1,130	72,171	50,256	1,200
Income from Investments										
(a) Interest & Dividends Gross, & Amortisation (Net)		52,684	17,060	1,546	20,999	169	5	5,000	5,122	2,784
(b) Profit on sale / redemption of investments		23,670	525	49	6,312	7	58	328	11,784	4,605
(c) (Loss on sale / redemption of investments)		(7,020)	(22)	-	(177)	-	-	(9)	(5,204)	(1,607)
(d) Transfer /Gain on revaluation / change in fair value*		(6,068)	-	-	-	-	-	-	(5,975)	(92)
Sub Total		63,266	17,563	1,595	27,134	176	64	5,319	5,726	5,689
Other Income										
Contribution from the Shareholders' Account		4,50,728	68,754	13,977	3,17,161	244	3,950	2,984	41,711	1,947
Other Income		166	22	-	105	-	-	-	39	-
Sub Total		4,50,894	68,776	13,977	3,17,266	244	3,950	2,984	41,750	1,947
Total (A)		10,89,411	2,23,835	37,967	6,34,304	1,120	5,143	80,473	97,733	8,837
Commission	L-5	52,773	13,730	873	35,672	11	104	87	2,297	-
Operating Expenses related to Insurance Business	L-6	5,36,979	88,412	17,494	3,63,152	230	3,853	17,071	45,970	798
Provision for Doubtful debts		172	-	-	172	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-
Total (B)		5,89,924	1,02,142	18,367	3,98,996	240	3,956	17,158	48,266	798
Benefits Paid (Net)	L-7	37,918	3,471	492	4,389	178	-	21,315	1,087	6,985
Interim Bonuses Paid		16	16	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-
(a) Gross **		5,57,521	1,18,205	19,107	3,23,845	703	1,187	45,041	48,377	1,055
(b) Amount ceded in Reinsurance		(95,969)	-	-	(92,928)	-	-	(3,040)	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
Total (C)		4,99,486	1,21,693	19,600	2,35,307	880	1,187	63,316	49,465	8,040
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)]										
The total surplus is disclosed below:										
(a) Interim Bonuses Paid		16	16	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-	-	-	-	-	-
(d) Total Surplus [(a) + (b)+ (c)].		16	16	-	-	-	-	-	-	-

REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30 SEPTEMBER 2015

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

(' in '000)

Particulars	Schedule	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par	
			Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Individual Non Par Health	Group Non Par	Individual	Group
Premium earned-net	L-4									
(a) Premium		9,23,294	2,17,203	28,273	4,60,059	1,000	2,217	1,23,706	89,636	1,200
(b) Reinsurance ceded		(45,999)	(1,391)	-	(26,091)	-	(198)	(17,694)	(626)	-
(c) Reinsurance accepted										
Sub Total		8,77,295	2,15,812	28,273	4,33,968	1,000	2,019	1,06,012	89,010	1,200
Income from Investments										
(a) Interest & Dividends Gross, & Amortisation (Net)		97,555	31,950	2,840	38,225	329	6	9,183	9,434	5,587
(b) Profit on sale / redemption of investments		44,717	2,089	114	10,035	14	102	2,742	21,670	7,949
(c) (Loss on sale / redemption of investments)		(22,173)	(63)	-	(10,807)	-	-	(36)	(8,690)	(2,576)
(d) Transfer /Gain on revaluation / change in fair value*		(12,699)	-	-	-	-	-	-	(9,457)	(3,242)
Sub Total		1,07,400	33,975	2,954	37,454	343	109	11,889	12,957	7,718
Other Income										
Contribution from the Shareholders' Account		9,35,832	1,33,539	24,344	6,56,413	450	11,855	3,712	1,02,561	2,958
Other Income		273	25	-	196	-	-	-	53	-
Sub Total		9,36,105	1,33,564	24,344	6,56,609	450	11,855	3,712	1,02,614	2,958
Total (A)		19,20,800	3,83,351	55,571	11,28,030	1,793	13,983	1,21,614	2,04,581	11,876
Commission	L-5	85,245	22,343	1,310	57,249	14	201	161	3,968	-
Operating Expenses related to Insurance Business	L-6	10,46,165	1,59,440	31,226	6,97,069	443	11,646	37,469	1,06,682	2,191
Provision for Doubtful debts		388	-	-	388	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-
Total (B)		11,31,798	1,81,782	32,537	7,54,706	457	11,846	37,630	1,10,649	2,191
Benefits Paid (Net)	L-7	72,628	7,832	542	10,891	248	-	42,926	1,325	8,863
Interim Bonuses Paid		77	77	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies										
(a) Gross **		9,14,543	1,93,659	22,493	5,56,472	1,088	2,136	45,267	92,605	823
(b) Amount ceded in Reinsurance		(1,98,246)	-	-	(1,94,039)	-	-	(4,208)	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
Total (C)		7,89,002	2,01,569	23,035	3,73,324	1,336	2,136	83,985	93,931	9,686
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 Rs Nil for the current period (Rs Nil previous period)]										
The total surplus is disclosed below:										
(a) Interim Bonuses Paid	-	77	77	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account	-	-	-	-	-	-	-	-	-	-
(d) Total Surplus [(a) + (b)+ (c)].	-	-	-	-	-	-	-	-	-	-

REVENUE ACCOUNT FOR THE QUARTER ENDED 30 SEPTEMBER 2014

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

(' in '000)

Particulars	Schedule	Total	Non-Linked Life						Linked Life	
			Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Pension	Individual Non Par Health	Group Non Par	Individual	Group
Premium earned-net	L-4									
(a) Premium		4,24,055	1,24,401	21,374	1,59,595	1,300	-	71,318	24,526	21,541
(b) Reinsurance ceded		(15,094)	(549)	-	(7,704)	-	-	(6,747)	(94)	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
Sub Total		4,08,961	1,23,852	21,374	1,51,891	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		3,79,920	54,808	22,451	2,76,226	393	-	(2,122)	27,338	826
Other Income		64	15	-	37	-	-	-	11	-
Sub Total		3,79,984	54,824	22,451	2,76,263	393	-	(2,122)	27,349	826
Total (A)		8,35,433	1,87,929	44,406	4,43,074	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	4,90,732	1,04,203	30,304	3,13,327	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)		5,35,715	1,19,724	31,801	3,40,157	372	-	13,258	29,395	1,008
Benefits Paid (Net)	L-7	8,606	410	-	(8,942)	63	-	13,878	-	3,196
Interim Bonuses Paid		8	8	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		3,72,963	67,787	12,605	1,89,605	1,390	-	43,919	32,833	24,825
(a) Gross **		(81,859)	-	-	(77,748)	-	-	(4,111)	-	-
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
Total (C)		2,99,717	68,205	12,605	1,02,915	1,453	-	53,686	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)]										
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 30TH SEPTEMBER 2014

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

(' in '000)

Particulars	Schedule	Total	Non-Linked Life						Linked Life	
			Individual Par	Individual Par Pension#	Individual Non Par	Individual Non Par Pension	Individual Non Par Health	Group Non Par	Individual	Group
Premium earned-net	L-4									
(a) Premium		6,50,660	1,96,423	28,848	2,44,571	1,516	-	1,19,481	37,186	22,635
(b) Reinsurance ceded		(28,737)	(1,286)	-	(14,647)	-	-	(12,605)	(199)	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
Sub Total		6,21,923	1,95,136	28,848	2,29,924	1,516	-	1,06,876	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		7,01,315	1,01,303	39,169	5,12,881	518	-	5,273	40,753	1,418
Other Income		213	15	-	175	-	-	-	22	-
Sub Total		7,01,528	1,01,319	39,169	5,13,056	518	-	5,273	40,776	1,418
Total (A)		14,16,134	3,13,566	68,956	7,67,317	2,283	-	1,20,195	1,03,421	40,397
Commission	L-5	71,350	26,557	2,021	41,139	27	-	157	1,449	-
Operating Expenses related to Insurance Business	L-6	8,88,947	1,87,475	51,479	5,68,083	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)		9,60,297	2,14,032	53,499	6,09,222	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 **		5,73,520	97,369	15,457	2,97,565	1,629	-	68,465	58,279	34,756
(b) Amount ceded in Reinsurance		(1,43,839)	-	-	(1,36,407)	-	-	(7,432)	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
Total (C)		4,55,837	99,534	15,457	1,58,097	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)]										
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	-	-	-	-	-	-	-

PROFIT AND LOSS ACCOUNT FOR HALF YEAR ENDED 30 SEPTEMBER 2015

SHAREHOLDERS' ACCOUNT (NON-TECHNICAL ACCOUNT)

(` in '000)

Particulars	SCHEDULE	For the Half Year Ended 30 September 2015	For the Half Year Ended 30 September 2014
Amounts tranfered from the policyholders account(Technical Account)		-	-
Income from investments			
(a) Interest & dividends Gross & Amortisation(Net)		1,71,389	2,18,731
(b) Profit on sale / redemption of investments		1,90,328	2,16,994
(c) (Loss on sale / redemption of investments)		(41,245)	(53,052)
(d) Transfer /Gain revaluation / change in Fair value		-	-
		3,20,472	3,82,673
Other income		14,108	17,684
Total (A)		3,34,580	4,00,357
Expenses other than those directly related to the insurance business		524	301
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		9,35,832	7,01,315
Total (B)		9,36,356	7,01,616
Profit / (Loss) before tax		(6,01,776)	(3,01,259)
Provision for taxation			
Current Year		-	-
For earlier years		-	(52)
Profit / (Loss) after tax		(6,01,776)	(3,01,207)
APPROPRIATIONS			
(a) Balance at the beginning of the period		(23,42,102)	(16,32,070)
(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		(29,43,878)	(19,33,277)
Earning per share of face value ₹ 10 - Basic/Diluted		(3.34)	(1.67)

BALANCE SHEET AS AT 30 SEPTEMBER 2015

(' in '000)

PARTICULARS	SCHEDULE	As at 30 September 2015	As at 30 September 2014	As at 31 March 2015
SOURCES OF FUNDS				
Shareholders' funds				
Share capital	L-8, L-9	18,02,865	18,02,865	18,02,865
Reserves and surplus	L-10	61,97,116	61,97,116	61,97,116
Credit/(debit) fair value change account		(16,231)	23,958	27,410
Sub-total		79,83,750	80,23,939	80,27,391
Borrowings				
	L-11	-	-	-
Policyholders' Funds				
Credit/(Debit) Fair Value Change Account		(558)	1,929	5,969
Policy liabilities		24,07,263	10,46,161	17,79,839
Insurance reserves		-	-	-
Provision for Linked Liabilities		6,07,086	3,06,446	5,24,935
Add: Fair Value Change Account		17,907	20,610	30,606
Total Provision for Linked Liabilities		6,24,993	3,27,056	5,55,541
Sub-total		30,31,698	13,75,146	23,41,349
Funds for Discontinued Policies				
Discontinued on account of non-payment of premium		60,115	37,655	40,694
Others		-	-	-
Funds for Future Appropriations		-	-	-
Total		1,10,75,563	94,36,740	1,04,09,434
APPLICATION OF FUNDS				
Investments				
- Shareholders'	L-12	48,04,172	54,59,154	50,78,679
- Policyholders'	L-13	24,63,484	11,06,715	18,58,744
Assets held to cover linked liabilities	L-14	6,85,109	3,64,711	5,96,235
Loans	L-15	1,936	396	590
Fixed assets	L-16	1,37,481	1,59,518	1,46,332
Current assets				
Cash and bank balances	L-17	87,896	57,731	2,63,530
Advances and other assets	L-18	6,16,193	8,40,969	9,82,879
Sub-total (A)		7,04,089	8,98,700	12,46,409
Current liabilities	L-19	5,18,011	3,68,771	6,75,613
Provisions	L-20	1,46,575	1,16,960	1,84,044
Sub-total (B)		6,64,586	4,85,731	8,59,657
Net Current Assets (C) = (A - B)		39,503	4,12,969	3,86,752
Miscellaneous expenditure (to the extent not written off or adjusted)	L-21	-	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		29,43,878	19,33,277	23,42,102
Debit Balance in Revenue Account (Policyholders' Account)		-	-	-
Total		1,10,75,563	94,36,740	1,04,09,434

Contingent Liability

PARTICULARS	As at 30 September 2015	As at 30 September 2014	As at 31 March 2015
Partly-paid up investments	-	-	-
Claims, other than against policies, not acknowledged as debts by the Company	-	-	-
Guarantees given by or on behalf of the Company	-	-	-
Statutory demands / liabilities in dispute, not provided for	30,084*	10,300*	30,084*
Reinsurance obligations to the extent not provided for in accounts	-	-	-
Others (Claims against policies under litigation)	4,790	-	480

The Company has received show cause-cum-demand notices relating to Service tax demand amounting to Rs.30,084 thousands (Previous year Rs.30,084 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 2015

(` in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par	
		Individual Par	Individual Par Pension#	Individual Non Par	Individual Non Par Annuity	Individual Non Par Health	Group Non Par	Individual	Group
Premium									
First year Premiums	2,97,278	38,377	9,948	1,85,391	-	1,262	34,003	28,296	-
Renewal Premiums	2,60,997	99,801	12,446	1,17,080	-	-	12,723	18,947	-
Single Premiums	40,763	-	-	1,030	700	-	34,512	3,321	1,200
Total	5,99,038	1,38,178	22,395	3,03,501	700	1,262	81,238	50,564	1,200

For the half year ended 30 September 2015

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par	
		Individual Par	Individual Par Pension#	Individual Non Par	Individual Non Par Annuity	Individual Non Par Health	Group Non Par	Individual	Group
Premium									
First year Premiums	4,57,436	60,970	15,465	2,91,142	-	2,217	38,349	49,293	-
Renewal Premiums	3,98,246	1,56,232	12,808	1,66,910	-	-	31,455	30,839	-
Single Premiums	67,612	-	-	2,006	1,000	-	53,902	9,504	1,200
Total	9,23,294	2,17,203	28,273	4,60,059	1,000	2,217	1,23,706	89,636	1,200

