

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

Public Disclosures for the nine ended 31 December 2015		
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REVENUE ACCOUNT FOR THE QUARTER ENDED 31 DECEMBER 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		6,62,471	1,36,559	22,892	3,24,333	2,668	1,140	76,352	78,680	19,849
(b) Reinsurance ceded		(25,085)	(502)	-	(14,326)	-	(161)	(9,834)	(261)	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
Sub Total		6,37,386	1,36,056	22,892	3,10,008	2,668	979	66,518	78,419	19,849
Income from Investments										
(a) Interest & Dividends Gross, & Amortisation (Net)		57,861	18,202	1,789	24,735	178	5	5,651	4,589	2,713
(b) Profit on sale / redemption of investments		18,438	2,429	64	5,895	7	74	2,189	5,854	1,926
(c) (Loss on sale / redemption of investments)		(13,018)	(550)	-	(3,747)	-	-	-	(7,036)	(1,685)
(d) Transfer /Gain on revaluation / change in fair value*		(4,070)	-	-	-	-	-	-	(2,329)	(1,741)
Sub Total		59,211	20,081	1,853	26,882	185	79	7,839	1,078	1,214
Other Income										
Contribution from the Shareholders' Account		4,66,718	39,211	15,461	3,35,878	905	4,041	4,873	66,234	116
Other Income		109	39	-	49	-	-	-	20	1
Sub Total		4,66,827	39,250	15,461	3,35,927	905	4,041	4,873	66,254	117
Total (A)		11,63,424	1,95,388	40,206	6,72,818	3,757	5,099	79,230	1,45,750	21,180
Commission	L-5	54,118	11,996	1,094	37,547	48	96	182	3,144	12
Operating Expenses related to Insurance Business	L-6	5,72,406	57,078	20,761	4,00,586	752	4,185	18,349	70,270	425
Provision for Doubtful debts		397	-	-	397	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-
Total (B)		6,26,922	69,073	21,855	4,38,531	800	4,280	18,531	73,414	437
Benefits Paid (Net)	L-7	59,131	7,696	(334)	15,711	157	-	30,187	1,073	4,641
Interim Bonuses Paid		73	73	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-
(a) Gross **		5,88,707	1,18,545	18,684	3,27,490	2,800	819	33,003	71,264	16,102
(b) Amount ceded in Reinsurance		(1,11,407)	-	-	(1,08,915)	-	-	(2,492)	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
Total (C)		5,36,503	1,26,315	18,350	2,34,286	2,957	819	60,699	72,337	20,743
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		73	73	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-	-	-	-	-	-
(d) Total Surplus [(a) + (b)+ (c)].		73	73	-	-	-	-	-	-	-

REVENUE ACCOUNT FOR NINE MONTHS ENDED 31 DECEMBER 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		15,85,765	3,53,762	51,165	7,84,391	3,668	3,357	2,00,058	1,68,316	21,049
(b) Reinsurance ceded		(71,084)	(1,894)	-	(40,417)	-	(359)	(27,528)	(887)	-
(c) Reinsurance accepted										
Sub Total		15,14,681	3,51,868	51,165	7,43,975	3,668	2,998	1,72,530	1,67,429	21,049
Income from Investments										
(a) Interest & Dividends Gross, & Amortisation (Net)		1,55,416	50,152	4,629	62,960	507	12	14,834	14,023	8,300
(b) Profit on sale / redemption of investments		63,155	4,518	178	15,930	21	176	4,931	27,525	9,875
(c) (Loss on sale / redemption of investments)		(35,191)	(613)	-	(14,555)	-	-	(36)	(15,726)	(4,261)
(d) Transfer /Gain on revaluation / change in fair value*		(16,769)	-	-	-	-	-	-	(11,786)	(4,983)
Sub Total		1,66,611	54,056	4,807	64,336	528	188	19,728	14,035	8,932
Other Income										
Contribution from the Shareholders' Account		14,02,550	1,72,749	39,805	9,92,291	1,355	15,896	8,585	1,68,795	3,074
Other Income		382	64	-	245	-	-	-	72	1
Sub Total		14,02,932	1,72,813	39,805	9,92,536	1,355	15,896	8,585	1,68,867	3,075
Total (A)		30,84,224	5,78,736	95,777	18,00,846	5,551	19,082	2,00,844	3,50,332	33,056
Commission	L-5	1,39,364	34,339	2,404	94,796	62	297	343	7,112	12
Operating Expenses related to Insurance Business	L-6	16,18,570	2,16,517	51,987	10,97,655	1,195	15,830	55,818	1,76,952	2,616
Provision for Doubtful debts		785	-	-	785	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-
Total (B)		17,58,719	2,50,854	54,392	11,93,236	1,257	16,127	56,161	1,84,063	2,628
Benefits Paid (Net)	L-7	1,31,759	15,529	208	26,602	405	-	73,113	2,398	13,503
Interim Bonuses Paid		149	149	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies										
(a) Gross **		15,03,250	3,12,204	41,177	8,83,961	3,888	2,955	78,270	1,63,869	16,925
(b) Amount ceded in Reinsurance		(3,09,653)	-	-	(3,02,953)	-	-	(6,700)	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
Total (C)		13,25,505	3,27,882	41,386	6,07,610	4,293	2,955	1,44,684	1,66,267	30,428
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	-	149	149	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account	-	-	-	-	-	-	-	-	-	-
(d) Total Surplus [(a) + (b)+ (c)]	-	149	149	-	-	-	-	-	-	-

REVENUE ACCOUNT FOR THE QUARTER ENDED 31 DECEMBER 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		4,15,772	1,32,765	12,306	1,76,210	550	-	51,182	42,258	500
(b) Reinsurance ceded		-17,186	-815		-8,299		-	-7,906	-166	
(c) Reinsurance accepted							-			-
Sub Total		3,98,586	1,31,950	12,306	1,67,911	550	-	43,276	42,092	500
Income from Investments										
(a) Interest & Dividends Gross, & Amortisation (Net)		29,511	10,131	753	10,198	137	-	3,532	2,390	2,369
(b) Profit on sale / redemption of investments		31,556	5,770	45	8,794	16	-	1,011	10,528	5,391
(c) (Loss on sale / redemption of investments)		-3,072			-1,151		-		-1,259	-662
(d) Transfer /Gain on revaluation / change in fair value*		2,336					-		-73	2,410
Sub Total		60,330	15,901	798	17,842	153	-	4,543	11,585	9,508
Other Income										
Contribution from the Shareholders' Account		4,00,673	51,188	14,555	2,74,646	201	-	-87	59,410	760
Other Income		72			58		-		14	
Sub Total		4,00,745	51,188	14,555	2,74,704	201	-	(87)	59,424	760
Total (A)		8,59,662	1,99,039	27,659	4,60,457	905	-	47,733	1,13,102	10,767
Commission	L-5	44,366	13,622	903	27,703	10	-	77	2,051	
Operating Expenses related to Insurance Business	L-6	5,23,129	1,04,797	19,613	3,18,923	227	-	17,751	60,878	939
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)		5,67,494	1,18,419	20,516	3,46,626	237	-	17,828	62,929	939
Benefits Paid (Net)	L-7	17,581	-3,185	34	2,997	111	-	10,013	258	7,352
Interim Bonuses Paid							-			
Change in valuation of liability in respect of life policies										
(a) Gross **		3,47,806	83,805	7,109	1,80,285	557	-	23,660	49,914	2,477
(b) Amount ceded in Reinsurance		-73,220			-69,451		-	-3,768		
(c) Amount accepted in Reinsurance					-		-			
Total (C)		2,92,168	80,620	7,143	1,13,831	668	-	29,904	50,172	9,828
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					-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders					-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-	-	-	-	-	-
(d) Total Surplus [(a) + (b)+ (c)].					-	-	-	-	-	-

REVENUE ACCOUNT FOR NINE MONTHS ENDED 31 DECEMBER 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		10,66,432	3,29,188	41,155	4,20,781	2,066	-	1,70,663	79,444	23,135
(b) Reinsurance ceded		(45,924)	(2,102)	-	(22,947)	-	-	(20,511)	(365)	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-
Sub Total		10,20,508	3,27,086	41,155	3,97,835	2,066	-	1,50,153	79,079	23,135
Income from Investments										
(a) Interest & Dividends Gross, & Amortisation (Net)		74,783	26,172	1,640	24,137	361	-	8,882	6,877	6,714
(b) Profit on sale / redemption of investments		71,193	6,976	97	19,528	41	-	4,214	25,874	14,462
(c) (Loss on sale / redemption of investments)		(6,338)	(136)	(0)	(1,487)	(0)	-	(507)	(2,688)	(1,519)
(d) Transfer /Gain on revaluation / change in fair value*		13,375	-	-	-	-	-	-	7,181	6,194
Sub Total		1,53,013	33,012	1,737	42,179	402	-	12,589	37,243	25,852
Other Income										
Contribution from the Shareholders' Account		11,01,988	1,52,507	53,724	7,87,511	720	-	5,186	1,00,162	2,179
Other Income		286	-	-	249	-	-	-	36	-
Sub Total		11,02,274	1,52,507	53,724	7,87,760	720	-	5,186	1,00,197	2,179
Total (A)		22,75,796	5,12,605	96,615	12,27,774	3,187	-	1,67,928	2,16,520	51,166
Commission	L-5	1,15,715	40,179	2,923	68,840	37	-	235	3,501	-
Operating Expenses related to Insurance Business	L-6	14,12,075	2,92,271	71,092	8,87,006	763	-	53,565	1,04,568	2,810
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)		15,27,790	3,32,451	74,015	9,55,846	800	-	53,800	1,08,069	2,810
Benefits Paid (Net)	L-7	43,729	(1,027)	34	(65)	201	-	33,203	258	11,123
Interim Bonuses Paid		8	8	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-
(a) Gross **		9,21,326	1,81,173	22,566	4,77,850	2,186	-	92,125	1,08,193	37,232
(b) Amount ceded in Reinsurance		(2,17,058)	-	-	(2,05,858)	-	-	(11,200)	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-
Total (C)		7,48,005	1,80,154	22,600	2,71,928	2,387	-	1,14,128	1,08,451	48,355
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 THE NINE MONTHS ENDED 31 DECEMBER 2015

SHAREHOLDERS' ACCOUNT (NON-TECHNICAL ACCOUNT)

(` in '000)

Particulars	SCHEDULE	For the Nine Months Ended 31 December 2015	For the Nine Months Ended 31 December 2014
Amounts transferred from the policyholders account(Technical Account)		-	-
Income from investments			
(a) Interest & dividends Gross & Amortisation(Net)		2,49,232	3,19,179
(b) Profit on sale / redemption of investments		2,46,224	3,20,817
(c) (Loss on sale / redemption of investments)		(66,546)	(70,572)
(d) Transfer /Gain revaluation / change in Fair value		-	-
		4,28,910	5,69,424
Other income		14,117	26,574
Total (A)		4,43,027	5,95,998
Expenses other than those directly related to the insurance business		10,178	609
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		14,02,550	11,01,988
Total (B)		14,12,728	11,02,597
Profit / (Loss) before tax		(9,69,703)	(5,06,599)
Provision for taxation			
Current Year		-	-
For earlier years		-	(52)
Profit / (Loss) after tax		(9,69,703)	(5,06,547)
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		(33,11,805)	(21,38,617)
Earning per share of face value ₹ 10 - Basic/Diluted		(5.38)	(2.81)