For the quarter 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	Individual Non Par Health	Group Non Par	Individual	Group
Premium									
First year Premiums	2,29,576	51,778	21,374	1,20,126	-	-	22,332	13,966	-
Renewal Premiums	1,38,692	72,623	-	37,539	-	-	19,346	9,185	-
Single Premiums	55,787	-	-	1,931	1,300	-	29,641	1,375	21,541
Total	4,24,055	1,24,401	21,374	1,59,595	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	Individual Non Par Health	Group Non Par	Individual	Group
Premium									
First year Premiums	3,67,184	94,118	28,848	1,85,553	-	-	39,466	19,198	-
Renewal Premiums	2,01,812	1,02,305	-	55,369	-	-	28,677	15,460	-
Single Premiums	81,664	-	-	3,649	1,516	-	51,337	2,527	22,635
Total	6,50,660	1,96,423	28,848	2,44,571	1,516	-	1,19,481	37,186	22,635

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

Form L-5- Commission Schedule
COMMISSION

For the quarter ended 30 September 2015

(` in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par	
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Individual Non Par Health	Group Non Par	Individual	Group
Commission									
First year Premiums	42,792	9,156	653	30,817	-	104	87	1,974	-
Renewal Premiums	9,902	4,574	220	4,837	-	-	-	272	-
Single Premiums	79	-	-	18	11	-	-	50	-
Other Commissions	-	-	-	-	-	-	-	-	-
Total (A)	52,773	13,730	873	35,672	11	104	87	2,297	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-
Net commission	52,773	13,730	873	35,672	11	104	87	2,297	-
Break-up of the commission expenses (gross) incurred to procure business:									
Agents	33,323	10,611	606	20,338	11	79	73	1,604	-
Brokers	10,524	239	0	10,250	-	1	14	19	-
Corporate agency	8,926	2,879	266	5,083	-	23	-	674	-
Referral	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-
Total	52,773	13,730	873	35,672	11	104	87	2,297	-

For the half year ended 30 September 2015

(` in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par	
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Individual Non Par Health	Group Non Par	Individual	Group
Commission									
First year Premiums	69,306	14,642	1,063	49,926	-	201	100	3,375	-
Renewal Premiums	15,731	7,701	247	7,288	-	-	61	434	-
Single Premiums	208	-	-	35	14	-	-	159	-
Other Commissions	-	-	-	-	-	-	-	-	-
Total (A)	85,245	22,343	1,310	57,249	14	201	161	3,968	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-
Net commission	85,245	22,343	1,310	57,249	14	201	161	3,968	-
Break-up of the commission expenses (gross) incurred to procure business:									
Agents	52,017	16,511	1,023	31,395	11	145	100	2,833	-
Brokers	19,182	688	1	18,396	-	1	63	32	-
Corporate agency	14,046	5,144	284	7,457	4	55	-	1,103	-
Referral	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-
Total	85,245	22,343	1,309	57,249	14	201	162	3,967	-

For the quarter ended 31 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	Individual Non Par Health	Group Non Par	Individual	Group
Commission									
First year Premiums	39,664	11,739	1,497	25,492	-	-	39	896	-
Renewal Premiums	5,231	3,782	-	1,298	-	-	31	120	-
Single Premiums	88	-	-	40	25	-	-	23	-
Other Commissions	-	-	-	-	-	-	-	-	-
Total (A)	44,982	15,521	1,497	26,829	25	-	70	1,039	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-
Net commission	44,982	15,521	1,497	26,829	25	-	70	1,039	-
Break-up of the commission expenses (gross) incurred to procure business:									
Agents	32,681	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

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par	
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Individual Non Par Health	Group Non Par	Individual	Group
Commission									
First year Premiums	63,993	21,342	2,021	39,322	-	-	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	26,557	2,021	41,139	27	-	157	1,449	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-
Net commission	71,350	26,557	2,021	41,139	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	41,137	27	-	157	1,450	-

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

L-6- Operating Expenses Schedule

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

For the quarter ended 31 September 2015

(' in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par	
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Individual Non Par Health	Group Non Par	Individual	Group
Employees' remuneration & welfare benefits	2,95,524	49,747	9,854	2,00,413	129	2,041	7,683	25,206	451
Travel, conveyance and vehicle running expenses	21,194	3,540	700	14,350	9	155	564	1,842	34
Training expenses	10,640	1,724	340	7,160	5	94	308	990	19
Rent, rates & taxes	44,648	7,545	1,496	30,305	20	299	1,146	3,770	67
Repairs & Maintenance	20,028	3,385	671	13,594	9	134	514	1,691	30
Printing & stationery	1,794	307	61	1,220	1	11	44	147	3
Communication expenses	8,347	1,416	281	5,670	4	54	212	698	12
Legal & professional charges	15,713	2,628	520	10,642	7	114	416	1,361	25
Medical Fees	4,887	64	1	4,255	-	184	190	193	-
Auditors' Fees, expenses, etc.	-	-	-	-	-	-	-	-	-
(a) as auditor	375	63	12	254	-	3	10	32	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	26,368	4,372	864	17,827	10	203	717	2,332	43
Bank charges	1,505	254	50	1,021	1	10	39	128	2
Others:	-	-	-	-	-	-	-	-	-
a) Business Development, Marketing & Sales Promotion	54,817	9,252	1,837	37,661	24	311	1,309	4,352	72
b) Stamp duty on policies	5,921	107	15	2,397	-	59	3,276	67	-
c) General & Other Insurance Expenses	5,685	910	179	3,848	2	47	153	536	10
d) Brokerage	38	6	1	26	-	-	1	4	-
e) Subscriptions & Membership	1,188	192	38	798	1	11	35	111	2
f) (Profit)/Loss on sale of Fixed Assets	(227)	(35)	(7)	(152)	-	(2)	(7)	(24)	-
Depreciation	17,509	2,935	581	11,863	8	125	461	1,509	27
Service Tax	1,025	-	-	-	-	-	-	1,025	-
Total	5,36,979	88,412	17,494	3,63,152	230	3,853	17,071	45,970	798

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

L-6- Operating Expenses Schedule

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

For the half year ended 30 September 2015

(' in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par	
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Individual Non Par Health	Group Non Par	Individual	Group
Employees' remuneration & welfare benefits	5,77,668	89,569	17,558	3,85,387	249	6,338	18,581	58,754	1,233
Travel, conveyance and vehicle running expenses	39,414	6,111	1,198	26,295	17	432	1,268	4,009	84
Training expenses	15,982	2,478	485	10,662	7	175	514	1,625	34
Rent, rates & taxes	89,510	13,879	2,720	59,716	39	982	2,879	9,104	191
Repairs & Maintenance	40,175	6,229	1,221	26,803	17	441	1,292	4,086	86
Printing & stationery	3,857	598	117	2,574	2	42	124	392	8
Communication expenses	17,134	2,657	521	11,431	7	188	551	1,742	37
Legal & professional charges	29,479	4,571	896	19,667	13	323	948	2,998	63
Medical Fees	7,231	94	1	6,295	-	273	282	286	-
Auditors' Fees, expenses, etc.	-	-	-	-	-	-	-	-	-
(a) as auditor	750	116	23	500	-	9	25	76	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	46,744	7,248	1,420	31,185	20	513	1,504	4,754	100
Bank charges	2,966	460	91	1,978	1	33	95	302	6
Others:	-	-	-	-	-	-	-	-	-
a) Business Development, Marketing & Sales Promotion	1,20,062	18,461	3,619	80,434	51	1,306	3,830	12,109	254
b) Stamp duty on policies	9,121	162	23	4,650	-	106	4,067	113	-
c) General & Other Insurance Expenses	9,355	1,400	273	6,229	5	102	387	940	19
d) Brokerage	38	7	1	25	-	-	1	4	-
e) Subscriptions & Membership	1,746	270	53	1,165	1	19	56	178	4
f) (Profit)/Loss on sale of Fixed Assets	(227)	(35)	(7)	(152)	-	(2)	(7)	(24)	-
Depreciation	33,314	5,165	1,013	22,225	14	366	1,072	3,388	71
Service Tax	1,846	-	-	-	-	-	-	1,846	-
Total	10,46,165	1,59,440	31,226	6,97,069	443	11,646	37,469	1,06,682	2,191

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	Individual Non Par Health	Group Non Par	Individual	Group
Employees' remuneration & welfare benefits	2,54,561	54,591	15,946	1,63,267	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	29,712	33	-	1,147	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	557	-	-	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	4,90,732	1,04,203	30,304	3,13,327	347	-	13,188	28,356	1,008

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 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	Individual Non Par Health	Group Non Par	Individual	Group
Employees' remuneration & welfare benefits	4,75,831	1,01,668	27,920	3,05,371	291	-	16,280	23,285	1,015
Travel, conveyance and vehicle running expenses	33,548	7,187	1,974	21,499	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	46	-	2,544	3,639	160
b) Stamp duty on policies	8,229	164	55	2,337	-	-	5,639	35	-
c) General & Other Insurance Expenses	6,746	1,426	391	4,358	4	-	227	326	14
d) Brokerage	70	15	4	45	-	-	2	3	-
e) Subscriptions & Membership	1,584	338	93	1,018	-	-	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	8,88,947	1,87,475	51,479	5,68,083	536	-	35,814	43,690	1,871

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

Form L-7- Benefits Paid Schedule

For the quarter ended 30 September 2015										(` in '000)
Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Individual Non Par Health	Group Non Par	Individual	Group	
1. Insurance claims										
(a) Claims by Death,	53,588	4,939	492	28,229	-	-	18,708	1,219	-	
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	
(c) Annuities/Pension payment,	178	-	-	-	178	-	-	-	-	
(d) Other benefits	-	-	-	-	-	-	-	-	-	
(i) Surrenders	1,274	893	-	381	-	-	-	-	-	
(ii) Survival benefit	-	-	-	-	-	-	-	-	-	
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	
(v) Others	-	-	-	-	-	-	-	-	-	
Health-Rider	46	46	-	-	-	-	-	-	-	
Withdrawals	9,904	-	-	-	-	-	2,907	12	6,985	
2. (Amount ceded in reinsurance)										
(a) Claims by death	(27,058)	(2,393)	-	(24,221)	-	-	(300)	(144)	-	
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	
(d) Other benefits	(14)	(14)	-	-	-	-	-	-	-	
3. Amount accepted in reinsurance										
(a) Claims by death	-	-	-	-	-	-	-	-	-	
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	
(d) Other benefits	-	-	-	-	-	-	-	-	-	
Total	37,918	3,471	492	4,389	178	-	21,315	1,087	6,985	
For the half year ended 30 September 2015										
Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Individual Non Par Health	Group Non Par	Individual	Group	
1. Insurance claims										
(a) Claims by Death,	90,916	9,528	542	39,605	-	-	39,772	1,469	-	
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	
(c) Annuities/Pension payment,	248	-	-	-	248	-	-	-	-	
(d) Other benefits	-	-	-	-	-	-	-	-	-	
(i) Surrenders	2,708	1,393	-	1,315	-	-	-	-	-	
(ii) Survival benefit	-	-	-	-	-	-	-	-	-	
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	
(v) Others	-	-	-	-	-	-	-	-	-	
Health-Rider	250	50	-	200	-	-	-	-	-	
Withdrawals	14,617	-	-	-	-	-	5,754	-	8,863	
2. (Amount ceded in reinsurance)										
(a) Claims by death	(36,095)	(3,122)	-	(30,229)	-	-	(2,600)	(144)	-	
(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	72,628	7,833	542	10,891	248	-	42,926	1,325	8,863	

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	Individual Non Par Health	Group Non Par	Individual	Group
1. Insurance claims	-	-	-	-	-	-	-	-	-
(a) Claims by Death,	30,391	666	-	10,292	-	-	19,431	-	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	-	-	177	-	-	2,387	-	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)	-	-	-	-	-	-	-
3. Amount accepted in reinsurance	-	-	-	-	-	-	-	-	-
(a) Claims by death	-	-	-	-	-	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-
Total	8,606	410	-	(8,942)	63	-	13,878	-	3,196

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	Individual Non Par Health	Group Non Par	Individual	Group
1. Insurance claims	-	-	-	-	-	-	-	-	-
(a) Claims by Death,	58,477	3,252	-	25,649	-	-	29,575	-	1
(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	-	-	177	-	-	3,056	2	3,768
2. (Amount ceded in reinsurance)	-	-	-	-	-	-	-	-	-
(a) Claims by death	(39,456)	(1,128)	-	(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-8 - Share Capital Schedule

SHARE CAPITAL

(` in '000)

Particulars	As at 30 September 2015	As at 30 September 2014	As at 31 March 2015
Authorised Capital			
Equity shares of ` 10 each.	18,50,000	18,50,000	18,50,000
Issued Capital			
Equity shares of ` 10 each.	18,02,865	18,02,865	18,02,865
Subscribed Capital			
Equity shares of ` 10 each.	18,02,865	18,02,865	18,02,865
Called-up Capital			
Equity shares of ` 10 each.	18,02,865	18,02,865	18,02,865
Less : Calls unpaid	-	-	-
Add : Shares forfeited (Amount Originally paid up)	-	-	-
Less : Par value of equity shares bought back	-	-	-
Less : Preliminary expenses	-	-	-
Total	18,02,865	18,02,865	18,02,865

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 2015		As at 30 September 2014		As at 31 March 2015	
	Number of Shares	% of Holding	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters :						
• Indian/Holding Company	13,34,12,010	74	13,34,12,010	74	13,34,12,010	74
• Foreign	4,68,74,490	26	4,68,74,490	26	4,68,74,490	26
Others	-	-	-	-	-	-
Total	18,02,86,500	100	18,02,86,500	100	18,02,86,500	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 30 September 2015	As at 30 September 2014	As at 31 March 2015
Capital reserve	-	-	-
Capital redemption reserve	-	-	-
Share premium	61,97,116	61,97,116	61,97,116
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	61,97,116	61,97,116	61,97,116

Form L-11 -Borrowings Schedule

BORROWINGS

(` in '000)

Particulars	As at 30 September 2015	As at 30 September 2014	As at 31 March 2015
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 2015	As at 30 September 2014	As at 31 March 2015
LONG TERM INVESTMENTS			
Government securities and Government guaranteed bonds including			
Treasury Bills	9,54,680	8,83,134	6,19,829
Other Approved Securities	-	-	-
Other Investments			
(a) Shares			
(aa) Equity	-	-	-
(bb) Preference	83,116	49,479	57,881
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds*	6,85,702	13,75,481	10,51,949
(e) Other Securities- Fixed Deposits	9,84,200	5,14,599	7,61,900
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	8,47,652	8,08,812	6,94,829
Other than Approved Investments	18,318	29,005	32,277
Sub-Total (A)	35,73,668	36,60,510	32,18,665
SHORT TERM INVESTMENTS			
Government securities and Government guaranteed bonds including			
Treasury Bills	-	19,890	39,352
Other Approved Securities	-	10,877	-
Other Investments			
(a) Shares			
(aa) Equity	2,16,693	4,60,824	4,70,475
(bb) Preference	-	-	-
(b) Mutual Funds	97,245	1,87,342	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	2,35,542	1,04,918	2,53,996
(e) Other Securities- Fixed Deposits/CBLO	8,783	6,49,000	9,10,895
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	1,97,656	12,169	18,969
Other than Approved Investments**	4,74,585	3,53,624	1,66,327
Sub-Total (B)	12,30,504	17,98,644	18,60,014
Total (A+B)	48,04,172	54,59,154	50,78,679
In India	48,04,172	54,59,154	50,78,679
Outside India	-	-	-
Total	48,04,172	54,59,154	50,78,679

Notes :

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

Book Value (Historical cost)	39,14,657	44,97,979	43,64,638
Market Value	39,95,995	45,33,683	44,69,772

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

Book Value (Historical cost)	9,08,377	9,38,482	6,86,241
Market Value	8,92,146	9,62,440	7,13,652

3 * Includes investment of ` 140,000 thousands in Non Convertible Debentures (NCD) of Edelweiss Retail Finance Limited, a fellow subsidiary (previous period Includes investment of ` 150,000 thousands in NCD of Edelweiss Finance & Investments Limited, a fellow subsidiary).

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 2015	As at 30 September 2014	As at 31 March 2015
LONG TERM INVESTMENTS			
Government securities and Government guaranteed bonds			
including Treasury Bills	15,60,048	5,90,546	10,54,472
Other Approved Securities	-	-	-
Other Investments			
(a) Shares			
(aa) Equity	-	-	-
(bb) Preference	-	-	-
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	17,028	-	-
(e) Other Securities - Fixed Deposits	5,36,200	2,04,800	3,25,000
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	-	-	-
Other than Approved Investments	-	-	-
Sub-Total (A)	21,13,276	7,95,346	13,79,472
SHORT TERM INVESTMENTS			
Government securities and Government guaranteed bonds			
including Treasury Bills	40,089	1,23,585	1,23,234
Other Approved Securities	-	12,854	-
Other Investments			
(a) Shares			
(aa) Equity	39,171	43,289	8,658
(bb) Preference	-	-	-
(b) Mutual Funds	82,748	38,074	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	-	-	-
(e) Other Securities- CBLO	29,481	6,600	3,03,353
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	2,921	1,026	12,188
Other than Approved Investments	1,55,798	85,941	31,839
Sub-Total (B)	3,50,208	3,11,369	4,79,272
Total (A+B)	24,63,484	11,06,715	18,58,744
In India	24,63,484	11,06,715	18,58,744
Outside India	-	-	-
Total	24,63,484	11,06,715	18,58,744

Notes :

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

Book Value (Historical cost)	21,84,886	9,33,610	18,05,936
Market Value	22,58,312	9,44,565	18,69,653

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

Book Value (Historical cost)	2,85,873	1,66,169	47,794
Market Value	2,80,638	1,68,330	52,684

Form L-14- Assets held to cover Linked Liabilities Schedule

ASSETS HELD TO COVER LINKED LIABILITIES

(` in '000)

Particulars	As at 30 September 2015	As at 30 September 2014	As at 31 March 2015
LONG TERM INVESTMENTS			
Government securities and Government guaranteed bonds including			
Treasury Bills	20,809	16,357	20,839
Other Approved Securities	-	-	-
Other Investments			
(a) Shares			
(aa) Equity	-	-	-
(bb) Preference	-	-	-
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	30,996	23,221	29,019
(e) Other Securities-Fixed Deposits	29,601	34,100	14,600
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	1,01,287	56,256	75,299
Other than Approved Investments	-	9,592	9,627
Sub-Total (A)	1,82,693	1,39,526	1,49,384
SHORT TERM INVESTMENTS			
Government securities and Government guaranteed bonds including			
Treasury Bills	53,521	30,762	37,344
Other Approved Securities	-	989	-
Other Investments			
(a) Shares			
(aa) Equity	2,66,133	1,26,858	1,99,865
(bb) Preference	-	-	-
(b) Mutual Funds	-	10,705	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	5,420	5,947	-
(e) Other Securities - Fixed Deposits/CBLO	32,735	2,500	97,835
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	43,324	5,893	15,831
Other than Approved Investments	79,134	29,036	50,221
Sub-Total (B)	4,80,267	2,12,690	4,01,096
CURRENT ASSETS			
Cash and Bank Balances	734	22	1,257
Advance and Other Assets	22,525	12,885	56,273
Sub-Total (C)	23,259	12,907	57,530
Current Liabilities	(1,110)	(412)	(11,775)
Provisions	-	-	-
Sub-Total (D)	(1,110)	(412)	(11,775)
Net Current Asset (E) = (C-D)	22,149	12,495	45,755
Total (A+B+E)	6,85,109	3,64,711	5,96,235
In India	6,85,109	3,64,711	5,96,235
Outside India	-	-	-
Total	6,85,109	3,64,711	5,96,235

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 2015	As at 30 September 2014	As at 31 March 2015
SECURITY WISE CLASSIFICATION			
Secured			
(a) On mortgage of property			
(aa) In India	-	-	-
(bb) Outside India	-	-	-
(b) On Shares, Bonds, Govt Securities etc	-	-	-
(c) Loans against policies	1,936	396	590
(d) Others	-	-	-
Unsecured			
	-	-	-
Total	1,936	396	590
BORROWER - WISE CLASSIFICATION			
(a) Central and State Governments	-	-	-
(b) Banks and Financial Institutions	-	-	-
(c) Subsidiaries	-	-	-
(d) Companies	-	-	-
(e) Loans against policies	1,936	396	590
(f) Others	-	-	-
Total	1,936	396	590
PERFORMANCE - WISE CLASSIFICATION			
(a) Loans classified as standard			
(aa) In India	1,936	396	590
(bb) Outside India	-	-	-
(b) Non - standard loans less provisions			
(aa) In India	-	-	-
(bb) Outside India	-	-	-
Total	1,936	396	590
MATURITY - WISE CLASSIFICATION			
(a) Short Term	-	-	-
(b) Long Term	1,936	396	590
Total	1,936	396	590

Form L-16- Fixed Assets Schedule

FIXED ASSETS

(` in '000)

Particulars	Cost / Gross Block				Depreciation / Amortisation				Net Block		
	As at 01 April 2015	Additions	Deductions	As at 30 September 2015	As at 01 April 2015	For the Period	On Sale/Adjustments	As at 30 September 2015	As at 30 September 2015	As at 30 September 2014	As at 31 March 2015
Intangibles (Computer Software)	1,48,692	8,363	-	1,57,055	84,996	15,448	-	1,00,444	56,611	66,330	63,696
Leasehold improvements	72,662	-	-	72,662	36,067	4,561	-	40,628	32,034	39,792	36,595
Furniture and Fixtures	15,315	105	-	15,420	10,478	666	-	11,144	4,276	5,313	4,837
Information Technology Equipments	1,09,091	14,006	4,043	1,19,055	86,627	8,361	3,751	91,238	27,817	24,239	22,464
Vehicles	15,177	2,271	1,106	16,343	8,452	1,315	661	9,106	7,236	7,356	6,725
Office Equipment	29,605	1,058	1,691	28,972	18,578	2,962	1,175	20,363	8,608	15,099	11,027
Total	3,90,542	25,804	6,840	4,09,506	2,45,198	33,314	5,586	2,72,924	1,36,582	1,58,130	1,45,344
Capital Work in Progress	-	-	-	-	-	-	-	-	899	1,388	988
Grand Total	3,90,542	25,804	6,840	4,09,506	2,45,198	33,314	5,586	2,72,924	1,37,481	1,59,518	1,46,332
Previous year	3,63,457	38,613	11,527	3,90,542	1,69,066	81,246	5,114	2,45,198			

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 2015	As at 30 September 2014	As at 31 March 2015
Cash (including cheques, drafts and stamps)	26,329	15,487	1,15,603
Bank balances			
(a) Deposit accounts			
(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-	-
(bb) Others	-	-	-
(b) Current accounts	61,567	42,244	1,47,927
(c) Others	-	-	-
Money at call and short notice			
(a) With banks	-	-	-
(b) With other institutions	-	-	-
Others	-	-	-
Total	87,896	57,731	2,63,530
Balances with non-scheduled banks included above	-		-
Cash and bank balances			
In India	87,896	57,731	2,63,530
Outside India	-	-	-
Total	87,896	57,731	2,63,530

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

Form L-18-Advance and Other Assets Schedule

ADVANCES AND OTHER ASSETS

(` in '000)

Particulars	As at 30 September 2015	As at 30 September 2014	As at 31 March 2015
ADVANCES			
Reserve deposits with ceding companies	-	-	-
Application money for investments	-	-	-
Prepayments	21,958	17,917	19,597
Advances to Directors/Officers	-	-	-
Advance tax paid and taxes deducted at source(Net of provision for taxation)	684	-	-
Others			
a) Travel Advance	-	232	-
b) Employee Loans	2,489	1,021	3,850
c) Staff and Other Advances	8,364	19,100	3,906
Total (A)	33,495	38,270	27,353
OTHER ASSETS			
Income accrued on investments	3,53,680	3,18,049	3,57,818
Outstanding premiums	55,105	35,974	1,01,930
Agents' Balances (Net of Provisions)	819	1,521	950
Foreign agents' balances	-	-	-
Due from other entities carrying on insurance business (including reinsurers)-Net	14,593	38,012	22,880
Due from subsidiaries/holding company	-	-	-
Deposit with Reserve Bank of India	-	-	-
[Pursuant to section 7 of Insurance Act,1938]			
Others			
Service Tax Unutilised Credit	65,085	65,972	61,064
Rent & Others Security Deposit	37,155	3,34,821	3,34,871
Other Receivables	56,261	8,350	76,013
Total (B)	5,82,698	8,02,699	9,55,526
Total (A + B)	6,16,193	8,40,969	9,82,879

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 30 September 2015	As at 30 September 2014	As at 31 March 2015
Agents' Balances	28,594	22,056	35,011
Balances due to other insurance companies (including reinsurers)	27,610	1,945	10,704
Deposits held on reinsurance ceded	-	-	-
Premiums recieved in advance	440	486	1,013
Unallocated premium	52,138	44,852	61,585
Sundry creditors	72,454	39,958	2,39,837
Due to subsidiaries/holding company	2,733	-	15,815
Claims Outstanding	35,077	38,183	12,177
Annuities Due	-	12	-
Due to Officers/Directors	-	-	-
Others			
a) Tax Deducted to be remitted	14,715	11,806	19,661
b) Service Tax Liability	4,234	2,243	1,748
c) Unclaimed amount - policyholders	19,036	14,686	32,294
d) Expenses Payable	2,40,671	1,77,628	1,88,716
e) Other- Payable	20,309	14,916	57,052
Total	5,18,011	3,68,771	6,75,613

Form L-20- Provisions Schedule

PROVISIONS

(` in '000)

Particulars	As at 30 September 2015	As at 30 September 2014	As at 31 March 2015
For taxation (less payments and taxes deducted at source)	-	-	-
For proposed dividends	-	-	-
For dividend distribution tax	-	-	-
Others:			
Provision for Employees Benefit	1,46,575	1,16,960	1,84,044
Total	1,46,575	1,16,960	1,84,044

Form L-21-Misc Expenditure Schedule

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

(` in '000)

Particulars	As at 30 September 2015	As at 30 September 2014	As at 31 March 2015
Discount allowed in issue of shares / debentures	-	-	-
Others	-	-	-
Total	-	-	-