BALANCE SHEET AS AT 31 DECEMBER 2015

(' in '000)

PARTICULARS	SCHEDULE	As at 31 December 2015	As at 31 December 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		21,006	30,661	27,410
Sub-total		80,20,987	80,30,642	80,27,391
Borrowings				
	L-11	-	-	-
Policyholders' Funds				
Credit/(Debit) Fair Value Change Account		1,539	6,130	5,969
Policy liabilities		27,98,729	12,69,247	17,79,839
Insurance reserves		-	-	-
Provision for Linked Liabilities		6,89,825	3,55,223	5,24,935
Add: Fair Value Change Account		13,837	22,947	30,606
Total Provision for Linked Liabilities		7,03,662	3,78,170	5,55,541
Sub-total		35,03,930	16,53,547	23,41,349
Funds for Discontinued Policies				
Discontinued on account of non-payment of premium		67,280	38,042	40,694
Others		-	-	-
Funds for Future Appropriations		-	-	-
Total		1,15,92,197	97,22,231	1,04,09,434
APPLICATION OF FUNDS				
Investments				
- Shareholders'	L-12	40,49,782	53,62,592	50,78,679
- Policyholders'	L-13	29,50,969	13,34,021	18,58,744
Assets held to cover linked liabilities	L-14	7,70,943	4,16,212	5,96,235
Loans	L-15	2,833	500	590
Fixed assets	L-16	1,46,244	1,47,811	1,46,332
Current assets				
Cash and bank balances	L-17	91,922	66,172	2,63,530
Advances and other assets	L-18	9,95,592	8,83,772	9,82,879
Sub-total (A)		10,87,514	9,49,944	12,46,409
Current liabilities	L-19	5,48,831	4,63,045	6,75,613
Provisions	L-20	1,79,062	1,64,420	1,84,044
Sub-total (B)		7,27,893	6,27,465	8,59,657
Net Current Assets (C) = (A - B)		3,59,621	3,22,479	3,86,752
Miscellaneous expenditure (to the extent not written off or adjusted)	L-21	-	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		33,11,805	21,38,617	23,42,102
Debit Balance in Revenue Account (Policyholders' Account)		-	-	-
Total		1,15,92,197	97,22,231	1,04,09,434

Contingent Liability

PARTICULARS	As at 31 December 2015	As at 31 December 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*	64,798*	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 31 December 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	3,03,280	28,393	12,851	1,89,121	-	1,140	36,534	35,241	-
Renewal Premiums	2,83,970	1,08,166	9,656	1,33,497	-	-	3,181	29,469	-
Single Premiums	75,221	-	384	1,714	2,668	-	36,637	13,970	19,849
Total	6,62,472	1,36,559	22,892	3,24,332	2,668	1,140	76,353	78,680	19,849

For the nine months ended 31 December 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	7,60,716	89,364	28,316	4,80,263	-	3,357	74,882	84,534	-
Renewal Premiums	6,82,216	2,64,398	22,464	3,00,408	-	-	34,637	60,308	-
Single Premiums	1,42,833	-	384	3,720	3,668	-	90,539	23,474	21,049
Total	15,85,765	3,53,762	51,165	7,84,392	3,668	3,357	2,00,057	1,68,316	21,049

For the quarter ended 31 December 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	2,17,850	38,733	12,306	1,18,125	-	-	21,683	27,003	-
Renewal Premiums	1,66,365	94,032	-	55,544	-	-	3,437	13,351	-
Single Premiums	31,557	-	-	2,540	550	-	26,062	1,905	500
Total	4,15,772	1,32,765	12,306	1,76,210	550	-	51,182	42,258	500

For the nine months ended 31 December 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	5,85,034	1,32,851	41,155	3,03,679	-	-	61,149	46,201	-
Renewal Premiums	3,68,177	1,96,337	-	1,10,914	-	-	32,115	28,811	-
Single Premiums	1,13,221	-	-	6,189	2,066	-	77,399	4,432	23,135
Total	10,66,432	3,29,188	41,155	4,20,781	2,066	-	1,70,663	79,444	23,135

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

Form L-5- Commission Schedule
COMMISSION

For the quarter ended 31 December 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	42,690	6,849	919	32,155	53	96	182	2,436	-
Renewal Premiums	11,139	5,147	175	5,357	-	-	-	461	-
Single Premiums	289	-	-	35	(5)	-	-	247	12
Other Commissions	-	-	-	-	-	-	-	-	-
Total (A)	54,118	11,996	1,094	37,547	48	96	182	3,144	12
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-
Net commission	54,118	11,996	1,094	37,547	48	96	182	3,144	12
Break-up of the commission expenses (gross) incurred to procure business:									
Agents	33,754	8,369	885	22,384	38	74	90	1,914	-
Brokers	10,828	242	-	10,454	-	-	91	29	12
Corporate agency	9,536	3,385	210	4,709	10	22	-	1,201	-
Referral	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-
Total	54,118	11,996	1,094	37,547	48	96	182	3,144	12

For the nine months ended 31 December 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	1,11,997	21,491	1,982	82,082	53	297	282	5,811	-
Renewal Premiums	26,870	12,848	421	12,645	-	-	62	894	-
Single Premiums	497	-	-	70	9	-	-	407	12
Other Commissions	-	-	-	-	-	-	-	-	-
Total (A)	1,39,364	34,339	2,403	94,796	62	297	344	7,112	12
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-
Net commission	1,39,364	34,339	2,403	94,796	62	297	344	7,112	12
Break-up of the commission expenses (gross) incurred to procure business:									
Agents	85,771	24,880	1,908	53,780	48	218	190	4,747	-
Brokers	30,011	930	1	28,850	-	1	154	61	12
Corporate agency	23,582	8,529	494	12,166	14	77	-	2,303	-
Referral	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-
Total	1,39,364	34,339	2,403	94,797	62	297	344	7,111	12

For the quarter ended 31 December 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	37,202	8,700	903	25,683	-	-	77	1,839	-
Renewal Premiums	7,081	4,922	-	1,976	-	-	-	182	-
Single Premiums	83	-	-	43	10	-	-	30	-
Other Commissions	-	-	-	-	-	-	-	-	-
Total (A)	44,366	13,621	903	27,703	10	-	77	2,051	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-
Net commission	44,367	13,622	903	27,703	10	-	77	2,051	-
Break-up of the commission expenses (gross) incurred to procure business:									
Agents	32,658	10,228	875	20,333	8	-	40	1,174	-
Brokers	4,045	566	1	3,418	-	-	37	22	-
Corporate agency	7,663	2,828	26	3,951	2	-	-	855	-
Referral	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-
Total	44,366	13,622	903	27,703	10	-	77	2,051	-

For the nine months ended 31 December 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	1,01,195	30,043	2,923	65,004	-	-	161	3,063	-
Renewal Premiums	14,308	10,136	-	3,732	-	-	74	366	-
Single Premiums	213	-	-	105	37	-	-	71	-
Other Commissions	-	-	-	-	-	-	-	-	-
Total (A)	1,15,715	40,179	2,923	68,840	37	-	235	3,502	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-
Net commission	1,15,715	40,179	2,923	68,840	37	-	235	3,502	-
Break-up of the commission expenses (gross) incurred to procure business:									
Agents	85,012	30,294	2,797	49,788	15	-	121	1,997	-
Brokers	10,129	2,281	6	7,683	-	-	114	46	-
Corporate agency	20,574	7,605	120	11,370	22	-	-	1,458	-
Referral	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-
Total	1,15,715	40,179	2,923	68,839	37	-	235	3,502	-

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 December 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	3,35,071	34,636	12,297	2,35,320	437	2,418	8,903	40,789	271
Travel, conveyance and vehicle running expenses	24,655	2,607	898	17,275	31	182	661	2,979	21
Training expenses	5,489	444	217	3,939	9	31	132	716	1
Rent, rates & taxes	50,517	5,176	1,860	35,509	67	361	1,337	6,167	40
Repairs & Maintenance	18,905	1,810	711	13,375	27	126	487	2,357	12
Printing & stationery	1,806	173	68	1,278	3	12	46	225	1
Communication expenses	8,552	839	319	6,037	12	58	222	1,059	6
Legal & professional charges	20,059	2,170	724	14,021	25	152	543	2,404	19
Medical Fees	4,099	54	1	3,568	-	154	160	162	-
Auditors' Fees,expenses,etc.									
(a) as auditor	339	32	13	240	0	2	9	42	0
(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	24,887	2,500	922	17,527	34	174	653	3,058	18
Bank charges	1,626	165	60	1,144	2	12	43	199	1
Others:									
a) Business Development,Marketing & Sales Promotion	43,708	3,826	1,738	30,936	72	265	1,102	5,752	16
b) Stamp duty on policies	6,287	73	15	2,715	1	52	3,346	85	0
c) General & Other Insurance Expenses	2,548	175	101	1,832	5	12	92	331	(0)
d) Brokerage	65	8	2	44	0	1	2	7	0
e) Subscriptions & Membership	1,401	158	50	975	2	11	39	166	1
f)(Profit)/Loss on sale of Fixed Assets	352	52	11	236	0	4	11	37	1
Depreciation	20,811	2,200	758	14,582	26	154	558	2,515	18
Service Tax	1,230	-	-	-	-	-	-	1,230	(0)
Total	5,72,406	57,096	20,766	4,00,556	752	4,180	18,348	70,280	425

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

L-6- Operating Expenses Schedule

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

For the nine months ended 31 December 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	9,12,740	1,24,205	29,855	6,20,707	686	8,756	27,485	99,543	1,503
Travel, conveyance and vehicle running expenses	64,069	8,718	2,096	43,570	48	615	1,929	6,987	106
Training expenses	21,470	2,922	702	14,601	16	206	647	2,342	35
Rent, rates & taxes	1,40,027	19,055	4,580	95,225	105	1,343	4,217	15,271	231
Repairs & Maintenance	59,080	8,040	1,932	40,177	44	567	1,779	6,443	97
Printing & stationery	5,662	771	185	3,851	4	54	171	618	9
Communication expenses	25,685	3,495	840	17,467	19	246	773	2,801	42
Legal & professional charges	49,538	6,741	1,620	33,688	37	475	1,492	5,403	82
Medical Fees	11,329	148	2	9,864	-	427	441	448	-
Auditors' Fees,expenses,etc.									
(a) as auditor	1,089	148	36	741	1	10	33	119	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	71,631	9,748	2,343	48,713	54	687	2,157	7,812	118
Bank charges	4,591	625	150	3,122	3	44	138	501	8
Others:									
a) Business Development,Marketing & Sales Promotion	1,63,771	22,286	5,357	1,11,369	123	1,571	4,931	17,861	270
b) Stamp duty on policies	15,408	235	38	7,365	1	159	7,413	198	1
c) General & Other Insurance Expenses	11,903	1,575	375	8,061	9	114	479	1,271	19
d) Brokerage	102	14	3	69	0	1	3	11	0
e) Subscriptions & Membership	3,147	428	103	2,140	2	30	95	343	5
f)(Profit)/Loss on sale of Fixed Assets	124	17	4	85	0	1	4	14	0
Depreciation	54,125	7,365	1,770	36,807	41	519	1,630	5,903	89
Service Tax	3,076	-	-	-	-	-	-	3,076	-
Total	16,18,570	2,16,535	51,992	10,97,625	1,195	15,826	55,817	1,76,962	2,616