Analytical Ratios

S. No.	Particulars	For the quarter ended 30 September 2015	For the half year ended 30 September 2015	For the quarter ended 30 September 2014	For the half year ended 30 September 2014	Year Ended 31 March 2015
1	New business premium income growth					
	Participating Life	-25.88%	-35.22%	-41.24%	-29.99%	-39.86%
	Participating Pension Life	-53.45%	-46.39%	N.A.	N.A.	253.44%
	Non Participating Individual	52.73%	54.94%	189.63%	188.70%	103.79%
	Non Participating Individual Annuity	-46.15%	-34.03%	N.A.	N.A.	-32.84%
	Non Participating Fund – Health	N.A.	N.A.	N.A.	N.A.	NA
	Non Participating Group	31.83%	1.59%	477.63%	266.94%	94.63%
	Linked Life	106.09%	170.64%	128.03%	100.68%	376.13%
	Linked Life Group	-94.43%	-94.70%	-43.95%	-47.06%	-12.80%
2	Net retention ratio	96.03%	95.02%	96.44%	95.58%	96.63%
3	Expense of Management to Gross Direct Premium Ratio	98.48%	122.58%	126.33%	147.59%	105.94%
4	Commission Ratio (Gross commission paid to Gross Premium)	8.81%	9.23%	10.61%	10.97%	10.31%
5	Ratio of Policyholders' liabilities to shareholders' funds	61.35%	61.35%	23.20%	23.20%	41.90%
6	Growth rate of Shareholders' funds	-6.53%	-11.34%	-1.52%	-4.41%	-10.77%
7	Ratio of surplus / (deficit) to Policyholders' liability	-	-	-	-	-
8	Change in Net worth (` in 000)	(3,52,396)	(6,45,416)	(94)	(2,81,008)	(6,86,381)
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	0.02%	0.02%	0.01%	0.01%	0.01%
11	Total Investments / (Capital + Surplus)	157.80%	157.80%	113.79%	113.79%	132.51%
12	Total Affiliated Investments / (Capital + Surplus)	5.91%	5.91%	0.04	4.10%	1.01%
13	Investment Yield (Annualized)					
	A. With Realized Gains					
	Shareholders' Funds	9.05%	12.71%	15.46%	13.43%	13.61%
	Policyholders' Funds :					
	<u>Non Linked</u>					
	Par	8.18%	8.52%	8.77%	8.79%	9.90%
	Non Par	9.45%	7.83%	13.36%	12.12%	11.01%
	<u>Linked</u>					
	Par	NA	NA	NA	NA	NA
	Non Par	10.84%	11.46%	18.88%	21.99%	19.90%
	B. With unrealized Gains					
	Shareholders' Funds	9.19%	9.87%	21.12%	15.52%	16.05%
	Policyholders' Funds :					
	<u>Non Linked</u>					
	Par	18.74%	9.63%	11.15%	13.91%	17.91%
	Non Par	15.89%	6.73%	15.94%	15.90%	17.77%
	<u>Linked</u>					
	Par	NA	NA	NA	NA	NA
	Non Par	6.83%	6.90%	20.84%	28.84%	25.61%
14	Conservation Ratio					
	Participating Life	80.22%	79.54%	66.60%	63.81%	69.75%
	Participating Pension Life	58.23%	44.40%	N.A.	N.A.	88.46%
	Non Participating Individual	74.26%	69.28%	65.31%	66.15%	74.89%
	Non Participating Individual Annuity	N.A.	N.A.	N.A.	N.A.	N.A.
	Non Participating Fund – Health	N.A.	N.A.	N.A.	N.A.	N.A.
	Non Participating Group	30.53%	46.16%	119.10%	90.77%	62.15%
	Linked Life	81.84%	88.98%	81.42%	86.33%	87.58%
	Linked Life Group	N.A.	N.A.	NA	NA	N.A.
15	Persistency Ratio (Premium basis)					
	For 13th month	66.73%	68.65%	50.00%	51.60%	61.29%
	For 25th month	40.95%	44.53%	42.50%	45.10%	49.50%
	For 37th month	38.51%	41.31%	44.70%	46.80%	38.40%
	For 49th Month	40.05%	40.42%	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 2015	For the half year ended 30 September 2015	For the quarter ended 30 September 2014	For the half year ended 30 September 2014	Year Ended 31 March 2015
1	No. of shares	18,02,86,500	18,02,86,500	18,02,86,500	18,02,86,500	18,02,86,500
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)	(1.83)	(3.34)	(0.83)	(1.67)	(3.94)
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(1.83)	(3.34)	(0.83)	(1.67)	(3.94)
6	Book value per share (Rs)	27.95	27.95	33.78	33.78	31.53

FORM L-23 RECEIPT AND PAYMENTS SCHEDULE		
Name of the Insurer : EDELWEISS TOKIO LIFE INSURANCE COMPANY LTD.		
RECEIPTS AND PAYMENTS ACCOUNT FOR THE HALF YEAR ENDED 30 SEPTEMBER 2015 (DIRECT BASIS)		
	('000)	
Particulars	For the half year ended 30 September 2015	For the year ended 31 March 2015
A Cash Flows from operating activities:		
1 Premium received from policyholders, including advance receipts	9,60,099	18,98,490
2 Other receipts	14,381	35,643
3 Payments to the re-insurers, net of commissions and claims	15,305	12,774
4 Payments of claims / benefits	(99,173)	(1,21,215)
5 Payments of commission and brokerage	(92,384)	(1,94,589)
6 Payments of other operating expenses	(9,67,385)	(17,12,705)
7 Preliminary and pre-operative expenses	-	-
8 Deposits, advances and staff loans	3,12,449	(17,916)
9 Income taxes paid (Net)	(684)	53
10 Service tax paid	(17,585)	(36,400)
11 Other payments	-	-
12 Cash flows before extraordinary items	1,25,023	(1,35,865)
13 Cash flow from extraordinary operations	-	-
14 Net cash flow from operating activities	1,25,023	(1,35,865)
B Cash flows from investing activities:		
1 Purchase of fixed assets	(29,563)	(38,398)
2 Proceeds from sale of fixed assets	1,254	6,413
3 Purchases of investments	(70,11,202)	(1,34,00,291)
4 Loans disbursed	-	-
5 Loans against policies	(1,345)	(106)
6 Sales of investments	60,64,649	1,38,25,349
7 Repayments received	-	-
8 Rents/Interests/ Dividends received	2,70,814	4,78,765
9 Investments in money market instruments and in liquid mutual funds (Net)	4,04,214	(6,73,542)
10 Expenses related to investments	-	-
11 Net cash flow from investing activities	(3,01,179)	1,98,190
C Cash flows from financing activities:		
1 Proceeds from issuance of share capital	-	-
2 Proceeds from borrowing	-	-
3 Repayments of borrowing	-	-
4 Interest/dividends paid	-	-
5 Net cash flow from financing activities	-	-
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents	(1,76,156)	62,325
1 Cash and cash equivalents at the beginning of the period/year	2,64,786	2,02,461
2 Cash and cash equivalents at the end of the period/year	88,630	2,64,786

FORM L-24 Valuation of net liabilities

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

Date: 30 September 2015

Valuation on Net Liabilities

(` in Lakhs)

S.No.	Particulars	As at 30 September 2015	As at 30 September 2014	As at 31 March 2015
1	Linked			
	a) Life	7,002.89	3,679.84	6,068.61
	b) General Annuity	-	-	-
	c) Pension	-	-	-
	d) Health	-	-	-
2	Non-Linked			
	a) Life	23,045.72	10,165.94	17,074.21
	b) General Annuity	86.49	59.23	75.61
	c) Pension	754.71	203.71	529.78
	d) Health	33.89	-	12.53

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

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

Date: 30 September 2015

Geographical Distribution of New Business for the Quarter ended 30 September 2015

Sl.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)	No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)	No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)
1	Andhra Pradesh	15	15	0.04	0.61	47	44	0.18	4.55	62	59	0.22	5.16
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	14	14	0.04	0.71	62	60	0.18	4.18	76	74	0.22	4.89
5	Chattisgarh	34	33	0.10	1.68	140	134	0.50	9.52	174	167	0.60	11.20
6	Goa	33	33	0.06	1.00	75	72	0.24	3.11	108	105	0.31	4.11
7	Gujarat	87	87	0.30	5.82	474	449	1.94	49.90	561	536	2.24	55.72
8	Haryana	90	86	0.15	5.92	258	244	0.70	23.01	348	330	0.85	28.93
9	Himachal Pradesh	19	19	0.04	3.42	43	43	0.13	2.12	62	62	0.17	5.53
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	42	41	0.10	1.51	124	119	0.34	7.45	166	160	0.44	8.96
12	Karnataka	54	54	0.10	4.43	239	229	1.48	24.23	293	283	1.59	28.66
13	Kerala	131	128	0.49	10.07	445	439	2.01	31.69	576	567	2.51	41.77
14	Madhya Pradesh	6	6	0.02	0.40	125	118	0.47	12.56	131	124	0.49	12.96
15	Maharashtra	123	116	0.32	24.28	2,069	1,893	8.07	978.95	2,192	2,009	8.39	1,003.23
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	75	72	0.15	2.01	100	90	0.31	3.31	175	162	0.46	5.32
21	Punjab	47	45	0.08	1.38	258	250	0.57	16.63	305	295	0.65	18.01
22	Rajasthan	101	97	0.09	1.96	197	191	0.39	12.88	298	288	0.48	14.84
23	Sikkim	19	19	0.10	1.24	210	200	0.97	20.99	229	219	1.07	22.23
24	Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	187	179	0.37	8.42	810	756	2.23	50.81	997	935	2.60	59.24
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	25	23	0.08	1.00	115	104	0.86	10.26	140	127	0.93	11.26
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	16	14	0.12	3.26	95	82	0.49	15.61	111	96	0.60	18.87
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	12	12	0.03	1.10	477	439	1.51	43.77	489	451	1.54	44.86
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	20	19	0.02	1.10	123	117	0.46	15.68	143	136	0.48	16.78
Company Total		1,150	1,112	2.80	81.31	6486	6,073	24.04	1,341.21	7,636	7,185	26.83	1,422.53

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

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

Date: **30 September 2015**

Geographical Distribution of New Business upto the half year ended 30 September 2015

Sl.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)	No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)	No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)
1	Andhra Pradesh	16	16	0.04	0.63	77	74	0.26	6.16	93	90	0.30	6.78
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	18	18	0.06	0.83	110	105	0.32	5.85	128	123	0.38	6.68
5	Chattisgarh	46	45	0.12	2.26	196	189	0.69	18.06	242	234	0.82	20.32
6	Goa	46	46	0.10	1.59	109	105	0.41	4.62	155	151	0.51	6.21
7	Gujarat	131	130	0.51	8.84	822	786	3.38	100.10	953	916	3.89	108.94
8	Haryana	134	130	0.22	7.35	355	340	0.99	32.05	489	470	1.21	39.40
9	Himachal Pradesh	29	29	0.06	4.19	64	64	0.19	3.46	93	93	0.25	7.65
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	68	67	0.15	2.32	213	208	0.58	10.87	281	275	0.72	13.19
12	Karnataka	69	69	0.12	4.78	388	376	2.20	43.95	457	445	2.33	48.72
13	Kerala	177	174	0.65	12.54	599	593	2.71	41.02	776	767	3.36	53.56
14	Madhya Pradesh	209	208	0.05	0.76	221	209	0.96	20.50	430	417	1.01	21.26
15	Maharashtra	210	202	0.43	35.61	3,551	3,296	13.79	2,015.53	3,761	3,498	14.21	2,051.14
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	110	107	0.20	2.91	172	159	0.63	8.97	282	266	0.83	11.89
21	Punjab	71	69	0.15	4.33	381	372	0.86	24.07	452	441	1.01	28.39
22	Rajasthan	227	222	0.14	3.59	298	289	0.58	22.94	525	511	0.73	26.53
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	21	21	0.10	1.33	322	310	1.58	31.13	343	331	1.69	32.47
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	296	284	0.62	14.56	1,255	1,184	3.51	86.57	1,551	1,468	4.14	101.13
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	32	30	0.09	1.23	202	176	1.14	24.27	234	206	1.24	25.51
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	26	23	0.15	3.72	156	137	0.78	25.52	182	160	0.94	29.24
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	27	26	0.16	3.33	695	637	2.66	75.87	722	663	2.82	79.20
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	21	20	0.02	1.15	241	234	0.78	28.84	262	254	0.80	30.00
Company Total		1,984	1,936	4.15	117.85	10,427	9,843	39.01	2,630.34	12,411	11,779	43.16	2,748.19

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

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

Date: 30 September 2015

Geographical Distribution of New Business for the Quarter ended 30 September 2015

S.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (` in crore)	Sum Assured (` in crore)	No. of Policies	No. of Lives	Premium (` in crore)	Sum Assured (` in crore)	No. of Policies	No. of Lives	Premium (` in crore)	Sum Assured (` in crore)
1	Andhra Pradesh	-	-	-	-	-	1	0	0	-	1	0.00	0.01
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	1	321	0	87	1	321	0.21	86.73
8	Haryana	-	-	-	-	2	483	0	47	2	483	0.04	47.00
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	1	365	0	68	1	365	0.21	67.70
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	19	1,09,516	2	642	19	1,09,516	2.36	641.91
15	Maharashtra	-	-	-	-	4	1,359	2	146	4	1,359	2.36	145.63
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	1	7,186	1	267	1	7,186	0.87	267.49
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	3	0	0	-	3	0.00	0.24
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	164	0	21	-	164	0.50	20.86
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	1	587	0	21	1	587	0.02	21.25
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	-	83	0	14	-	83	0.13	13.98
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	-	-	-	-	-	69	0.28	13.69	-	69	0.28	13.69
Company Total		-	-	-	-	29	1,20,137	6.97	1,326.50	29	1,20,137	6.97	1,326.50

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

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

Date: 30 September 2015

Geographical Distribution of New Business for the half Year ended 30 September 2015

S.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (' in crore)	Sum Assured (' in crore)	No. of Policies	No. of Lives	Premium (' in crore)	Sum Assured (' in crore)	No. of Policies	No. of Lives	Premium (' in crore)	Sum Assured (' in crore)
1	Andhra Pradesh	-	-	-	-	1	73	0	2	1	73	0.01	1.73
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	1	324	0	87	1	324	0.21	87.19
8	Haryana	-	-	-	-	3	639	0	65	3	639	0.06	64.61
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	2	435	0	95	2	435	0.23	94.86
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	26	1,22,438	3	709	26	1,22,438	2.72	708.82
15	Maharashtra	-	-	-	-	4	2,035	4	248	4	2,035	4.29	247.58
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	1	7,186	1	267	1	7,186	0.87	267.49
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	6	0	1	-	6	0.00	0.57
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	170	1	22	-	170	0.51	21.85
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	1	587	0	21	1	587	0.02	21.25
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	1	350	0	25	1	350	0.14	25.23
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	-	-	-	-	-	69	0.28	13.69	-	69	0.28	13.69
Company Total		-	-	-	-	40	1,34,312	9.35	1,554.87	40	1,34,312	9.35	1554.87

PART - A

(` In Lakhs)

Total Application as per Balance Sheet (A)			1,10,756
Add (B)			-
Provisions	Sch-14		1,466
Current Liabilities	Sch-13		5,180
Total			6,646
Less (C)			-
Debit Balance in P&L A/c			29,439
Loans	Sch-09		19
Adv & Other Assets	Sch-12		6,162
Cash and Bank Balance	Sch-11		879
Fixed Assets	Sch-10		1,375
Misc. Exp. Not Written Off	Sch-15		-
Sub total			37,874
Funds Available for Investments			79,528

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)	79,528
Balance Sheet Value of :	
A. Life Fund (including Fund Beyond Solvency Margin)	70,184
B. Pension & Gen Annuity Fund	2,493
C. Unit Linked Funds	6,851
	79,528

NON - LINKED BUSINESS

INVESTMENT ASSETS		SH		PH		BOOK VALUE (SH + PH)		Actual %	FVC AMOUNT	TOTAL FUND (Balance Sheet Value)	MARKET VALUE
A. LIFE FUND	PERCENTAGE AS PER REG.	BALANCE	FRSM+	UL-NON UNIT RESERVE	PAR	NON PAR	F=(b+c+d+e)				
		(a)	(b)	(c)	(d)	(e)					
1. Govt. Securities	Not Less than 25%	4,531	5,015	-	6,482	7,656	19,154	53	-	23,685	24,674
2. Govt. Securities or Other Approved Securities (Incl. 1 above)	Not Less than 50%	4,531	5,015	-	6,482	7,656	19,154	53	-	23,685	24,674
3. Investment Subject to Exposure Norms		-	-	-	-	-	-	-	-	-	-
a. Housing & Infrastructure		-	-	-	-	-	-	-	-	-	-
1. Approved Investment	Not Less than 15%	4,307	6,144	-	28	-	6,172	17	4	10,482	10,890
2. Other Investment		53	-	-	16	-	16	0	(8)	62	62
b. (i) Approved Investments	Not exceeding 35%	20,363	2,624	345	2,259	3,802	9,031	25	136	29,530	29,619
(ii) "Other Investments" not to exceed 15%		4,967	199	706	22	878	1,805	5	(347)	6,425	6,425
TOTAL : LIFE FUND	100%	34,221	13,983	1,051	8,807	12,337	36,177	100.00%	(215)	70,184	71,670

B. PENSION / GROUP GRATUITY FUND		PH		Actual %	FVC AMOUNT	TOTAL FUND (Balance Sheet Value)	MARKET VALUE
	PERCENTAGE AS PER REG.	PAR	NON PAR				
1 Government Securities	Not Less than 20%	598	1,265	75%	-	1,863	1,959
2 Government Securities or other approved securities (including (i) above)	Not Less than 40%	598	1,265	75%	-	1,863	1,959
3 Balance in approved investment	Not Exceeding 60%	252	377	25%	-	629	642
TOTAL : PENSION / GROUP GRATUITY FUND	100%	850	1,642	100.00%	-	2,493	2,601

LINKED BUSINESS

C. LINKED LIFE INSURANCE FUND		PH		Actual %
	PERCENTAGE AS PER REG.	PAR	NON PAR	
1. Approved Investments	Not Less than 75%	-	6,060	88.45%
2. Other than Approved Investment	Not More than 25%	-	791	11.55%
TOTAL : LINKED LIFE INSURANCE FUND	100%	-	6,851	100%

CERTIFICATION:

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

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

UNIT LINKED INSURANCE BUSINESS

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

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

Non-Par

Statement as on : 30 September, 2015

PARTICULARS	NAME OF THE FUND																						TOTAL	
	BOND FUND [ULIF00317/08/11BONDFUND147]	DISCONTINUANCE FUND [ULIF00701/01/12DISCONT147]	EQUITY LARGE CAP FUND [ULIF00118/08/11EQLARGECA P147]	EQUITY TOP 250 [UUF00227/07/11EQTOP25 0147]	GROUP BALANCER FUND [ULGF00205/09/11GFBALA NCER147]	GROUP BOND FUND [ULGF00305/09/11GFBOND1 47]	GROUP GROWTH FUND [ULGF00105/09/11GFGRO WTH147]	MANAGED FUND [ULIF00618/08/11MANAGED147]	MONEY MARKET FUND [ULIF00425/08/11MONEYMARK ET147]	GROUP BOND FUND [ULGF00305/09/11GFBOND 147]	GROUP MONEY MARKET FUND [ULGF00405/09/11GFMON EYMARKET147]													
	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.	Actual Inv.													
Opening Balance(Market Value)	429.84	553.81	1265.85	911.24	489.69	414.56	917.96	210.15	123.25	1050.32	0.00	6366.68												
Add : Inflow during the Quarter	64.61	75.25	207.32	155.60	25.76	0.17	0.35	30.82	13.49	111.73	0.00	685.10												
Increase / (Decrease) Value of Inv(Ne	11.95	10.21	-5.69	5.28	13.85	15.56	20.42	4.34	2.50	9.42	0.00	87.85												
Less : Outflow during the Quarter	17.93	38.12	51.26	29.60	2.08	11.26	56.52	10.95	12.06	58.76	0.00	288.54												
TOTAL INVESTIBLE FUNDS (MKT VALUE)	488.47	601.15	1416.22	1042.52	527.22	419.03	882.21	234.36	127.18	1112.71	0.00	6851.08												
INVESTMENT OF UNIT FUND																							TOTAL	
	BOND FUND [ULIF00317/08/11BONDFUND147]	DISCONTINUANCE FUND [ULIF00701/01/12DISCONT147]	EQUITY LARGE CAP FUND [ULIF00118/08/11EQLARGECA P147]	EQUITY TOP 250 [UUF00227/07/11EQTOP25 0147]	GROUP BALANCER FUND [ULGF00205/09/11GFBALA NCER147]	GROUP BOND FUND [ULGF00305/09/11GFBOND1 47]	GROUP GROWTH FUND [ULGF00105/09/11GFGRO WTH147]	MANAGED FUND [ULIF00618/08/11MANAGED147]	MONEY MARKET FUND [ULIF00425/08/11MONEYMARK ET147]	GROUP BOND FUND [ULGF00305/09/11GFBOND 147]	GROUP MONEY MARKET FUND [ULGF00405/09/11GFMON EYMARKET147]													
	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				
Approved Investments (>=75%)																								
Central Govt Securities	0.00	0.00	535.21	89.03	0.00	0.00	0.00	0.00	81.97	15.55	44.43	10.60	60.44	6.85	18.06	7.70	0.00	0.00	3.19	0.29	0.00	0.00	743.30	0.13
State Government Securiti	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Approved Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Corporate Bonds	78.89	16.15	0.00	0.00	0.00	0.00	0.00	0.00	58.42	11.08	103.24	24.64	82.55	9.36	18.47	7.88	0.00	0.00	22.58	2.03	0.00	0.00	364.15	5.32
Infrastructure Bonds	233.51	47.80	0.00	0.00	0.00	0.00	0.00	0.00	158.30	30.03	229.97	54.88	218.77	24.80	86.69	36.99	0.00	0.00	151.38	13.60	0.00	0.00	1078.62	15.74
Equity	0.00	0.00	0.00	0.00	1136.45	80.25	813.32	78.02	99.11	18.80	0.00	0.00	352.80	39.99	65.20	27.82	0.00	0.00	561.95	50.50	0.00	0.00	3028.83	44.21
Money Market Investment	15.11	3.09	66.82	11.12	14.46	1.02	16.19	1.55	20.24	3.84	6.22	1.48	7.85	0.89	2.32	0.99	4.88	3.84	13.24	1.19	0.00	0.00	167.35	2.44
Mutual Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deposit With Banks	80.00	16.38	0.00	0.00	0.00	0.00	0.00	0.00	45.00	8.54	0.00	0.00	35.00	3.97	21.00	8.96	95.00	74.70	180.00	16.18	0.00	0.00	456.00	6.66
Sub Total (A)	407.51	83.42	602.03	100.15	1150.92	81.27	829.52	79.57	463.05	87.83	383.87	91.61	757.42	85.85	211.74	90.35	99.88	78.54	932.33	83.79	0.00	0.00	5838.25	74.49
Current Assets:																								
Accrued Interest	35.73	7.32	0.00	0.00	0.00	0.00	0.00	0.00	10.69	2.03	16.29	3.89	20.21	2.29	9.05	3.86	26.12	20.54	37.39	3.36	0.00	0.00	155.49	2.27
Dividend Receivable	0.00	0.00	0.00	0.00	1.15	0.08	1.02	0.10	0.09	0.02	0.00	0.00	0.28	0.03	0.02	0.01	0.00	0.00	0.52	0.05	0.00	0.00	3.07	0.04
Bank Balance	0.51	0.10	0.50	0.08	0.50	0.04	0.51	0.05	1.38	0.26	0.50	0.12	0.93	0.11	0.51	0.22	0.51	0.40	1.50	0.14	0.00	0.00	7.34	0.11
Receivable for Sale of	0.00	0.00	0.00	0.00	0.34	0.02	0.38	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.36	0.16	0.00	0.00	0.00	0.00	0.00	0.00	1.09	0.02
Other Current Assets	7.50	1.54	0.00	0.00	21.24	1.50	16.39	1.57	12.00	2.28	0.00	0.00	0.00	0.00	4.24	1.81	0.76	0.60	3.47	0.31	0.00	0.00	65.59	0.96
Less: Current Liabilities																								
Payable for Investmen	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.87	0.17	0.00	0.00	0.43	0.05	0.00	0.00	0.00	0.00	0.99	0.09	0.00	0.00	2.29	0.03
Fund Mgmt Charges	0.56	0.11	0.27	0.05	1.70	0.12	1.24	0.12	0.63	0.12	0.52	0.12	1.10	0.12	0.28	0.12	0.09	0.07	1.32	0.12	0.00	0.00	7.71	0.11
Other Current Liabilit	0.00	0.00	1.10	0.18	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	1.10	0.02
Sub Total (B)	43.18	8.84	-0.88	-0.15	21.54	1.52	17.06	1.64	22.65	4.30	16.27	3.88	19.89	2.26	13.90	5.93	27.30	21.46	40.57	3.65	0.00	0.00	221.49	3.23
OTAI (<=25%)																								
Corporate Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Infrastructure Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity	0.00	0.00	0.00	0.00	121.44	8.57	107.06	10.27	10.27	1.95	0.00	0.00	37.79	4.28	8.72	3.72	0.00	0.00	53.70	4.83	0.00	0.00	338.98	4.95
Money Market	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Venture Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mutual funds	37.79	7.74	0.00	0.00	122.34	8.64	88.88	8.53	31.25	5.93	18.89	4.51	67.11	7.61	0.00	0.00	0.00	0.00	86.11	7.74	0.00	0.00	452.36	6.60
Sub Total (C)	37.79	7.74	0.00	0.00	243.77	17.21	195.94	18.79	41.52	7.88	18.89	4.51	104.90	11.89	8.72	3.72	0.00	0.00	139.81	12.56	0.00	0.00	791.34	11.55
Total (A) + (B) + (C)	488.47	100.00	601.15	100.00	1416.22	100.00	1042.52	100.00	527.22	100.00	419.03	100.00	882.21	100.00	234.36	100.00	127.18	100.00	1112.71	100.00	0.00	0.00	6851.08	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 as on : 30 September, 2015

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	488.47	14.8356	14.8356	14.4526	14.2370	13.7569	13.2477	11.99%	10.15%	14.8356
2	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	01-Feb-12	NON PAR	601.15	13.1888	13.1888	12.9559	12.7276	12.4941	12.2489	7.67%	7.86%	13.1888
3	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	28-Jul-11	NON PAR	1,416.22	20.8431	20.8431	20.9205	20.6709	19.3418	18.4234	13.13%	22.34%	21.9675
4	EQUITY TOP 250	ULIF0027/07/11EQTOP250147	20-Jul-11	NON PAR	1,042.52	19.7375	19.7375	19.6113	19.2919	18.0663	16.8366	17.23%	24.72%	20.7814
5	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	25-Jan-13	NON PAR	527.22	14.1539	14.1539	13.7676	13.6560	13.0736	12.3672	14.45%	NA	14.1690
6	GROUP BOND FUND	ULGF00305/09/11GFBOND147	25-Jan-13	NON PAR	419.03	13.0732	13.0732	12.5954	12.5586	12.1508	11.5685	13.01%	NA	13.0732
7	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	25-Jan-13	NON PAR	882.21	15.134	15.134	14.7993	14.6675	14.0344	13.2271	14.42%	NA	15.3910
8	GROUP MONEY MARKET FUND	ULGF00405/09/11GFMONEYMARKET147	25-Jan-13	NON PAR	-	10.0000	10.0000	10.0000	10.0000	10.0000	10.0000	-	0.00%	10.0000
9	MANAGED FUND	ULIF00618/08/11MANAGED147	03-Aug-11	NON PAR	234.36	16.8002	16.8002	16.4757	16.3673	15.4137	14.6262	14.86%	15.18%	16.8725
10	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	25-Aug-11	NON PAR	127.18	14.3162	14.3162	14.0326	13.7475	13.4651	13.1777	8.64%	9.42%	14.3162
11	PE BASED FUND	ULIF00526/08/11PEBASED147	22-Jul-11	NON PAR	1,112.71	17.9997	17.9997	17.837	17.5045	16.6763	15.9037	13.18%	15.11%	18.4582