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 December 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	2,71,895	54,848	10,155	1,65,850	118	-	8,406	32,027	491
Travel, conveyance and vehicle running expenses	19,823	4,003	749	12,104	9	-	614	2,309	36
Training expenses	9,663	1,953	368	5,905	4	-	300	1,115	18
Rent, rates & taxes	41,953	8,424	1,497	25,486	18	-	1,286	5,167	75
Repairs & Maintenance	19,637	3,920	659	11,867	8	-	596	2,554	34
Printing & stationery	1,659	333	59	1,008	1	-	51	205	3
Communication expenses	7,736	1,546	262	4,679	3	-	235	997	14
Legal & professional charges	10,103	2,033	368	6,148	4	-	311	1,221	18
Medical Fees	1,195	24	-	1,066	-	-	38	67	-
Auditors' Fees,expenses,etc.	-	-	-	-	-	-	-	-	-
(a) as auditor	375	75	13	228	1	-	11	47	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	51,942	10,614	2,183	32,046	25	-	1,643	5,333	97
Bank charges	1,176	236	42	714	-	-	36	145	2
Others:	-	-	-	-	-	-	-	-	-
a) Business Development,Marketing & Sales Promotion	57,276	11,666	2,340	35,236	27	-	1,802	6,099	106
b) Stamp duty on policies	3,240	102	21	1,403	0	-	1,654	59	-
c) General & Other Insurance Expenses	3,033	605	103	1,828	1	-	92	399	5
d) Brokerage	-	-	(1)	(1)	-	-	-	2	-
e) Subscriptions & Membership	1,563	320	67	966	2	-	50	155	3
f)(Profit)/Loss on sale of Fixed Assets	(2)	3	6	7	-	-	1	(20)	-
Depreciation	20,396	4,092	722	12,381	9	-	624	2,532	36
Service Tax	466	-	-	-	-	-	-	466	-
Total	5,23,129	1,04,797	19,614	3,18,923	228	-	17,751	60,878	939

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 nine months ended 31 December 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	7,47,726	1,56,516	38,075	4,71,221	409	-	24,686	55,312	1,506
Travel, conveyance and vehicle running expenses	53,459	11,190	2,722	33,690	29	-	1,765	3,955	108
Training expenses	25,659	5,371	1,307	16,170	14	-	847	1,898	52
Rent, rates & taxes	1,24,377	26,035	6,333	78,383	68	-	4,106	9,201	251
Repairs & Maintenance	63,622	13,318	3,240	40,095	35	-	2,100	4,706	128
Printing & stationery	4,936	1,033	251	3,111	3	-	163	365	10
Communication expenses	24,694	5,169	1,257	15,562	14	-	815	1,827	50
Legal & professional charges	29,013	6,073	1,477	18,284	16	-	958	2,146	58
Medical Fees	4,810	76	-	4,371	-	-	229	135	-
Auditors' Fees,expenses,etc.	-	-	-	-	-	-	-	-	-
(a) as auditor	1,125	235	57	709	1	-	37	83	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	1,11,481	23,336	5,677	70,256	61	-	3,681	8,247	225
Bank charges	3,480	728	177	2,193	2	-	115	257	7
Others:	-	-	-	-	-	-	-	-	-
a) Business Development,Marketing & Sales Promotion	1,31,641	27,556	6,703	82,961	72	-	4,346	9,738	265
b) Stamp duty on policies	11,470	266	76	3,740	-	-	7,293	94	-
c) General & Other Insurance Expenses	9,692	2,031	494	6,099	5	-	319	725	19
d) Brokerage	70	15	4	44	-	-	2	5	-
e) Subscriptions & Membership	3,148	659	160	1,984	2	-	104	233	6
f)(Profit)/Loss on sale of Fixed Assets	(776)	(163)	(40)	(489)	-	-	(26)	(57)	(2)
Depreciation	61,282	12,828	3,121	38,621	34	-	2,023	4,533	123
Service Tax	1,166	-	-	-	-	-	-	1,166	-
Total	14,12,076	2,92,271	71,092	8,87,007	763	-	53,565	1,04,568	2,809

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

Form L-7- Benefits Paid Schedule

For the quarter ended 31 December 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,	96,287	14,360	(334)	50,381	-	-	30,775	1,104	-
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	157	-	-	-	157	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-
(i) Surrenders	2,339	1,393	-	945	-	-	-	-	-
(ii) Survival benefit	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-
Health-Rider	483	382	-	100	-	-	-	-	-
Withdrawals	9,478	-	-	-	-	-	4,838	-	4,641
2. (Amount ceded in reinsurance)									
(a) Claims by death	(49,605)	(8,451)	-	(35,716)	-	-	(5,426)	(12)	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-
(d) Other benefits	(9)	(7)	-	-	-	-	-	-	-
3. Amount accepted in reinsurance									
(a) Claims by death	-	-	-	-	-	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-
Total	59,131	7,678	(334)	15,710	157	-	30,187	1,092	4,641

For the nine months ended 31 December 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,	1,87,203	23,888	208	89,987	-	-	70,547	2,573	-
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	405	-	-	-	405	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-
(i) Surrenders	5,047	2,786	-	2,260	-	-	-	-	-
(ii) Survival benefit	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-
Health-Rider	733	433	-	300	-	-	-	-	-
Withdrawals	24,095	-	-	-	-	-	10,592	0	13,503
2. (Amount ceded in reinsurance)									
(a) Claims by death	(85,699)	(11,573)	-	(65,945)	-	-	(8,026)	(156)	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-
(d) Other benefits	(25)	(25)	-	-	-	-	-	-	-
3. Amount accepted in reinsurance									
(a) Claims by death	-	-	-	-	-	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-
Total	1,31,758	15,509	208	26,602	405	-	73,113	2,417	13,503

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

Form L-7- Benefits Paid Schedule

For the quarter ended 31 December 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,	24,562	450	34	11,496	-	-	12,323	258	-
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	111	-	-	-	111	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-
(i) Surrenders	238	-	-	238	-	-	-	-	-
(ii) Survival benefit	-	-	-	-	-	-	-	-	-
(iii) Bonus	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-
Health-Rider	723	127	-	596	-	-	-	-	-
Withdrawals	7,866	-	-	(178)	-	-	690	-	7,352
2. (Amount ceded in reinsurance)	-	-	-	-	-	-	-	-	-
(a) Claims by death	(15,636)	(3,681)	-	(8,955)	-	-	(3,000)	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-
(d) Other benefits	(281)	(81)	-	(200)	-	-	-	-	-
3. Amount accepted in reinsurance	-	-	-	-	-	-	-	-	-
(a) Claims by death	-	-	-	-	-	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-
Total	17,581	(3,185)	34	2,996	111	-	10,013	258	7,352

For the nine months ended 31 December 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,	83,038	3,702	34	37,144	-	-	41,898	258	1
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	201	-	-	-	201	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-
(i) Surrenders	238	-	-	238	-	-	-	-	-
(ii) Survival benefit	-	-	-	-	-	-	-	-	-
(iii) Bonus	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-
Health-Rider	772	176	-	596	-	-	-	-	-
Withdrawals	14,868	-	-	-	-	-	3,745	-	11,122
2. (Amount ceded in reinsurance)	-	-	-	-	-	-	-	-	-
(a) Claims by death	(55,092)	(4,808)	-	(37,843)	-	-	(12,440)	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-
(d) Other benefits	(297)	(97)	-	(200)	-	-	-	-	-
3. Amount accepted in reinsurance	-	-	-	-	-	-	-	-	-
(a) Claims by death	-	-	-	-	-	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-
Total	43,730	(1,027)	34	(65)	201	-	33,203	258	11,123

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

Form L-8 - Share Capital Schedule

SHARE CAPITAL

(` in '000)

Particulars	As at	As at	As at
	31 December 2015	31 December 2014	31 March 2015
Authorised Capital			
Equity shares of ` 10 each.	27,50,000	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 31 December 2015		As at 31 December 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 31 December 2015	As at 31 December 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 31 December 2015	As at 31 December 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 31 December 2015	As at 31 December 2014	As at 31 March 2015
LONG TERM INVESTMENTS			
Government securities and Government guaranteed bonds including			
Treasury Bills	5,52,294	8,76,287	6,19,829
Other Approved Securities	-	-	-
Other Investments			
(a) Shares			
(aa) Equity	-	-	-
(bb) Preference	87,733	61,072	57,881
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds*	4,14,261	14,83,582	10,51,949
(e) Other Securities- Fixed Deposits	12,07,100	6,80,000	7,61,900
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	7,85,761	7,50,666	6,94,829
Other than Approved Investments	14,533	32,477	32,277
Sub-Total (A)	30,61,682	38,84,083	32,18,665
SHORT TERM INVESTMENTS			
Government securities and Government guaranteed bonds including			
Treasury Bills	-	19,930	39,352
Other Approved Securities	-	0	-
Other Investments			
(a) Shares			
(aa) Equity	2,78,939	5,07,005	4,70,475
(bb) Preference	-	-	-
(b) Mutual Funds	1,172	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	3,80,550	1,09,933	2,53,996
(e) Other Securities- Fixed Deposits/CBLO	58	6,85,365	9,10,895
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	1,76,973	35,364	18,969
Other than Approved Investments**	1,50,408	1,20,912	1,66,327
Sub-Total (B)	9,88,100	14,78,509	18,60,014
Total (A+B)	40,49,783	53,62,592	50,78,679
In India	40,49,782	53,62,592	50,78,679
Outside India	-	-	-
Total	40,49,782	53,62,592	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)	35,15,792	46,53,846	43,64,638
Market Value	35,47,549	47,77,088	44,69,772

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

Book Value (Historical cost)	5,14,212	6,78,680	6,86,241
Market Value	5,35,218	7,09,341	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 31 December 2015	As at 31 December 2014	As at 31 March 2015
LONG TERM INVESTMENTS			
Government securities and Government guaranteed bonds including Treasury Bills	18,12,976	8,23,957	10,54,472
Other Approved Securities	-	-	-
Other Investments	-	-	-
(a) Shares	-	-	-
(aa) Equity	-	-	-
(bb) Preference	-	-	-
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	17,027	-	-
(e) Other Securities - Fixed Deposits	6,39,300	2,60,400	3,25,000
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	16,230	-	-
Other than Approved Investments	-	-	-
Sub-Total (A)	24,85,533	10,84,357	13,79,472
SHORT TERM INVESTMENTS			
Government securities and Government guaranteed bonds including Treasury Bills	40,425	1,36,908	1,23,234
Other Approved Securities	-	14,940	-
Other Investments	-	-	-
(a) Shares	-	-	-
(aa) Equity	92,372	14,314	8,658
(bb) Preference	-	-	-
(b) Mutual Funds	1,19,503	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	-	-	-
(e) Other Securities- CBLO	48,841	81,729	3,03,353
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	27,859	-	12,188
Other than Approved Investments	1,36,436	1,773	31,839
Sub-Total (B)	4,65,436	2,49,664	4,79,272
Total (A+B)	29,50,969	13,34,021	18,58,744
In India	29,50,969	13,34,021	18,58,744
Outside India	-	-	-
Total	29,50,969	13,34,021	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)	25,98,398	12,55,374	18,05,936
Market Value	26,22,939	13,13,837	18,69,653

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

Book Value (Historical cost)	3,54,534	11,456	47,794
Market Value	3,56,155	16,086	52,684

The Company has taken exchange traded Interest Rate Future (IRF) derivative position for hedging purposes only to reduce the interest rate risk. The unexpired notional face value of the IRF contract is Rs.500,000 ('000) as at 31 December 2015. During the nine months period ended 31 December 2015, the Company has earned Rs.8,113 ('000) from IRF deals which forms part of 'Profit on sale / redemption of investments' in the Revenue Account and Rs.-83 ('000) is recognised in policyholders 'fair value change account' disclosed in Balance Sheet for unexpired IRF contracts.