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 September 2015

Detail regarding Debt securities

(` in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 30/09/2015	As % of total for this class	As at 30/09/2014	As % of total for this class	As at 30/09/2015	As % of total for this class	As at 30/09/2014	As % of total for this class
Break down by credit rating								
Sovereign	24,674	38.62%	15,275	26.51%	23,685	37.94%	15,191	26.56%
AAA rated	14,628	22.89%	16,918	29.36%	14,132	22.64%	16,791	29.36%
AA or better	5,417	8.48%	6,325	10.98%	5,417	8.68%	6,111	10.68%
Rated below AA but above A	0	0.00%	1,102	1.91%	0	0.00%	1,098	1.92%
Rated below A but above B	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
MF/REV REPO/CBLO/FD	19,174	30.01%	18,007	31.25%	19,197	30.75%	18,007	31.48%
A1+/P1+/PR1+/F1+	-	-	-	0.00%	-	-	-	0.00%
Total	63,893	100.00%	57,627	100.00%	62,430	100.00%	57,199	100.00%
Breakdown by residual maturity								
Up to 1 year	7,259	11.36%	13,902	24.12%	7,280	11.66%	13,901	24.30%
more than 1 year and up to 3years	4,049	6.34%	6,428	11.15%	4,049	6.48%	6,422	11.23%
More than 3 years and up to 7years	12,291	19.24%	11,223	19.47%	12,049	19.30%	10,973	19.18%
More than 7 years and up to 10 years	16,294	25.50%	10,762	18.67%	16,074	25.75%	10,690	18.69%
More than 10 years and up to 15 years	1,769	2.77%	3,337	5.79%	1,632	2.61%	3,310	5.79%
More than 15 years and up to 20 years	3,122	4.89%	2,526	4.38%	3,030	4.85%	2,511	4.39%
Above 20 years	19,110	29.91%	9,449	16.40%	18,316	29.34%	9,391	16.42%
Total	63,893	100.00%	57,627	100.00%	62,430	100.00%	57,199	100.00%
Breakdown by type of the issuer								
Central Government	24,674	38.62%	15,166	26.32%	23,685	37.94%	15,082	26.37%
State Government	-	-	108.76	0.19%	-	-	108.77	0.19%
Corporate Securities	19,957	31.24%	24,345	42.25%	19,460	31.17%	24,000	41.96%
MF/REV REPO/CBLO/FD	19,262	30.15%	18,007	31.25%	19,285	30.89%	18,007	31.48%
Total	63,893	100.00%	57,627	100.00%	62,430	100.00%	57,199	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 September 2015

Detail regarding Debt securities

(` in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 30/09/2015	As % of total for this class	As at 30/09/2014	As % of total for this class	As at 30/09/2015	As % of total for this class	As at 30/09/2014	As % of total for this class
Break down by credit rating								
Sovereign	743.30	23.42%	481.08	24.59%	728.29	23.37%	479.16	24.75%
AAA rated	1,290.94	40.68%	842.73	43.08%	1,234.77	39.62%	827.52	42.74%
AA or better	151.83	4.78%	11.52	0.59%	139.43	4.47%	10.10	0.52%
Rated below AA but above A	-	0.00%	95.92	4.90%	-	0.00%	94.65	4.89%
Rated below A but above B	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
MF/REV REPO/CBLO/FD	987.54	31.12%	524.78	26.83%	1,014.32	32.54%	524.78	27.10%
A1+/P1+/PR1+/F1+								
Total	3,174	100.00%	1,956	100.00%	3,117	100.00%	1,936	100.00%
Breakdown by residual maturity								
Up to 1 year	1,346.68	42.43%	560.75	28.67%	1,372.70	44.04%	560.54	28.95%
more than 1 year and up to 3years	313.92	9.89%	366.03	18.71%	309.92	9.94%	363.62	18.78%
More than 3 years and up to 7years	542.64	17.10%	354.05	18.10%	518.78	16.64%	348.24	17.99%
More than 7 years and up to 10 years	404.92	12.76%	494.19	25.27%	386.68	12.41%	484.96	25.05%
More than 10 years and up to 15 years	359.00	11.31%	79.43	4.06%	334.50	10.73%	78.46	4.05%
More than 15 years and up to 20 years	-	-	-	-	-	-	-	-
Above 20 years	206.44	6.50%	101.56	5.19%	194.24	6.23%	100.38	5.18%
Total	3,174	100.00%	1,956	100.00%	3,117	100.00%	1,936	100.00%
Breakdown by type of the issuer								
Central Government	743.30	23.42%	471.19	24.09%	728.29	23.37%	469.27	24.24%
State Government	-	-	9.89	0.51%	-	0.00%	9.89	0.51%
Corporate Securities	1,442.77	45.46%	950.16	48.58%	1,374.20	44.09%	932.27	48.15%
MF/REV REPO/CBLO/FD	987.54	31.12%	524.78	26.83%	1,014.32	32.54%	524.78	27.10%
Total	3,174	100.00%	1,956	100.00%	3,117	100.00%	1,936	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 September 2015**
Detail regarding Debt securities

(` in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 30/09/2015	As % of total for this class	As at 30/09/2014	As % of total for this class	As at 30/09/2015	As % of total for this class	As at 30/09/2014	As % of total for this class
Break down by credit rating								
Sovereign	1,958.62	75.31%	1,221.12	87.35%	1,863.32	74.75%	1,218.18	87.32%
AAA rated	183.03	7.04%	-	-	170.28	6.83%	-	-
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
MF/REV REPO/CBLO/FD	459.05	17.65%	176.85	12.65%	459.05	18.42%	176.85	12.68%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
*Others	-	-	-	-	-	-	-	-
Total	2,601	100.00%	1,398	100.00%	2,493	100.00%	1,395	100.00%
Breakdown by residual maturity								
Up to 1 year	492.76	18.95%	819.97	58.65%	492.76	19.77%	819.97	58.78%
more than 1 year and up to 3years	10.00	0.38%	50.00	0.04	10.00	0.40%	50.00	0.04
More than 3 years and up to 7years	183.03	7.04%	-	-	170.28	6.83%	-	-
More than 7 years and up to 10 years	55.00	2.11%	-	-	55.00	2.21%	-	-
More than 10 years and up to 15 years	-	-	-	-	-	-	-	-
More than 15 years and up to 20 years	-	-	-	-	-	-	-	-
Above 20 years	1,859.90	71.52%	528.00	37.77%	1,764.60	70.79%	525.07	37.64%
Total	2,601	100.00%	1,398	100.00%	2,493	100.00%	1,395	100.00%
Breakdown by type of the issuer								
Central Government	1,958.62	75.31%	1,112.36	79.57%	1,863.32	74.75%	1,109.42	79.53%
State Government	-	-	108.76	7.78%	-	-	108.76	7.80%
Corporate Securities	183.03	7.04%	-	-	170.28	6.83%	-	-
MF/REV REPO/CBLO/FD	459.05	17.65%	176.85	12.65%	459.05	18.42%	176.85	12.68%
Total	2,601	100.00%	1,398	100.00%	2,493	100.00%	1,395	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 2015

Related Party Transactions

(` in Lacs)

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 2015	For the half year ended 30 September 2015	For the quarter 30 September 2014	For the half year ended 30 September 2014
1	Edelweiss Financial Services Limited	Holding Company	Death Claim paid as Employer-employee master policyholder Premium collected for group insurance policy Royalty for Trade Logo Usage Reimbursement of Cost of premium towards Group Term Life Master Policy (employer –employee) and Medical Insurance covering employees of the Company Directors Nomination Deposit	- (15.00) - 27.33 4.00	- (35.00) 224.72 27.33 -	21.00 (5.44) - - -	21.00 (16.02) 224.72 - -
2	Edelweiss Securities Limited (Is registered broker with SEBI and Stock Exchanges)	Fellow Subsidiary	Brokerage (For Securities transaction) Rent Paid for Office Premises	4.83 8.55	9.94 17.10	3.33 8.42	8.71 16.85
3	Edelweiss Commodities Services Limited	Fellow Subsidiary	Interest received on Security Deposit Rent paid for office premises Refund of Security Deposit Purchase of Securities Sale of Securities	(53.12) 270.90 (3,000.00) - -	(141.00) 579.73 (3,000.00) - (505.00)	(88.85) 314.50 - 1,500.00 -	(176.73) 527.87 - 1,500.00 -
4	ECL Finance Limited	Fellow Subsidiary	Purchase of Securities Investment in Non-Convertible Debentures Interest on Non-Convertible Debentures	- - (2.07)	- 65.00 (9.56)	996.00 1,501.41 (46.90)	996.00 1,501.41 (46.90)
5	Edelweiss Broking Limited	Fellow Subsidiary	Commission paid as Corporate Agent	22.10	38.45	40.59	58.96
6	Edelweiss Retail Finance Limited	Fellow Subsidiary	Investment in Debt Securities Interest on Non-Convertible Debentures	- (40.46)	1,400.00 (56.74)	- -	- -
7	Edelweiss Finance & Investments Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures Investment in Non-Convertible Debentures Purchase of Securities Sale of Securities	(28.85) 1,500.00 - (1,638.99)	(28.85) 1,500.00 - (1,638.99)	(159.12) - 958.25 -	(159.12) - 958.25 -
9	Edel Finance Company Limited	Fellow Subsidiary	Lease Rent for Office Equipment	3.45	6.90	3.45	6.90
10	Key Managerial Personnel	Key Managerial Personnel	Premium collected toward policies	(8.52)	(20.26)	(12.09)	(21.87)

* Transaction amounts are on accrual basis.

FORM - L-31**LNL - 6 : Board of Directors & Key Persons**Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**Date : **30 September 2015****Board of Directors and Key Person information**

S. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Rashesh Shah	Chairman	-
2	Mr. Arthur Lee	Director	-
3	Mr. Deepak Mittal	Managing Director & CEO	-
4	Mr. Himanshu Kaji	Director	-
5	Mr. Ian Brimecome	Director	-
6	Mr. Kichiichiro Yamamoto	Director	-
7	Mr. P. N. Venkatachalam	Independent Director	-
8	Mr. P. Vaidyanathan	Independent Director	-
9	Mr. R. P. Singh	Independent Director	-
10	Mr. Rujan Panjwani	Director	-
11	Ms. Shabnam Panjwani	Director	-
12	Mr. Venkat Ramaswamy	Director	-

S. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Sarju Simaria	Chief Financial Officer	-
2	Mr. Yash Prasad	Chief Marketing Officer and Head of Sales	-
3	Ms. Anuradha Lal	Appointed Actuary	-
4	Mr. Ajeet Lodha	Chief Risk Officer	-
5	Mr. Bismillah Chowdhary	Chief Investment Officer	-
6	Ms. Shirin Patel	Chief Compliance Officer	-
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 September 2015

AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.

Form Code: KT3

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

Classification: Business within India

(` in 000)

Item	Description	Adjusted Value
01	Available Assets in Policyholders' Fund:	30,99,450
	Deduct:	
02	Mathematical Reserves	30,92,371
03	Other Liabilities	-
04	Excess in Policyholders' funds	7,080
05	Available Assets in Shareholders Fund:	12,80,502
	Deduct:	
06	Other Liabilities of shareholders' fund	-
07	Excess in Shareholders' funds	12,80,502
08	Total ASM (04)+(07)	12,87,582
09	Total RSM	5,00,000
10	Solvency Ratio (ASM/RSM)	257.5%

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

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

Name of the fund: Life Fund

Statement as on : 30 September, 2015

Confirmation of Investment portfolio details

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

No	Description	Bonds/ Debentures		Loans		Other debt Instruments		Total	
		YTD as on date	Prev FY as on 31 Mar 15	YTD as on date	Prev FY as on 31 Mar 15	YTD as on date	Prev FY as on 31 Mar 15	YTD as on date	Prev FY as on 31 Mar 15
1	Investment Assets (As per form 3A/ 3B - Total Fund)	43,145	36,992	-	-	27,039	29,839	70,184	66,831
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)	43,145	36,992	-	-	27,039	29,839	70,184	66,831
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

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

CERTIFICATION

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

Signature

Full name

Chief of Finance

FORM L-33**COMPANY NAME & CODE:** Edelweiss Tokio Life Insurance Company Limited - 147**Name of the fund:** Life Fu : Unit Linked Fund**Statement as on :** 30 September, 2015**Confirmation of Investment portfolio details****Certificate under Section 28(2A) / 28(2B) / 28B (3) of the Insurance Act, 1938**

No	Description	Bonds/ Debentures		Loans		Other debt Instruments		Total	
		YTD as on date	Prev FY as on 31 Mar 15	YTD as on date	Prev FY as on 31 Mar 15	YTD as on date	Prev FY as on 31 Mar 15	YTD as on date	Prev FY as on 31 Mar 15
1	Investment Assets (As per form 3A/ 3B - Total Fund)	2,186	1,752	-	-	4,665	4,211	6,851	5,962
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment assets (2/1)	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on standard assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	2,186	1,752	-	-	4,665	4,211	6,851	5,962
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.