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

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

ASSETS HELD TO COVER LINKED LIABILITIES

(` in '000)

Particulars	As at 31 December 2015	As at 31 December 2014	As at 31 March 2015
LONG TERM INVESTMENTS			
Government securities and Government guaranteed bonds including			
Treasury Bills	20,332	18,381	20,839
Other Approved Securities	-	-	-
Other Investments			
(a) Shares			
(aa) Equity	-	-	-
(bb) Preference	-	-	-
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	42,493	29,263	29,019
(e) Other Securities-Fixed Deposits	29,600	30,600	14,600
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	1,00,733	66,845	75,299
Other than Approved Investments	-	9,628	9,627
Sub-Total (A)	1,93,158	1,54,717	1,49,384
SHORT TERM INVESTMENTS			
Government securities and Government guaranteed bonds including			
Treasury Bills	57,375	24,291	37,344
Other Approved Securities	-	9,962	-
Other Investments			
(a) Shares			
(aa) Equity	3,31,957	1,53,956	1,99,865
(bb) Preference	-	-	-
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	3,396	-	-
(e) Other Securities - Fixed Deposits/CBLO	45,102	24,006	97,835
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	48,628	10,188	15,831
Other than Approved Investments	59,333	24,823	50,221
Sub-Total (B)	5,45,791	2,47,226	4,01,096
CURRENT ASSETS			
Cash and Bank Balances	473	20	1,257
Advance and Other Assets	42,727	14,817	56,273
Sub-Total (C)	43,200	14,837	57,530
Current Liabilities	11,206	568	11,775
Provisions	-	-	-
Sub-Total (D)	11,206	568	11,775
Net Current Asset (E) = (C-D)	31,994	14,269	45,755
Total (A+B+E)	7,70,943	4,16,212	5,96,235
In India	7,70,943	4,16,212	5,96,235
Outside India	-	-	-
Total	7,70,943	4,16,212	5,96,235

* Includes investment of Rs.13,255 thousands in NCD of ECL Finance Limited, a fellow subsidiary (previous period Includes investment of Rs.7,625 thousands in NCD of ECL Finance Limited, a fellow subsidiary)

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

Form L-15-Loans Schedule

LOANS

(` in '000)

Particulars	As at 31 December 2015	As at 31 December 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	2,833	500	590
(d) Others	-	-	-
Unsecured			
	-	-	-
Total	2,833	500	590
BORROWER - WISE CLASSIFICATION			
(a) Central and State Governments	-	-	-
(b) Banks and Financial Institutions	-	-	-
(c) Subsidiaries	-	-	-
(d) Companies	-	-	-
(e) Loans against policies	2,833	500	590
(f) Others	-	-	-
Total	2,833	500	590
PERFORMANCE - WISE CLASSIFICATION			
(a) Loans classified as standard			
(aa) In India	2,833	500	590
(bb) Outside India	-	-	-
(b) Non - standard loans less provisions			
(aa) In India	-	-	-
(bb) Outside India	-	-	-
Total	2,833	500	590
MATURITY - WISE CLASSIFICATION			
(a) Short Term	-	-	-
(b) Long Term	2,833	500	590
Total	2,833	500	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 31 December 2015	As at 01 April 2015	For the Period	On Sale/Adjustments	As at 31 December 2015	As at 31 December 2015	As at 31 December 2014	As at 31 March 2015
Intangibles (Computer Software)	1,48,692	17,757	-	1,66,448	84,996	23,506	-	1,08,502	57,946	61,197	63,696
Leasehold improvements	72,662	2,731	-	75,393	36,067	6,351	-	42,418	32,975	38,947	36,595
Furniture and Fixtures	15,315	1,118	-	16,434	10,478	1,058	-	11,536	4,898	5,278	4,837
Information Technology Equipments	1,09,091	29,692	4,293	1,34,491	86,627	16,653	3,952	99,328	35,163	19,930	22,464
Vehicles	15,177	2,271	1,106	16,343	8,452	2,005	661	9,796	6,546	6,061	6,725
Office Equipment	29,605	1,932	2,176	29,361	18,578	4,552	1,358	21,771	7,590	13,395	11,027
Total	3,90,542	55,502	7,574	4,38,469	2,45,198	54,125	5,971	2,93,351	1,45,118	1,44,808	1,45,344
Capital Work in Progress	-	-	-	-	-	-	-	-	1,126	3,002	988
Grand Total	3,90,542	55,502	7,574	4,38,469	2,45,198	54,125	5,971	2,93,351	1,46,244	1,47,810	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	As at	As at
	31 December 2015	31 December 2014	31 March 2015
Cash (including cheques, drafts and stamps)	28,789	4,053	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	63,133	62,119	1,47,927
(c) Others	-	-	-
Money at call and short notice			
(a) With banks	-	-	-
(b) With other institutions	-	-	-
Others	-	-	-
Total	91,922	66,172	2,63,530
Balances with non-scheduled banks included above	-		-
Cash and bank balances			
In India	91,922	66,172	2,63,530
Outside India	-	-	-
Total	91,922	66,172	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 31 December 2015	As at 31 December 2014	As at 31 March 2015
ADVANCES			
Reserve deposits with ceding companies	-	-	-
Application money for investments	1,68,000	-	-
Prepayments	30,793	20,065	19,597
Advances to Directors/Officers	-	-	-
Advance tax paid and taxes deducted at source(Net of provision for taxation)	684	-	-
Others			
a) Travel Advance	186	240	-
b) Employee Loans	1,949	2,113	3,850
c) Staff and Other Advances	22,553	21,450	3,906
Total (A)	2,24,165	43,868	27,353
OTHER ASSETS			
Income accrued on investments	3,66,298	3,42,132	3,57,818
Outstanding premiums	68,603	36,683	1,01,930
Agents' Balances (Net of Provisions)	834	1,610	950
Foreign agents' balances	-	-	-
Due from other entities carrying on insurance business (including reinsurers)-Net	56,356	39,851	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	75,578	61,624	61,064
Rent & Others Security Deposit	79,902	3,34,870	3,34,871
Other Receivables	1,23,856	23,134	76,013
Total (B)	7,71,427	8,39,904	9,55,526
Total (A + B)	9,95,592	8,83,772	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	As at	As at
	31 December 2015	31 December 2014	31 March 2015
Agents' Balances	33,808	25,505	35,011
Balances due to other insurance companies (including reinsurers)	8,803	5,053	10,704
Deposits held on reinsurance ceded	-	-	-
Premiums recieved in advance	801	434	1,013
Unallocated premium	52,205	39,797	61,585
Sundry creditors	84,777	65,411	2,39,837
Due to subsidiaries/holding company	19,891	2,288	15,815
Claims Outstanding	34,280	20,602	12,177
Annuities Due	-	-	-
Due to Officers/Directors	-	-	-
Others			
a) Tax Deducted to be remitted	14,438	10,310	19,661
b) Service Tax Liability	15,383	2,455	1,748
c) Unclaimed amount - policyholders	18,138	15,310	32,294
d) Expenses Payable	2,39,750	2,62,148	1,88,716
e) Other- Payable	26,556	13,732	57,052
Total	5,48,831	4,63,045	6,75,613

Form L-20- Provisions Schedule

PROVISIONS

(` in '000)

Particulars	As at	As at	As at
	31 December 2015	31 December 2014	31 March 2015
For taxation (less payments and taxes deducted at source)	-	-	-
For proposed dividends	-	-	-
For dividend distribution tax	-	-	-
Others:			
Provision for Employees Benefit	1,79,062	1,64,420	1,84,044
Total	1,79,062	1,64,420	1,84,044

Form L-21-Misc Expenditure Schedule

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

(` in '000)

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

Analytical Ratios

S. No.	Particulars	For the quarter ended 31 December 2015	For the nine month ended 31 December 2015	For the quarter ended 31 December 2014	For the nine month ended 31 December 2014	Year Ended 31 March 2015
1	New business premium income growth					
	Participating Life	-26.70%	-32.73%	-61.00%	-43.16%	-39.86%
	Participating Pension Life	7.55%	-30.26%	N.A.	N.A.	253.44%
	Non Participating Individual	58.15%	56.19%	123.79%	159.40%	103.79%
	Non Participating Individual Annuity	385.00%	77.52%	-21.43%	195.13%	-32.84%
	Non Participating Fund – Health	N.A.	N.A.	N.A.	N.A.	NA
	Non Participating Group	53.25%	19.40%	395.59%	162.89%	94.63%
	Linked Life	70.23%	113.32%	209.58%	151.11%	376.13%
	Linked Life Group	3869.76%	-9.02%	933.80%	-45.96%	-12.80%
2	Net retention ratio	96.21%	95.52%	95.87%	95.69%	96.63%
3	Expense of Management to Gross Direct Premium Ratio	94.63%	110.91%	136.49%	143.26%	105.94%
4	Commission Ratio (Gross commission paid to Gross Premium)	8.17%	8.79%	10.67%	10.85%	10.31%
5	Ratio of Policyholders' liabilities to shareholders' funds	75.84%	75.84%	28.71%	28.71%	41.90%
6	Growth rate of Shareholders' funds	-6.56%	-17.17%	-3.26%	-7.53%	-10.77%
7	Ratio of surplus / (deficit) to Policyholders' liability	-	-	-	-	-
8	Change in Net worth (` in 000)	(3,30,691)	(9,76,107)	(1,98,636)	(4,79,643)	(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	0.04%	0.04%	0.01%	0.01%	0.01%
11	Total Investments / (Capital + Surplus)	165.03%	165.03%	120.72%	120.72%	132.51%
12	Total Affiliated Investments / (Capital + Surplus)	6.44%	6.44%	0.04	4.24%	1.01%
13	Investment Yield (Annualized)					
	A. With Realized Gains					
	Shareholders' Funds	8.83%	11.69%	13.27%	13.69%	13.61%
	Policyholders' Funds :					
	<u>Non Linked</u>					
	Par	8.11%	8.48%	12.42%	10.36%	9.90%
	Non Par	8.43%	8.17%	12.29%	12.42%	11.01%
	<u>Linked</u>					
	Par	NA	NA	NA	NA	NA
	Non Par	3.53%	8.65%	20.12%	21.97%	19.90%
	B. With unrealized Gains					
	Shareholders' Funds	7.61%	9.29%	19.70%	17.37%	16.05%
	Policyholders' Funds :					
	<u>Non Linked</u>					
	Par	1.05%	6.43%	28.53%	20.19%	17.91%
	Non Par	3.18%	5.39%	26.43%	20.70%	17.77%
	<u>Linked</u>					
	Par	NA	NA	NA	NA	NA
	Non Par	1.24%	4.87%	21.43%	27.03%	25.61%
14	Conservation Ratio					
	Participating Life	81.47%	80.32%	73.15%	67.97%	69.75%
	Participating Pension Life	78.46%	54.58%	N.A.	N.A.	88.46%
	Non Participating Individual	76.87%	72.46%	73.77%	69.76%	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	12.66%	37.14%	15.31%	59.43%	62.15%
	Linked Life	73.03%	80.40%	94.35%	89.87%	87.58%
	Linked Life Group	N.A.	N.A.	NA	NA	N.A.
15	Persistency Ratio (Premium basis)					
	For 13th month	66.75%	69.19%	58.76%	55.95%	61.29%
	For 25th month	53.15%	50.22%	44.41%	45.09%	49.50%
	For 37th month	37.05%	39.40%	33.44%	37.55%	38.40%
	For 49th Month	29.64%	33.62%	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					
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)	(2.04)	(5.38)	(1.14)	(2.81)	(3.94)
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(2.04)	(5.38)	(1.14)	(2.81)	(3.94)
6	Book value per share (Rs)	26.12	26.12	32.68	32.68	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 NONE MONTHS ENDED 31 DECEMBER 2015 (DIRECT BASIS)			
(' '000)			
Particulars		For the nine months ended 31 December 2015	For the year ended 31 March 2015
A	Cash Flows from operating activities:		
1	Premium received from policyholders, including advance receipts	16,09,500	18,98,490
2	Other receipts	14,499	35,643
3	Payments to the re-insurers, net of commissions and claims	(20,736)	12,774
4	Payments of claims / benefits	(2,09,684)	(1,21,215)
5	Payments of commission and brokerage	(1,41,249)	(1,94,589)
6	Payments of other operating expenses	(14,73,345)	(17,12,705)
7	Preliminary and pre-operative expenses	-	-
8	Deposits, advances and staff loans	87,867	(17,916)
9	Income taxes paid (Net)	(684)	53
10	Service tax paid	(18,159)	(36,400)
11	Other payments	-	-
12	Cash flows before extraordinary items	(1,51,992)	(1,35,865)
13	Cash flow from extraordinary operations	-	-
14	Net cash flow from operating activities	(1,51,992)	(1,35,865)
B	Cash flows from investing activities:		
1	Purchase of fixed assets	(63,482)	(38,398)
2	Proceeds from sale of fixed assets	1,603	6,413
3	Purchases of investments	(1,05,17,147)	(1,34,00,291)
4	Loans disbursed	-	-
5	Loans against policies	(2,242)	(106)
6	Sales of investments	97,04,298	1,38,25,349
7	Repayments received	-	-
8	Rents/Interests/ Dividends received	3,92,625	4,78,765
9	Investments in money market instruments and in liquid mutual funds (Net)	4,63,947	(6,73,542)
10	Expenses related to investments	-	-
11	Net cash flow from investing activities	(20,397)	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	(1,72,390)	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	92,395	2,64,786

FORM L-24 Valuation of net liabilities

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

Date: 31 December 2015

Valuation on Net Liabilities

(` in Lakhs)

S.No.	Particulars	As at 31 December 2015	As at 31 December 2014	As at 31 March 2015
1	Linked			
	a) Life	7,876.55	4,203.75	6,068.61
	b) General Annuity	-	-	-
	c) Pension	-	-	-
	d) Health	-	-	-
2	Non-Linked			
	a) Life	26,722.04	12,311.24	17,074.21
	b) General Annuity	114.49	64.80	75.61
	c) Pension	941.55	274.80	529.78
	d) Health	42.08	-	12.53

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

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

Date: 31 December 2015

Geographical Distribution of New Business for the Quarter ended 31 December 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	1.58	111	104	0.38	10.43	127	120	0.42	12.01
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	15	15	0.07	0.88	57	38	0.22	4.78	72	53	0.29	5.66
5	Chattisgarh	33	30	0.07	1.53	196	180	0.64	20.19	229	210	0.71	21.72
6	Goa	44	40	0.10	1.56	73	57	0.23	3.93	117	97	0.33	5.49
7	Gujarat	69	55	0.23	7.07	868	806	3.60	351.00	937	861	3.83	358.07
8	Haryana	69	67	0.11	4.07	179	170	0.42	14.66	248	237	0.53	18.73
9	Himachal Pradesh	28	27	0.07	1.05	52	48	0.12	2.72	80	75	0.19	3.77
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	45	42	0.08	0.87	119	108	0.29	5.27	164	150	0.37	6.14
12	Karnataka	51	38	0.18	2.04	291	256	1.38	31.86	342	294	1.56	33.90
13	Kerala	170	164	0.56	12.12	544	524	2.12	38.23	714	688	2.69	50.35
14	Madhya Pradesh	23	21	0.06	0.66	154	136	0.46	13.81	177	157	0.52	14.47
15	Maharashtra	171	153	0.35	32.80	2,083	1,827	7.65	834.79	2,254	1,980	8.00	867.59
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	107	105	0.14	1.97	131	112	0.32	3.50	238	217	0.46	5.47
21	Punjab	44	36	0.08	0.97	220	193	0.52	8.45	264	229	0.59	9.41
22	Rajasthan	198	193	0.11	2.40	280	255	0.41	15.12	478	448	0.52	17.51
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	19	15	0.06	0.79	201	178	0.84	16.48	220	193	0.90	17.27
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	175	160	0.30	4.12	762	670	2.40	57.65	937	830	2.70	61.77
27	Uttarakhand	4	4	0.01	0.22	67	60	0.14	1.92	71	64	0.15	2.14
28	West Bengal	39	34	0.13	1.46	193	170	1.36	25.29	232	204	1.49	26.75
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	22	20	0.13	1.42	114	93	0.44	11.12	136	113	0.57	12.54
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	16	9	0.05	0.55	402	360	1.24	31.37	418	369	1.30	31.92
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	15	13	0.02	0.31	132	103	0.43	12.90	147	116	0.45	13.20
Company Total		1,373	1,257	2.93	80.42	7229	6,448	25.62	1,515.46	8,602	7,705	28.55	1,595.88

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

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

Date: 31 December 2015

Geographical Distribution of New Business upto nine months ended 31 December 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	32	32	0.08	2.21	188	178	0.64	16.59	220	210	0.72	18.79
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	33	33	0.13	1.71	167	143	0.54	10.62	200	176	0.67	12.33
5	Chattisgarh	79	75	0.19	3.79	392	369	1.33	38.25	471	444	1.52	42.04
6	Goa	90	86	0.20	3.15	182	162	0.64	8.55	272	248	0.84	11.70
7	Gujarat	200	185	0.74	15.90	1,690	1,592	6.98	451.10	1,890	1,777	7.72	467.01
8	Haryana	203	197	0.32	11.42	534	510	1.41	46.71	737	707	1.74	58.13
9	Himachal Pradesh	57	56	0.13	5.24	116	112	0.31	6.18	173	168	0.43	11.42
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	113	109	0.23	3.20	332	316	0.87	16.13	445	425	1.10	19.33
12	Karnataka	120	107	0.30	6.81	679	632	3.58	75.81	799	739	3.89	82.62
13	Kerala	347	338	1.22	24.66	1,143	1,117	4.83	79.25	1,490	1,455	6.04	103.91
14	Madhya Pradesh	232	229	0.10	1.41	375	345	1.43	34.31	607	574	1.53	35.72
15	Maharashtra	381	355	0.78	68.41	5,634	5,123	21.43	2,850.32	6,015	5,478	22.21	2,918.73
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	217	212	0.35	4.88	303	271	0.95	12.48	520	483	1.29	17.36
21	Punjab	115	105	0.22	5.29	601	565	1.38	32.51	716	670	1.60	37.80
22	Rajasthan	425	415	0.25	5.99	578	544	1.00	38.06	1,003	959	1.25	44.05
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	40	36	0.17	2.12	523	488	2.42	47.61	563	524	2.59	49.73
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	471	444	0.92	18.68	2,017	1,854	5.91	144.22	2,488	2,298	6.83	162.90
27	Uttarakhand	4	4	0.01	0.22	67	60	0.14	1.92	71	64	0.15	2.14
28	West Bengal	71	64	0.22	2.70	395	346	2.50	49.56	466	410	2.72	52.26
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	48	43	0.28	5.14	270	230	1.23	36.64	318	273	1.50	41.78
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	43	35	0.21	3.88	1,097	997	3.90	107.24	1,140	1,032	4.11	111.12
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	36	33	0.04	1.46	373	337	1.21	41.74	409	370	1.25	43.20
Company Total		3,357	3,193	7.08	198.28	17,656	16,291	64.63	4,145.80	21,013	19,484	71.71	4,344.08

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

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

Date: 31 December 2015

Geographical Distribution of New Business for the Quarter ended 31 December 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	-	-	-	-	-	-	-	-	-	-	-	-
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	458	1	105	-	458	0.57	104.99
8	Haryana	-	-	-	-	2	1,776	0	93	2	1,776	0.09	92.95
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	-	74	0	24	-	74	0.46	24.13
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	15	1,40,124	3	813	15	1,40,124	2.99	813.44
15	Maharashtra	-	-	-	-	5	4,026	3	288	5	4,026	3.14	288.26
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	(6)	(0)	(0)	-	(6)	(0.00)	(0.22)
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	4	0	0	-	4	0.00	0.40
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	272	1	36	-	272	0.84	35.83
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	(4)	(0)	(0)	-	(4)	(0.00)	(0.14)
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	3	9,688	1	335	3	9,688	0.68	334.63
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	-	-	-	-	-	150	0.54	22.27	-	150	0.54	22.27
Company Total		-	-	-	-	25	1,56,562	9.30	1,716.54	25	1,56,562	9.30	1,716.54

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

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

Date: 31 December 2015

Geographical Distribution of New Business for nine months ended 31 December 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	782	1	192	1	782	0.78	192.18
8	Haryana	-	-	-	-	5	2,415	0	158	5	2,415	0.15	157.56
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	2	509	1	119	2	509	0.69	118.99
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	41	2,62,562	6	1,522	41	2,62,562	5.71	1,522.26
15	Maharashtra	-	-	-	-	9	6,061	7	536	9	6,061	7.43	535.84
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	1	7,180	1	267	1	7,180	0.87	267.26
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	10	0	1	-	10	0.00	0.97
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	442	1	58	-	442	1.35	57.68
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	1	583	0	21	1	583	0.02	21.10
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	4	10,038	1	360	4	10,038	0.82	359.86
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	-	-	-	-	-	219	0.82	35.96	-	219	0.82	35.96
Company Total		-	-	-	-	65	2,90,874	18.65	3,271.41	65	2,90,874	18.65	3271.41