Signature

Full name

Chief of Finance

FORM L-33

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

Name of the fund: Pension and General Annuity Fund

Statement as on : 30 September, 2015

Confirmation of Investment portfolio details

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

No	Description	Bonds/ Debentures		Loans		Other debt Instruments		Total	
		YTD as on date	Prev FY as on 31 Mar 15	YTD as on date	Prev FY as on 31 Mar 15	YTD as on date	Prev FY as on 31 Mar 15	YTD as on date	Prev FY as on 31 Mar 15
1	Investment Assets (As per form 3A/ 3B - Total Fund)	2,034	1,483	-	-	459	738	2,493	2,221
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment assets (2/1)	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-
6	Provision on standard assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	2,034	1,483	-	-	459	738	2,493	2,221
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

Note: Life Fund Includes Fund Beyond Solvency Margin

CERTIFICATION

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

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	20,930	409	7.75%	7.75%	19,936	810	8.10%	8.10%	11,493	513	8.91%	8.91%	
A2	Deposits under section 7 of Insurance Act 1938	CDSS	-	-	0.00%	0.00%	200	5	11.79%	11.79%	199	8	7.99%	7.99%	
A3	Treasury Bills	CTRB	339	5	5.88%	5.88%	258	8	5.86%	5.86%	1,519	66	8.68%	8.68%	
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES														
B1	Central Government Guaranteed Loans / Bonds	CGSL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
B2	State Government Bonds	SGGB	-	-	-	-	-	-	0.00%	0.00%	162	0	-	-	
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	5,540	93	6.63%	6.63%	4,438	168	7.56%	7.56%	5,129	285	11.07%	11.07%	
D	INFRASTRUCTURE INVESTMENTS														
D1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	120	(8)	-26.11%	-26.11%	146	(11)	-15.68%	-15.68%	110	63	114.97%	114.97%	
D2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	58	1	4.38%	4.38%	80	(15)	-37.09%	-37.09%	64	22	71.25%	71.25%	
D3	TAXABLE BONDS OF														
D4	Infrastructure - PSU - Debentures / Bonds	IPTD	1,640	37	8.96%	8.96%	1,631	73	8.95%	8.95%	781	31	7.98%	7.98%	
D5	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	2,136	49	9.15%	9.15%	2,083	96	9.16%	9.16%	1,514	57	7.53%	7.53%	
D6	INFRASTRUCTURE OTHER- EQUITY	IOEQ	75	(7)	-35.18%	-35.18%	99	11	21.51%	21.51%	79	13	32.10%	32.10%	
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
E1	PSU - Equity shares - quoted	EAEQ	244	(7)	-11.82%	-11.82%	248	(15)	-12.21%	-12.21%	398	63	31.57%	31.57%	
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	2,808	125	17.62%	17.62%	2,944	310	20.98%	20.98%	4,786	685	28.56%	28.56%	
E3	Corporate Securities - Debentures	ECOS	7,715	228	11.74%	11.74%	10,526	1,123	21.28%	21.28%	13,808	842	12.16%	12.16%	
E4	Corporate Securities - Debentures	EDPG	2,443	69	11.25%	11.25%	1,793	91	11.30%	11.30%	1,497	47	12.68%	12.68%	
E5	Corporate Securities - Preference Shares	EPNQ	709	-	0.00%	0.00%	704	-	0.00%	0.00%	528	23	8.71%	8.71%	
E6	Application Money	ECAM	4,373	30	6.76%	6.76%	4,695	39	6.81%	6.81%	5,508	42	7.56%	7.56%	
E7	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance available Investment) (FPI - RBI)	ECDB	17,580	477	10.75%	10.75%	16,810	910	10.80%	10.80%	16,609	895	10.75%	10.75%	
E8	Deposits - CDs with Scheduled Banks	EDCD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	304	5	13.49%	13.49%	
E9	CCIL - CBLO	ECBO	1,236	22	6.90%	6.90%	1,182	42	7.37%	7.37%	1,724	19	8.48%	8.48%	
E10	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-	
E11	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	1,588	29	7.88%	7.88%	2,015	77	8.10%	8.10%	1,182	45	8.66%	8.66%	
E12	Mutual Funds - Under Promoter Group	EMPG	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%	
F	OTHER INVESTMENTS														
F1	Equity Shares (incl. Co-op Societies)	OESH	2,132	39	7.32%	7.32%	1,623	263	32.31%	32.31%	1,537	423	54.94%	54.94%	
F2	Equity Shares (PSUs & Unlisted)	OEPU	11	-	-	-	11	-	-	-	-	-	0.00%	0.00%	
F3	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	1,791	31	6.95%	6.95%	2,304	85	7.55%	7.55%	1,392	54	8.71%	8.71%	
F4	DEBENTURES	OLDB	98	2	11.57%	11.57%	98	5	11.57%	11.57%	111	6	11.60%	11.60%	
F5	Debentures / Bonds / CPs / Loans - (Promoter Group)	ODPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	1,265	77	12.14%	12.14%	
F6	Mutual Funds (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%	
F7	Passively Managed Equity ETF (Non Promoter group)	OETF	397	(22)	-31.97%	-31.97%	177	(22)	-31.12%	-31.12%	-	-	-	-	
F8	Derivative Instrument	OCDI	5,145	26	2.91%	2.91%	5,145	(67)	-7.52%	-7.52%	-	4	-	-	
F9	Passively Managed Equity ETF Promoter Group)	OETP	4	4	399.98%	399.98%	41	4	22.98%	22.98%	-	-	-	-	
F10	Securitised Assets	OPSA	206	-	0.00%	0.00%	210	0	0.00%	0.00%	142	-	-	-	
TOTAL			79,318	1,632	8.66%	8.66%	79,395	3,987	11.07%	11.07%	71,842	4,291	12.68%	12.68%	

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	Investment*	Current Quarter			Investment*	Year to Date			Investment*	Previous Year		
				INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD		INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD		INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD
A	CENTRAL GOVERNMENT SECURITIES													
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	204	10	19.92%	19.92%	205	8	7.88%	7.88%	135	11	16.53%	16.53%
a2	Treasury Bills	CTRB	497	9	7.37%	7.37%	438	16	7.49%	7.49%	240	10	8.34%	8.34%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES	SGGB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	10	0	8.69%	8.69%
B1	Central Government Guaranteed Loans / Bonds	CGSL	-	-	0.00%	0.00%	10	0	22.84%	22.84%	-	-	-	-
B2	State Government Bonds	SGGB												
C	INFRASTRUCTURE INVESTMENTS													
C1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	220	5	8.62%	8.62%	197	(6)	-6.46%	-6.46%	23	6	51.75%	51.75%
C2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	50	(2)	-15.76%	-15.76%	66	21	75.06%	75.06%	26	1	10.96%	10.96%
C3	Infrastructure - PSU - Debentures / Bonds	IPTD	600	28	18.73%	18.73%	525	28	10.82%	10.82%	181	12	13.25%	13.25%
C4	Infrastructure - Other Investment	IOEQ	148	(27)	-73.41%	-73.41%	142	(19)	-26.12%	-26.12%	9	3	61.08%	61.08%
C5	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	47	3	24.28%	24.28%	40	3	17.42%	17.42%	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	357	14	15.61%	15.61%	346	17	9.85%	9.85%	251	19	15.25%	15.25%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
E1	PSU - Equity shares - quoted	EAEQ	138	(15)	-43.60%	-43.60%	135	(25)	-36.36%	-36.36%	111	29	51.72%	51.72%
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	2,490	107	17.08%	17.08%	2,380	138	11.53%	11.53%	1,018	245	48.09%	48.09%
E3	CCIL - CBLO	ECBO	228	4	7.02%	7.02%	299	11	7.21%	7.21%	99	1	8.85%	8.85%
E4	Corporate Securities - Debentures	ECOS	228	9	15.56%	15.56%	240	11	9.55%	9.55%	179	14	15.36%	15.36%
E5	Corporate Securities - Debentures	EDPG	76	3	16.60%	16.60%	76	4	11.44%	11.44%	11	2	185.68%	185.68%
E6	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	461	12	10.56%	10.56%	477	25	10.64%	10.64%	437	23	10.32%	10.32%
E7	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
E8	Application Money	ECAM	45	0	7.10%	7.10%	97	0	7.03%	7.03%	84	1	7.68%	7.68%
E9	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	86	3	8.69%	8.69%
E10	Corporate Securities - Preference Shares	EPNQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	2	0	68.17%	68.17%
E11	Deposits - CDs with Schedule Banks	EDCD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	36	0	43.42%	43.42%
E12	Net Current Assets (Only in respect of ULIP Business)	ENCA	221	-	-	-	221	-	-	-	125	-	-	-
F	OTHER INVESTMENTS													
F1	Equity Shares (incl. Co-op Societies)	OESH	196	(30)	-60.18%	-60.18%	216	(19)	-17.81%	-17.81%	105	29	55.40%	55.40%
F2	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%
F3	Debentures	OLDB	96	(0)	-2.80%	-2.80%	96	2	4.97%	4.97%	83	5	12.24%	12.24%
F4	Passively Managed Equity ETF (Non Promoter group)	OETF	354	(21)	-23.14%	-23.14%	263	(19)	-14.19%	-14.19%	-	-	0.00%	0.00%
F5	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	88	1	5.64%	5.64%	87	3	9.37%	9.37%	65	3	0.00%	0.00%
TOTAL			6,743	111	6.85%	6.85%	6,556	202	6.51%	6.51%	3,327	418	27.95%	27.95%

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	1,612.03	32.91	8.10%	8.10%	1,151.72	47.00	8.14%	8.14%	525.18	12.33	8.57%	8.57%
a2	Treasury Bills	CTRB	213.60	4.41	8.18%	8.18%	509.08	19.80	7.76%	7.76%	619.13	27.13	8.74%	8.74%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES	SGGB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	104.34	0.23	8.90%	8.90%
B1	Central Government Guaranteed Loans / Bonds	CGSL												
B2	State Government Bonds	SGGB												
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	CCIL - CBLO	ECBO	152.93	2.69	6.98%	6.98%	229.91	8.40	7.28%	7.28%	79.12	0.96	8.08%	8.08%
E4	Corporate Securities - Debentures	ECOS	170.28	3.42	9.66%	9.66%	170.28	3.42	9.66%	9.66%	-	-	-	-
E5	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL , RBI	ECDB	109.29	2.83	10.26%	10.26%	110.33	5.76	10.41%	10.41%	49.86	2.58	10.33%	10.33%
E6	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL , RBI	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
E7	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	78.91	1.43	7.85%	7.85%	82.63	3.10	8.04%	8.04%	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			2,337	48	8.22%	8.22%	2,254	87	8.12%	8.12%	1,421	45	8.75%	8.75%

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, 2015

STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : LIFE FUND

(Rs In Lakhs)

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

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

CERTIFICATION:

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

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, 2015

STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : LINKED LIFE FUND

(Rs In Lakhs)

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

CERTIFICATION:

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

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, 2015

STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : PENSION AND GENERAL ANNUITY FUND

(Rs In Lakhs)

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

CERTIFICATION:

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

Deepak Mittal
MD & CEO

(in Crores)

S. No	Particulars	For the Quarter Ended September-15				For the Quarter Ended September-14				Upto the half year September - 15				Upto the half year September - 14			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First year Premium																
	<i>i) Individual Single Premium (ISP)</i>																
	From 0-10,000	-	-	-	-	0.00	4.00	4.00	0.00	0.00	272.00	272.00	0.14	0.00	72.00	72.00	0.04
	From 10,000-25,000	-	-	-	-	0.00	1.00	1.00	0.15	0.00	-	-	-	0.00	1.00	1.00	0.15
	From 25,001-50,000	0.07	14.00	14.00	0.72	0.02	4.00	2.00	0.17	0.09	18.00	18.00	0.91	0.06	13.00	9.00	0.56
	From 50,001- 75,000	0.02	-	-	(0.08)	0.05	9.00	6.00	0.53	0.08	11.00	10.00	0.95	0.08	14.00	11.00	0.78
	From 75,000-100,000	0.13	14.00	12.00	0.55	0.05	6.00	6.00	0.35	0.14	15.00	13.00	0.65	0.12	15.00	13.00	1.03
	From 1,00,001-1,25,000	(0.04)	(4.00)	(2.00)	(0.15)	0.04	4.00	2.00	0.40	(0.00)	-	-	-	0.08	7.00	4.00	1.20
	Above Rs. 1,25,000	0.26	6.00	6.00	0.76	0.17	5.00	4.00	1.59	0.84	12.00	12.00	2.36	0.28	10.00	6.00	2.29
	<i>ii) Individual Single Premium-Annuity (ISPA)</i>																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	0.02	2.00	2.00	0.02	0.01	1.00	1.00	0.01	0.03	3.00	3.00	0.03	0.03	3.00	3.00	0.03
	From 150,001- 2,00,000	0.05	1.00	1.00	0.05	0.12	2.00	2.00	0.12	0.07	2.00	2.00	0.07	0.12	2.00	2.00	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	0.12	-	160.00	15.90	0.06	-	88.00	9.84	0.18	-	251.00	24.34	0.09	-	132.00	14.11
	From 1	0.56	-	331.00	38.92	0.32	-	197.00	24.26	0.93	-	541.00	63.90	0.51	-	306.00	37.46
	From 2	0.76	-	211.00	34.89	0.58	-	157.00	29.15	1.11	-	317.00	51.99	1.02	-	281.00	49.74
	From 5	0.40	-	63.00	16.33	0.34	-	56.00	13.78	0.68	-	109.00	30.41	0.64	-	105.00	25.07
	From 7	0.31	-	35.00	15.25	0.35	-	40.00	16.45	0.47	-	54.00	23.92	0.55	-	62.00	25.52
	From 1	0.09	-	7.00	2.74	0.20	-	17.00	9.79	0.18	-	15.00	7.12	0.34	-	30.00	14.54
	Above 1	1.33	1.00	50.00	47.49	3.27	1.00	95.00	42.93	1.95	1.00	76.00	68.73	4.26	2.00	185.00	70.93
	<i>iv) Group Single Premium- Annuity (GSPA)</i>																
	From 0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>v) Individual non Single Premium (INSP)</i>																
	From 0	0.71	1,235.00	1,125.00	322.35	0.84	1,162.00	778.00	153.29	1.20	1,926.00	1,782.00	607.13	1.47	2,178.00	1,653.00	303.51
	From 1	7.53	4,160.00	3,997.00	571.73	5.76	3,042.00	2,823.00	270.31	10.96	6,096.00	5,882.00	1,145.46	9.58	4,767.00	4,379.00	491.13
	From 2	5.93	1,401.00	1,302.00	250.58	4.46	1,172.00	1,103.00	123.54	9.17	2,487.00	2,353.00	424.44	7.06	1,734.00	1,600.00	216.97
	From 5	1.82	207.00	180.00	63.86	2.36	421.00	379.00	51.47	3.92	593.00	548.00	143.17	3.72	631.00	567.00	82.33
	From 7	3.19	327.00	305.00	47.08	1.44	144.00	130.00	25.75	4.43	454.00	418.00	93.95	2.17	214.00	189.00	49.14
	From 1	0.61	35.00	30.00	28.40	1.41	129.00	108.00	34.66	1.50	130.00	119.00	70.95	2.02	179.00	144.00	53.79
	Above 1	6.53	238.00	213.00	136.66	4.45	127.00	114.00	145.24	10.73	392.00	347.00	257.97	6.75	198.00	167.00	227.78
	<i>vi) Individual non Single Premium- Annuity (INSPA)</i>																
	From 0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>vii) Group Non Single Premium (GNSP)</i>																
	From 0	-	-	-	-	0.00	-	503.00	0.49	-	-	-	-	0.00	-	735.00	0.69
	From 1	-	-	-	-	0.00	1.00	127.00	1.69	-	-	-	-	0.00	2.00	157.00	2.30
	From 2	0.01	3.00	560.00	2.80	(0.00)	-	7.00	(0.50)	0.01	3.00	560.00	2.80	0.00	1.00	23.00	2.54
	From 5	0.02	3.00	870.00	9.86	0.00	1.00	292.00	2.00	0.02	4.00	942.00	11.58	0.02	3.00	557.00	15.48
	From 7	(0.00)	-	(69.00)	(0.07)	0.01	1.00	540.00	3.23	0.01	1.00	172.00	8.66	0.02	2.00	885.00	6.13
	From 1	0.04	4.00	1,577.00	16.48	0.01	1.00	700.00	4.83	0.04	4.00	1,577.00	16.48	0.01	1.00	702.00	5.03
	Above 1	3.33	18.00	1,16,171.00	1,125.91	2.21	14.00	1,01,401.00	886.68	3.75	27.00	1,29,527.00	1,244.95	3.89	29.00	1,27,986.00	1,765.71
	<i>viii) Group Non Single Premium- Annuity (GNSPA)</i>																
	From 0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