PART - A

(` In Lakhs)

Total Application as per Balance Sheet (A)			1,15,922
Add (B)			-
Provisions	Sch-14		1,791
Current Liabilities	Sch-13		5,488
Total			7,279
Less (C)			-
Debit Balance in P & L A/c			33,118
Loans	Sch-09		28
Adv & Other Assets	Sch-12		9,956
Cash and Bank Balance	Sch-11		919
Fixed Assets	Sch-10		1,462
Misc. Exp. Not Written Off	Sch-15		-
Sub total			45,484
Funds Available for Investments			77,717

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)		77,717
Balance Sheet Value of :		
A. Life Fund (including Fund Beyond Solvency Margin)		68,833
B. Pension & Gen Annuity Fund		2,854
C. Unit Linked Funds		7,709
		79,397

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%	1,889	3,634	-	6,473	10,204	20,310	52	-	22,199	22,532
2. Govt. Securities or Other Approved Securities (Incl. 1 above)	Not Less than 50%	1,889	3,634	-	6,473	10,204	20,310	52	-	22,199	22,532
3. Investment Subject to Exposure Norms		-	-	-	-	-	-	-	-	-	-
a. Housing & Infrastructure		-	-	-	-	-	-	-	-	-	-
1. Approved Investment	Not Less than 15%	2,938	6,690	-	78	-	6,768	17	0	9,706	9,916
2. Other Investment		55	-	-	18	-	18	0	0	74	74
b. (i) Approved Investments	Not exceeding 35%	23,130	1,839	18	3,193	5,509	10,559	27	226	33,915	33,930
(ii) "Other Investments" not to exceed 15%		1,598	-	469	546	328	1,343	3	(0)	2,940	2,940
TOTAL : LIFE FUND	100%	29,609	12,163	487	10,307	16,041	38,998	100.00%	226	68,833	69,392

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	1,259	65%	-	1,858	1,901
2 Government Securities or other approved securities (including (i) above)	Not Less than 40%	598	1,259	65%	-	1,858	1,901
3 Balance in approved investment	Not Exceeding 60%	387	609	35%	-	996	1,006
TOTAL : PENSION / GROUP GRATUITY FUND	100%	985	1,869	100.00%	-	2,854	2,907

LINKED BUSINESS

C. LINKED LIFE INSURANCE FUND		PH		Actual %
	PERCENTAGE AS PER REG.	PAR	NON PAR	
1. Approved Investments	Not Less than 75%	-	7,116	92.30%
2. Other than Approved Investment	Not More than 25%	-	593	7.70%
TOTAL : LINKED LIFE INSURANCE FUND	100%	-	7,709	100%

CERTIFICATION:

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

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

UNIT LINKED INSURANCE BUSINESS

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

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

Non-Par

Statement as on : 31 December, 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 [ULIF00227/07/11EQTOP25 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)	488.47	601.15	1416.22	1042.52	527.22	419.03	882.21	234.36	127.18	1112.71	0.00	6851.08												
Add : Inflow during the Quarter	78.87	113.40	357.55	270.06	88.53	48.31	89.32	43.69	30.29	168.55	0.00	1288.56												
Increase / (Decrease) Value of Inv(Ne	7.53	10.48	-19.65	-8.83	1.31	4.63	-0.93	0.22	2.62	-3.66	0.00	-6.28												
Less : Outflow during the Quarter	27.24	52.23	92.65	66.79	48.96	25.14	0.00	22.35	24.12	64.47	0.00	423.95												
TOTAL INVESTIBLE FUNDS (MKT VALUE)	547.63	672.80	1661.48	1236.97	568.10	446.83	970.60	255.92	135.97	1213.13	0.00	7709.42												
INVESTMENT OF UNIT FUND	BOND FUND [ULIF00317/08/11BONDFUND147]		DISCONTINUANCE FUND [ULIF00701/01/12DISCONT147]		EQUITY LARGE CAP FUND [ULIF00118/08/11EQLARGECA P147]		EQUITY TOP 250 [ULIF00227/07/11EQTOP25 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]		TOTAL	
	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	Actual Inv.	% Actual		
	Approved Investments (>=75%)																							
Central Govt Securities	0.00	0.00	573.75	85.28	0.00	0.00	0.00	0.00	80.16	14.11	43.35	9.70	58.79	6.06	17.87	6.98	0.00	0.00	3.15	0.26	0.00	0.00	777.08	0.11
State Government Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	102.03	18.63	0.00	0.00	0.00	0.00	0.00	0.00	78.22	13.77	135.83	30.40	102.17	10.53	18.31	7.15	0.00	0.00	22.34	1.84	0.00	0.00	458.89	5.95
Infrastructure Bonds	252.66	46.14	0.00	0.00	0.00	0.00	0.00	0.00	147.17	25.91	247.88	55.47	206.33	21.26	99.54	38.89	0.00	0.00	169.69	13.99	0.00	0.00	1123.27	14.57
Equity	0.00	0.00	0.00	0.00	1325.87	79.80	1006.52	81.37	136.98	24.11	0.00	0.00	464.69	47.88	66.65	26.04	0.00	0.00	689.20	56.81	0.00	0.00	3689.91	47.86
Money Market Investments	2.00	0.37	98.00	14.57	42.44	2.55	32.60	2.64	21.62	3.81	3.38	0.76	25.73	2.65	11.74	4.59	4.33	3.19	49.18	4.05	0.00	0.00	291.02	3.77
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	135.00	24.65	0.00	0.00	0.00	0.00	0.00	0.00	55.00	9.68	0.00	0.00	15.00	1.55	5.50	2.15	100.00	73.55	145.50	11.99	0.00	0.00	456.00	5.91
Sub Total (A)	491.69	89.78	671.75	99.85	1368.31	82.35	1039.12	84.01	519.15	91.38	430.44	96.33	872.71	89.91	219.60	85.81	104.33	76.73	1079.06	88.95	0.00	0.00	6796.16	78.19
Current Assets:																								
Accrued Interest	49.04	8.95	0.03	0.00	0.00	0.00	0.00	0.00	16.44	2.89	16.50	3.69	16.48	1.70	5.74	2.24	30.40	22.36	34.30	2.83	0.00	0.00	168.94	2.19
Dividend Received	0.00	0.00	0.00	0.00	1.12	0.07	0.78	0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.50	0.04	0.00	0.00	2.40	0.03
Bank Balance	0.50	0.09	0.47	0.07	0.50	0.03	0.51	0.04	0.51	0.09	0.18	0.04	0.51	0.05	0.50	0.20	0.50	0.37	0.51	0.04	0.00	0.00	4.70	0.06
Receivable From	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 Current Assets	14.55	2.66	1.96	0.29	53.20	3.20	47.86	3.87	36.00	6.34	0.26	0.06	39.00	4.02	31.62	12.35	1.59	1.17	29.93	2.47	0.00	0.00	255.95	4.43
Less: Current Liabilities																								
Payable From	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16.39	1.69	0.00	0.00	0.00	0.00	20.10	1.66	0.00	0.00	36.49	0.47
Fund Management Fees	0.64	0.12	0.32	0.05	2.05	0.12	1.51	0.12	0.71	0.12	0.56	0.13	1.19	0.12	0.33	0.13	0.10	0.07	1.46	0.12	0.00	0.00	8.88	0.12
Other Current Liabilities	7.50	1.37	1.10	0.16	21.24	1.28	16.39	1.32	12.00	2.11	0.00	0.00	0.00	0.00	4.24	1.66	0.76	0.56	3.47	0.29	0.00	0.00	66.70	0.87
Sub Total (B)	55.95	10.22	1.04	0.15	31.53	1.90	31.24	2.53	40.24	7.08	16.39	3.67	38.41	3.96	33.29	13.01	31.64	23.27	40.21	3.31	0.00	0.00	319.93	5.26
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	123.30	7.42	107.92	8.72	3.44	0.61	0.00	0.00	12.49	1.29	3.03	1.18	0.00	0.00	59.19	4.88	0.00	0.00	309.38	4.01
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
Mutual Funds	0.00	0.00	0.00	0.00	138.34	8.33	58.69	4.74	5.26	0.93	0.00	0.00	46.99	4.84	0.00	0.00	0.00	0.00	34.66	2.86	0.00	0.00	283.94	3.68
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
Sub Total (C)	0.00	0.00	0.00	0.00	261.64	15.75	166.61	13.47	8.70	1.53	0.00	0.00	59.48	6.13	3.03	1.18	0.00	0.00	93.86	7.74	0.00	0.00	593.33	7.70
Total (A) + (B) + (C)	547.63	100.00	672.80	100.00	1661.48	100.00	1236.97	100.00	568.10	100.00	446.83	100.00	970.60	100.00	255.92	100.00	135.97	100.00	1213.13	100.00	0.00	0.00	7709.42	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 : 31 December, 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	547.63	15.0568	15.0568	14.8356	14.4526	14.2370	13.7569	9.45%	9.93%	15.0616
2	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	01-Feb-12	NON PAR	672.80	13.4104	13.4104	13.1888	12.9559	12.7276	12.4941	7.33%	7.75%	13.4104
3	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	28-Jul-11	NON PAR	1,661.48	20.5515	20.5515	20.8431	20.9205	20.6709	19.3418	6.25%	20.45%	21.9675
4	EQUITY TOP 250	ULIF0027/07/11EQTOP250147	20-Jul-11	NON PAR	1,236.97	19.5599	19.5599	19.7375	19.6113	19.2919	18.0663	8.27%	21.81%	20.7814
5	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	25-Jan-13	NON PAR	568.10	14.1804	14.1804	14.1539	13.7676	13.6560	13.0736	8.47%	0.00%	14.2605
6	GROUP BOND FUND	ULGF00305/09/11GFBOND147	25-Jan-13	NON PAR	446.83	13.2153	13.2153	13.0732	12.5954	12.5586	12.1508	8.76%	0.00%	13.2153
7	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	25-Jan-13	NON PAR	970.60	15.1006	15.1006	15.134	14.7993	14.6675	14.0344	7.60%	0.00%	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	-	-	10.0000
9	MANAGED FUND	ULIF00618/08/11MANAGED147	03-Aug-11	NON PAR	255.92	16.81	16.81	16.8002	16.4757	16.3673	15.4137	9.06%	13.90%	16.9087
10	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	25-Aug-11	NON PAR	135.97	14.6062	14.6062	14.3162	14.0326	13.7475	13.4651	8.47%	9.37%	14.6062
11	PE BASED FUND	ULIF00526/08/11PEBASED147	22-Jul-11	NON PAR	1,213.13	17.9395	17.9395	17.9997	17.8370	17.5045	16.6763	7.57%	13.98%	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

Date: 31 December, 2015

Detail regarding Debt securities

(` in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/12/2015	As % of total for this class	As at 31/12/2014	As % of total for this class	As at 31/12/2015	As % of total for this class	As at 31/12/2014	As % of total for this class
Break down by credit rating								
Sovereign	22,532	36.20%	18,260	30.59%	22,199	35.98%	17,363	29.95%
AAA rated	13,219	21.24%	17,537	29.38%	12,994	21.06%	17,033	29.38%
AA or better	4,412	7.09%	6,769	11.34%	4,412	7.15%	6,459	11.14%
Rated below AA but above A	0	0.00%	101	0.17%	0	0.00%	98	0.17%
Rated below A but above B	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
MF/REV REPO/CBLO/FD	22,079	35.47%	16,916	28.34%	22,095	35.81%	16,916	29.18%
A1+/P1+/PR1+/F1+	-	-	99.33	0.17%	-	-	99.33	0.17%
Total	62,242	100.00%	59,682	100.00%	61,700	100.00%	57,969	100.00%
Breakdown by residual maturity								
Up to 1 year	9,411	15.12%	9,716	16.28%	9,427	15.28%	9,717	16.76%
more than 1 year and up to 3years	1,017	1.63%	6,225	10.43%	1,016	1.65%	6,211	10.71%
More than 3 years and up to 7years	13,305	21.38%	12,384	20.75%	13,177	21.36%	11,955	20.62%
More than 7 years and up to 10 years	15,211	24.44%	12,540	21.01%	15,128	24.52%	12,207	21.06%
More than 10 years and up to 15 years	2,672	4.29%	2,838	4.76%	2,545	4.13%	2,694	4.65%
More than 15 years and up to 20 years	1,541	2.48%	2,166	3.63%	1,542	2.50%	2,097	3.62%
Above 20 years	19,085	30.66%	13,813	23.14%	18,864	30.57%	13,089	22.58%
Total	62,242	100.00%	59,682	100.00%	61,700	100.00%	57,969	100.00%
Breakdown by type of the issuer								
Central Government	22,532	36.20%	18,260	30.59%	22,199	35.98%	17,363	29.95%
State Government	-	-	-	-	-	-	-	-
Corporate Securities	17,631	28.33%	24,407	40.89%	17,406	28.21%	23,591	40.70%
MF/REV REPO/CBLO/FD	22,079	35.47%	17,016	28.51%	22,095	35.81%	17,016	29.35%
Total	62,242	100.00%	59,682	100.00%	61,700	100.00%	57,969	100.00%

Note :

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

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

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

Date: 31 December, 2015

Detail regarding Debt securities

(` in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/12/2015	As % of total for this class	As at 31/12/2014	As % of total for this class	As at 31/12/2015	As % of total for this class	As at 31/12/2014	As % of total for this class
Break down by credit rating								
Sovereign	777.08	22.92%	526.34	24.48%	766.80	22.90%	513.13	24.67%
AAA rated	1,344.90	39.67%	904.64	42.08%	1,303.08	38.91%	861.22	41.40%
AA or better	237.26	7.00%	76.35	3.55%	223.47	6.67%	65.10	3.13%
Rated below AA but above A	-	0.00%	96.28	4.48%	-	0.00%	94.61	4.55%
Rated below A but above B	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
MF/REV REPO/CBLO/FD	1,030.96	30.41%	546.06	25.40%	1,055.25	31.51%	546.06	26.25%
A1+/P1+/PR1+/F1+								
Total	3,390	100.00%	2,150	100.00%	3,349	100.00%	2,080	100.00%
Breakdown by residual maturity								
Up to 1 year	1,458.62	43.02%	602.50	28.03%	1,482.41	44.27%	602.39	28.96%
more than 1 year and up to 3years	351.32	10.36%	312.59	14.54%	349.99	10.45%	309.67	14.89%
More than 3 years and up to 7years	849.12	25.05%	269.34	12.53%	815.91	24.37%	253.91	12.21%
More than 7 years and up to 10 years	176.09	5.19%	569.16	26.48%	171.83	5.13%	543.12	26.11%
More than 10 years and up to 15 years	353.11	10.42%	264.02	12.28%	334.42	9.99%	248.91	11.97%
More than 15 years and up to 20 years	-	-	-	-	-	-	-	-
Above 20 years	201.94	5.96%	132.07	6.14%	194.05	5.79%	122.12	5.87%
Total	3,390	100.00%	2,150	100.00%	3,349	100.00%	2,080	100.00%
Breakdown by type of the issuer								
Central Government	777.08	22.92%	426.72	19.85%	766.80	22.90%	413.53	19.88%
State Government	-	-	99.62	4.63%	-	-	99.60	4.79%
Corporate Securities	1,582.16	46.67%	1,077.27	50.11%	1,526.56	45.59%	1,020.93	49.08%
MF/REV REPO/CBLO/FD	1,030.96	30.41%	546.06	25.40%	1,055.25	31.51%	546.06	26.25%
Total	3,390	100.00%	2,150	100.00%	3,349	100.00%	2,080	100.00%

Note :

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

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

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

 Date: **31 December, 2015**
Detail regarding Debt securities

(` in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/12/2015	As % of total for this class	As at 31/12/2014	As % of total for this class	As at 31/12/2015	As % of total for this class	As at 31/12/2014	As % of total for this class
Break down by credit rating								
Sovereign	1,900.80	65.41%	1,401.65	89.83%	1,857.72	65.12%	1,357.62	89.53%
AAA rated	542.54	18.67%	-	-	532.72	18.67%	-	-
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
MF/REV REPO/CBLO/FD	462.53	15.92%	158.70	10.17%	462.53	16.21%	158.70	10.47%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
*Others	-	-	-	-	-	-	-	-
Total	2,906	100.00%	1,560	100.00%	2,853	100.00%	1,516	100.00%
Breakdown by residual maturity								
Up to 1 year	676.39	23.28%	921.50	59.06%	676.38	23.71%	921.47	60.77%
more than 1 year and up to 3years	10.00	0.34%	60.00	0.04	10.00	0.35%	60.00	0.04
More than 3 years and up to 7years	181.14	6.23%	-	-	170.27	5.97%	-	-
More than 7 years and up to 10 years	70.00	2.41%	10.00	0.01	70.00	2.45%	10.00	0.01
More than 10 years and up to 15 years	161.25	5.55%	-	-	162.30	5.69%	-	-
More than 15 years and up to 20 years	-	-	-	-	-	-	-	-
Above 20 years	1,807.10	62.19%	568.85	36.46%	1,764.01	61.83%	524.85	34.61%
Total	2,906	100.00%	1,560	100.00%	2,853	100.00%	1,516	100.00%
Breakdown by type of the issuer								
Central Government	1,900.80	65.41%	1,252.22	80.25%	1,857.72	65.12%	1,208.22	79.68%
State Government	-	-	149.43	9.58%	-	-	149.40	9.85%
Corporate Securities	542.54	18.67%	-	-	532.72	18.67%	-	-
MF/REV REPO/CBLO/FD	462.53	15.92%	158.70	10.17%	462.53	16.21%	158.70	10.47%
Total	2,906	100.00%	1,560	100.00%	2,853	100.00%	1,516	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: 31 December 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 31 December 2015	For the nine months ended 31 December 2015	For the quarter 31 December 2014	For the nine months ended 31 December 2014
1	Edelweiss Financial Services Limited	Holding Company	Premium collected for group insurance policy	(10.00)	(45.00)	(3.73)	(19.74)
			Death Claim paid as Employer-employee master policyholder	-	-	10.00	31.00
			Royalty for Trade Logo Usage	-	224.72	-	224.72
			Reimbursement of Cost of premium towards Group Term Life Master Policy (employer –employee) and Medical Insurance covering employees of the Company	198.91	226.24	22.88	22.88
			Directors Nomination Deposit	-	8.00	-	-
			Refund of Directors Nomination Refund	-	(8.00)	-	-
2	Edelweiss Securities Limited (Is registered broker with SEBI and Stock Exchanges)	Fellow Subsidiary	Brokerage (For Securities transaction)	11.33	21.27	8.94	17.65
			Rent Paid for Office Premises	8.59	25.69	8.43	25.28
3	Edelweiss Commodities Services Limited	Fellow Subsidiary	Interest received on Security Deposit	-	(141.00)	(88.85)	(265.58)
			Rent paid for office premises	348.11	927.83	274.05	801.91
			Refund of Security Deposit	-	(3,000.00)	-	-
			Purchase of Securities	-	-	-	1,500.00
			Sale of Securities	-	(505.00)	-	-
4	ECL Finance Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	(2.21)	(11.77)	(55.43)	-102.33
			Investment in Non-Convertible Debentures	67.55	132.55	-	1,501.41
			Purchase of Securities	-	-	-	996.00
5	Edelweiss Broking Limited	Fellow Subsidiary	Insurance Commission paid as Corporate Agent	26.40	64.85	28.72	87.68
6	Edelweiss Retail Finance Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	(40.46)	(97.20)	-	-
			Investment in Debt Securities	-	1,400.00	-	-
7	Edelweiss Finance & Investments Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	(41.48)	(70.33)	(14.47)	(173.59)
			Investment in Non-Convertible Debentures	-	1,500.00	-	-
			Purchase of Securities	1,810.00	1,810.00	0.00	958.25
			Sale of Securities	-	(1,638.99)	-	-
8	Edel Finance Company Limited	Fellow Subsidiary	Lease Rent for Office Equipment	3.45	10.35	3.45	10.35
9	Serenity Business Park Limited	Fellow Subsidiary	Refundable Security Deposit	291.74	291.74	-	-
			Business centre Charges	6.79	6.79	-	-
10	Eternity Business Centre Limited	Fellow Subsidiary	Refundable Security Deposit	114.76	114.76	-	-
			Business centre Charges	17.25	17.25	-	-
11	Key Managerial Personnel	Key Managerial Personnel	Premium collected toward policies	(22.70)	(45.69)	(18.13)	(40.00)

* 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 : **31 December 2015****Board of Directors and Key Person information**

Sr. 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	-

Sr. 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 : 31 December 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:	35,77,383
	Deduct:	
02	Mathematical Reserves	35,69,671
03	Other Liabilities	-
04	Excess in Policyholders' funds	7,713
05	Available Assets in Shareholders Fund:	12,00,151
	Deduct:	
06	Other Liabilities of shareholders' fund	-
07	Excess in Shareholders' funds	12,00,151
08	Total ASM (04)+(07)	12,07,864
09	Total RSM	5,00,000
10	Solvency Ratio (ASM/RSM)	241.6%

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 7

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

Name of the fund: Life Fund

Statement as on : 31 December, 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)	39,605	36,992	-	-	29,002	29,839	68,607	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)	39,605	36,992	-	-	29,002	29,839	68,607	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.

FORM 7**COMPANY NAME & CODE:** Edelweiss Tokio Life Insurance Company Limited - 147**Name of the fund:** Life Fu : Unit Linked Fund

Statement as on : 31 December, 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)	2,359	1,752	-	-	5,350	4,211	7,709	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)	2,359	1,752	-	-	5,350	4,211	7,709	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.

FORM 7

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

Name of the fund: Pension and General Annuity Fund

Statement as on : 31 December, 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)	2,390	1,483	-	-	464	738	2,854	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)	2,390	1,483	-	-	464	738	2,854	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.