S. No	Particulars	For the Quarter Ended September-15				For the Quarter Ended September-14				Upto the half year September - 15				Upto the half year September - 14			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
2	Renewal Premium :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>i) Individual</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 0	1.03	1,221.00	1,221.00	-	0.91	2,615.00	2,615.00	-	1.64	3,380.00	3,251.00	-	1.39	4,570.00	4,570.00	-
	From 1	7.31	3,813.00	3,602.00	-	3.55	5,413.00	5,413.00	-	10.94	10,625.00	10,084.00	-	5.27	8,943.00	8,943.00	-
	From 2	6.12	1,404.00	1,195.00	-	3.18	2,224.00	2,224.00	-	8.77	3,989.00	3,612.00	-	4.51	3,445.00	3,445.00	-
	From 5	2.33	312.00	257.00	-	1.40	519.00	519.00	-	3.75	1,057.00	954.00	-	1.96	797.00	797.00	-
	From 7	2.60	263.00	219.00	-	0.79	180.00	180.00	-	3.30	518.00	452.00	-	1.14	284.00	284.00	-
	From 1	0.63	42.00	30.00	-	0.44	97.00	97.00	-	1.25	194.00	169.00	-	0.64	146.00	146.00	-
	Above 1	4.65	162.00	123.00	-	1.68	148.00	148.00	-	7.03	367.00	306.00	-	2.41	227.00	227.00	-
	<i>ii) Individual- Annuity</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Frc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Frc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Frc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Frc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Frc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Frc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Ab	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>iii) Group</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 0	0.00	-	230.00	-	-	-	-	-	0.00	-	322.00	-	-	-	-	-
	From 1	0.00	-	1.00	-	0.00	-	20.00	-	(0.00)	-	(7.00)	-	0.00	-	18.00	-
	From 2	0.01	1.00	131.00	-	0.00	1.00	151.00	-	0.02	4.00	296.00	-	0.01	3.00	309.00	-
	From 5	0.01	1.00	133.00	-	0.00	-	31.00	-	0.02	2.00	193.00	-	0.01	2.00	212.00	-
	From 7	0.00	-	75.00	-	0.02	(1.00)	(41.00)	-	0.03	2.00	223.00	-	0.04	2.00	120.00	-
	From 1	(1.65)	(13.00)	(18,396.00)	-	0.12	-	6,125.00	-	0.02	1.00	22.00	-	0.12	-	6,109.00	-
	Above 1	3.06	24.00	30,282.00	-	1.79	8.00	10,001.00	-	3.06	24.00	30,282.00	-	2.68	16.00	24,093.00	-
	<i>iv) Group- Annuity</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

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

Date: 30 September 2015

Business Acquisition through different channels (Group)

(Rs in Crores)

S.No.	Channels	For the quarter ended 30 September 2015			For the quarter ended 30 September 2014			Upto the half year ended 30 September 2015			Upto the half year ended 30 September 2014		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium
1	Individual agents	19	1,09,641	2.37	16	1,00,079	2.00	26	1,22,563	2.73	21	1,05,818	2.18
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	4	1,144	0.07	1	692	0.14	6	1,281	0.10	4	6,440	0.36
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	6	9,352	4.54	2	3,449	5.21	8	10,468	6.52	15	19,888	8.80
	Total(A)	29	1,20,137	6.97	19	1,04,220	7.35	40	1,34,312	9.35	40	1,32,146	11.34
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	29	1,20,137	6.97	19	1,04,220	7.35	40	1,34,312	9.35	40	1,32,146	11.34

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

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

Date: 30 September 2015

Business Acquisition through different channels (Individuals)

(Rs in Crores)

S.No.	Channels	For the Quarter ended 30 September 2015		For the Quarter ended 30 September 2014		For the Half year ended 30 September 2015		For the Half year ended 30 September 2014	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	5,227	15.24	4,596	14.18	7,819	24.27	7,354	22.18
2	Corporate Agents-Banks	798	3.46	669	2.40	1,093	4.95	877	3.26
3	Corporate Agents -Others	213	1.48	373	2.19	385	2.30	621	3.15
4	Brokers	499	4.95	318	1.09	1,022	8.14	573	2.28
5	Micro Agents	127	0.00	-	0.00	227	0.00	-	0.00
6	Direct Business	772	1.71	277	1.34	1,865	3.50	613	2.67
	Total (A)	7,636	26.83	6,233	21.18	12,411	43.16	10,038	33.54
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	7,636	26.83	6,233	21.18	12,411	43.16	10,038	33.54

FORM L-39-Data on Settlement of ClaimsName of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**Date: **30th Sept 2015****Ageing of Claims**

S.No.	Types of Claims	On or before matuirty	No. of claims paid					Total No. of claims paid	Total amount of claims paid (` In Crores)
			1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	-	-	-	-	-	-	-	-
5	Other benefits	-	8*	-	-	-	-	-	0.05
1	Group Death Claims	-	246	-	-	-	-	-	1.95
2	Individual Death Claims	-	25	1	-	-	-	-	2.02

* Other benefits include claim under HCB, CI, PWB rider

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

FORM L-40 : Quarterly claims data for Life

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

Date: 30th September 2015

Individual

(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	24	-	-	-	-	2
2	Claims reported during the period	31	-	-	-	-	8*
3	Claims Settled during the period	26	-	-	-	-	8
4	T & C Rejected	-	-	-	-	-	-
5	Claims Repudiated during the period	8	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	8	-	-	-	-	1
	b) Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
6	Claims Written Back	-	-	-	-	-	-
7	Claims O/S at End of the period	-	-	-	-	-	-
	Less than 3months	19	-	-	-	-	1
	3 months to 6 months	2	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

*Other benefits include claim under HCB, CI, PWB rider

Group

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	11	-	-	-	-	-
2	Claims reported during the period	236	-	-	-	-	-
3	Claims Settled during the period	246	-	-	-	-	-
4	T & C Rejected	-	-	-	-	-	-
5	Claims Repudiated during the period	-	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	-	-	-	-	-	-
	b) Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
6	Claims Written Back	-	-	-	-	-	-
7	Claims O/S at End of the period	-	-	-	-	-	-
	Less than 3months	1	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

FORM L-40 : Quarterly claims data for LifeName of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**Date: **30th September 2015**Upto the Half Year Ended **30th September, 2015***Individual**(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	6	-	-	-	-	-
2	Claims reported during the period	60	-	-	-	-	11*
3	Claims Settled during the period	35	-	-	-	-	9
4	T & C Rejected	-	-	-	-	-	-
5	Claims Repudiated during the period	10	-	-	-	-	1
	a) Less than 2years from the date of acceptance of risk	10	-	-	-	-	1
	b) Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
6	Claims Written Back	-	-	-	-	-	-
7	Claims O/S at End of the period	-	-	-	-	-	-
	Less than 3months	19	-	-	-	-	1
	3 months to 6 months	2	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

*Other benefits include claim under HCB, CI, PWB rider

Group

S. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	8	-	-	-	-	-
2	Claims reported during the period	525	-	-	-	-	-
3	Claims Settled during the period	532	-	-	-	-	-
4	T & C Rejected	-	-	-	-	-	-
5	Claims Repudiated during the period	-	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	-	-	-	-	-	-
	b) Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
6	Claims Written Back	-	-	-	-	-	-
7	Claims O/S at End of the period	-	-	-	-	-	-
	Less than 3months	1	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

FORM L-41 - GREIVANCE DISPOSAL

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

Date: 30 September, 2015

GRIEVANCE DISPOSAL

Sl.No.	Particulars	Opening Balance As on begining of the quarter	Additions during the quarter	Complaints Resolved / Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered up to the quarter during the financial year
				Fully Accepted	Partially Accepted	Rejected		
1	Complaints made by the customers							
(a)	Death Claims	0	2	0	0	2	0	2
(b)	Policy Servicing	0	5	5	0	0	0	20
(c)	Proposal Processing	3	43	34	0	11	1	107
(d)	Survival Claims	0	0	0	0	0	0	0
(e)	ULIP Related	0	0	0	0	0	0	0
(f)	Unfair Business Practices	2	72	24	1	40	9	155
(g)	Others	0	0	0	0	0	0	4
	Total Number of complaints:	5	122	63	1	53	10	288

2	Total No. of policies during previous year:	29243
3	Total No. of claims during previous year	739
4	Total No. of policies during current year	12451
5	Total No. of claims during current year	592
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	231
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :	34

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
(a)	Upto 7 days	2	0	2
(b)	7 - 15 days	8	0	8
(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	10	0	10

* Opening balance should tally with the closing balance of the previous financial year

L-42- Valuation Basis (Life Insurance)

A chapter on Valuation basis covering the following minimum criteria should also be displayed on the web-site of the Insurers.

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

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

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

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

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

3) Expense :

	Min	Max
i. Individual Business		
1. Life- Participating Policies	364.64 (INFL @5%) (without MAD*) + 1 % Renewal Premium	729.33 (INFL @ 5%) (without MAD*) + 1 % Renewal Premium
2. Pension - Participating Policies	441 (INFL @5%) (without MAD*) + 1 % Renewal Premium	551.25 (INFL @ 5%) (without MAD*) + 1 % Renewal Premium
3. Life- Non-participating Policies	420 (INFL @ 5%) (without MAD*) + Note1# 13.86 (INFL @ 5%) (without MAD*) for micro Insurance plan	729.33 (INFL @ 5%) (without MAD*) + Note1# 13.86 (INFL @ 5%) (without MAD*) for micro Insurance plan
	Note1# - Mylife+ - 2% Renewal Premium, other pure term plans - 25% Renewal Commission. Other non-term non par plans- 1% Renewal Premium + 0.2% of Asset Share (only for Education)	
4. Annuities- Participating policies	NA	
5. Annuities – Non-participating policies	220.5 (INFL @ 5%) (without MAD*)	441 (INFL @ 5%) (without MAD*)
6. Annuities- Individual Pension Plan	NA	
7. Unit Linked	729.33 (INFL @ 5%) (without MAD*) + 0.25 % of fund Value	
8. Health Insurance	420 (INFL @5%) (without MAD*) + 2% Renewal Premium	
ii. Group Business		
1. Group Credit Protection	per member - 231.525 (INFL @ 5%) (without MAD*)	
2. Group Wealth Accumulation	per scheme - 7293.0375 (without MAD*) + 0.15 % of fund value	

4) Bonus Rates :

	Declared for FY 14-15	Provision for Future Years
1. Cashflow Protection	NA	17.5 - 25
2. Save n Grow Plan (WA)	24 – 43	16 - 28
3. MultiGain Plan (WA)	35 – 39	28
4. Save n Prosper Plan (WA)	27 – 82	15 - 39
5. EduSave	22 – 75	11.5 - 34
6. Milestones Plan (WA)	21 – 29	13 - 15
7. Cashflow Protection Plus	42 – 54	Reversionary Bonus: 21 - 28 Cash Bonus: 21 - 28
8. Triple Advantage Plan	NA	27 - 45
9. Pension	NA	23 - 48

5) Policyholders Reasonable Expectations

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

6) Taxation and Shareholder Transfers

Transfers to Shareholders are made through a window of 90:10 of surplus. These tranfers are then subjected to taxation at the rate of 14%.

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

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

i. Individuals Assurances

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

ii. Annuities

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

iii. Unit Linked

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

iv. Health

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

v. Group

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

MAD*

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

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