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	22,554	510	9.00%	9.00%	20,812	1,320	8.44%	8.44%	13,078	1,217	12.35%	12.35%
A2	Deposits under section 7 of Insurance Act 1938	CDSS	-	-	0.00%	0.00%	200	5	11.83%	11.83%	199	12	7.97%	7.97%
A3	Treasury Bills	CTRB	566	9	6.59%	6.59%	361	17	6.25%	6.25%	1,240	81	8.64%	8.64%
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%	140	0	0.06	0.06
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	5,841	141	9.57%	9.57%	4,907	309	8.38%	8.38%	4,861	403	11.00%	11.00%
D	INFRASTRUCTURE INVESTMENTS													
D1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	187	5	10.72%	10.72%	160	(6)	-5.39%	-5.39%	108	63	77.48%	77.48%
D2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	28	(9)	-132.41%	-132.41%	63	(24)	-51.58%	-51.58%	61	28	63.45%	63.45%
	TAXABLE BONDS OF													
D3	Infrastructure - PSU - Debentures / Bonds	IPTD	1,539	73	18.82%	18.82%	1,600	146	12.14%	12.14%	1,097	71	8.61%	8.61%
D4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	2,287	99	17.26%	17.26%	2,152	195	12.06%	12.06%	1,688	104	8.19%	8.19%
D5	INFRASTRUCTURE OTHER- EQUITY	IOEQ	94	(11)	-44.58%	-44.58%	97	0	0.21%	0.21%	102	19	25.97%	25.97%
	TAX FREE BONDS													
	Infrastructure - PSU - Debentures / Bonds	IPFD	1	0	236.59%	236.59%	1	0	236.59%	236.59%	-	-	0.00%	0.00%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
E1	PSU - Equity shares - quoted	EAEQ	303	(12)	-15.42%	-15.42%	267	(27)	-13.46%	-13.46%	378	61	21.53%	21.53%
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	4,330	60	5.48%	5.48%	3,408	369	14.42%	14.42%	4,573	989	28.71%	28.71%
E3	Corporate Securities - Debentures	ECOS	5,866	63	4.24%	4.24%	8,967	1,186	17.60%	17.60%	13,680	1,197	11.61%	11.61%
E4	Corporate Securities - Debentures	EDPG	2,900	82	11.18%	11.18%	2,191	173	11.26%	11.26%	1,610	101	12.56%	12.56%
E5	Corporate Securities - Preference Shares	EPNQ	709	-	0.00%	0.00%	706	-	0.00%	0.00%	526	23	5.82%	5.82%
E6	Application Money	ECAM	2,775	25	5.78%	5.78%	3,611	63	6.37%	6.37%	4,950	45	7.52%	7.52%
E7	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting investment) CFI BAI	ECDB	17,002	450	10.53%	10.53%	16,874	1,360	10.73%	10.73%	15,843	1,293	10.83%	10.83%
E8	Deposits - CDs with Scheduled Banks	EDCD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	300	5	13.39%	13.39%
E9	CCIL - CBLO	ECBO	742	12	6.58%	6.58%	1,030	54	7.19%	7.19%	1,354	21	8.41%	8.41%
E10	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-
E11	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	1,114	20	7.73%	7.73%	1,715	97	8.04%	8.04%	1,182	71	8.71%	8.71%
E12	Mutual Funds - Under Promoter Group	EMPG	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%
F	OTHER INVESTMENTS													
F1	Equity Shares (Incl. Co-op Societies)	OESH	626	113	72.11%	72.11%	1,289	376	38.85%	38.85%	1,489	496	44.19%	44.19%
F2	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	11	(0)	(0.24)	(0.24)	-	-	0.00%	0.00%
F3	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	2,266	48	9.04%	9.04%	2,292	132	8.04%	8.04%	1,357	82	8.74%	8.74%
F4	DEBENTURES	OLDB	-	-	0.00%	0.00%	98	5	11.60%	11.60%	107	9	11.60%	11.60%
F5	Debentures / Bonds / CPs / Loans - (Promoter Group)	ODPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	1,214	91	12.11%	12.11%
F6	Mutual Funds (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%
F7	Passively Managed Equity ETF (Non Promoter group)	OETF	505	(32)	-25.15%	-25.15%	304	(54)	-27.31%	-27.31%	-	-	-	-
F8	Derivative Instrument	OCDI	-	(19)	-	-	-	(84)	-	-	-	38	-	-
F9	Passively Managed Equity ETF Promoter Group)	OETP	2	-	-	-	26	4	0.22	0.22	-	-	-	-
F10	Securitised Assets	OPSA	166	-	0.00%	0.00%	195	0	0.00%	0.00%	162	-	-	-
TOTAL			72,402	1,627	8.49%	8.49%	73,334	5,614	10.19%	10.19%	71,296	6,521	12.07%	12.07%

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	206	(1)	-1.13%	-1.13%	205	7	4.87%	4.87%	147	27	24.18%	24.18%
a2	Treasury Bills	CTRB	566	10	7.22%	7.22%	481	27	7.40%	7.40%	235	15	8.31%	8.31%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES	SGGB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	85	2	0.09	0.09
B1	Central Government Guaranteed Loans / Bonds	CGSL	-	-	0.00%	0.00%	10	0	22.90%	22.90%	-	-	-	-
B2	State Government Bonds	SGGB												
C	INFRASTRUCTURE INVESTMENTS													
C1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	237	8	12.89%	12.89%	211	1	0.82%	0.82%	32	11	45.89%	45.89%
C2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	66	(7)	-40.73%	-40.73%	66	14	32.03%	32.03%	23	6	33.46%	33.46%
C3	Infrastructure - PSU - Debentures / Bonds	IPTD	580	4	2.94%	2.94%	543	33	8.03%	8.03%	218	35	21.28%	21.28%
C4	Infrastructure - Other Investment	IOEQ	129	6	18.60%	18.60%	138	(13)	-12.16%	-12.16%	25	(8)	-46.59%	-46.59%
C5	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	89	1	5.22%	5.22%	56	5	11.00%	11.00%	10	1	15.54%	15.54%
D	HOUSING AND LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
D1	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	399	6	5.99%	5.99%	363	23	8.45%	8.45%	275	36	17.46%	17.46%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
E1	PSU - Equity shares - quoted	EAEQ	101	(4)	-17.22%	-17.22%	124	(29)	-31.20%	-31.20%	113	41	48.00%	48.00%
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	2,966	(44)	-5.96%	-5.96%	2,576	93	4.81%	4.81%	1,121	326	38.60%	38.60%
E3	CCIL - CBLO	ECBO	247	4	6.64%	6.64%	282	15	7.06%	7.06%	76	1	8.56%	8.56%
E4	Corporate Securities - Debentures	ECOS	328	6	7.46%	7.46%	269	18	8.71%	8.71%	210	27	17.13%	17.13%
E5	Corporate Securities - Debentures	EDPG	103	4	15.72%	15.72%	85	8	13.19%	13.19%	51	13	0.80	0.80
E6	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL , RBI	ECDB	456	12	10.80%	10.80%	470	38	10.71%	10.71%	409	32	10.43%	10.43%
E7	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL , RBI	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
E8	Application Money	ECAM	85	0	6.07%	6.07%	89	1	6.43%	6.43%	80	1	7.60%	7.60%
E9	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	90	5	8.68%	8.68%
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	0.43	0.43
E12	Net Current Assets (Only in respect of ULIP Business)	ENCA	234	-	-	-	234	-	-	-	-	-	-	-
F	OTHER INVESTMENTS													
F1	Equity Shares (incl. Co-op Societies)	OESH	201	19	38.18%	38.18%	211	0	0.05%	0.05%	132	42	42.85%	42.85%
F2	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%
F3	Debentures	OLDB	-	-	0.00%	0.00%	96	2	4.98%	4.98%	88	8	12.44%	12.44%
F4	Passively Managed Equity ETF (Non Promoter group)	OETF	269	(7)	-9.81%	-9.81%	265	(25)	-12.73%	-12.73%	-	-	0.00%	0.00%
F5	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	88	0	4.83%	4.83%	87	3	9.14%	9.14%	52	3	8.77%	8.77%
TOTAL			7,351	19	1.09%	1.09%	6,862	221	4.56%	4.56%	3,510	626	23.68%	23.68%

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

CERTIFICATION

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

Deepak Mittal
MD & CEO

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	1,764.30	36.35	8.20%	8.20%	1,356.65	83.35	8.18%	8.18%	525.08	23.65	0.09	0.09
a2	Treasury Bills	CTRB	99.03	1.80	7.22%	7.22%	371.90	21.59	7.73%	7.73%	621.13	40.26	8.60%	8.60%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES	SGGB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	143.52	3.47	0.09	0.09
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	162.31	0.32	0.08	0.08	162.31	0.32	0.08	0.08	-	-	-	-
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	200.31	2.00	0.08	0.08	200.31	2.00	0.08	0.08	-	-	-	-
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
E1	PSU - Equity shares - quoted	EAEQ	-	-	-	-	-	-	-	-	-	-	-	-
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	1.09	-	-	-	1.09	-	-	-	-	-	-	-
E3	CCIL - CBLO	ECBO	337.83	5.63	6.63%	6.63%	266.01	14.03	7.02%	7.02%	67.20	1.27	8.03%	8.03%
E4	Corporate Securities - Debentures	ECOS	170.27	4.14	0.10	0.10	170.27	7.56	0.10	0.10	-	-	-	-
E5	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	124.35	3.26	10.42%	10.42%	115.02	9.01	10.43%	10.43%	68.96	5.41	0.10	0.10
E6	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
E7	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	103.14	1.84	7.66%	7.66%	89.47	4.93	7.91%	7.91%	46.79	2.50	0.09	0.09
E8	Net Current Assets (Only in respect of UIIP Business)	ENCA	-	-	-	-	-	-	-	-	-	-	-	-
F	OTHER INVESTMENTS													
F1	Equity Shares (incl. Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	-	-	-
F2	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	-	-	-	-	-	-
F3	Debentures	QLDB	-	-	-	-	-	-	-	-	-	-	-	-
F4	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL			2,963	55	8.14%	8.14%	2,733	143	8.14%	8.14%	1,473	77	6.90%	6.90%

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 complet to the best of my knowledge and belief and nothing has been concealed or suppressed.

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

STATEMENT AS ON : 31 December, 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 : 31 December, 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 : 31 December, 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)

Sr. No	Particulars	For the Quarter Ended 31 December 2015				For the Quarter Ended 31 December 2014				Upto nine months ended December - 15				Upto nine months ended December - 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	-	-	-	0.00	1.00	-	0.00	0.01	272.00	272.00	0.14	0.00	73.00	72.00	0.04
	From 10,000-25,000	0.00	1.00	1.00	0.20	-	-	-	-	0.00	1.00	1.00	0.20	0.00	1.00	1.00	0.15
	From 25,001-50,000	0.05	11.00	10.00	0.72	0.03	7.00	3.00	0.31	0.14	29.00	28.00	1.63	0.09	20.00	12.00	0.88
	From 50,001- 75,000	0.09	13.00	7.00	0.56	0.05	10.00	2.00	0.73	0.17	24.00	17.00	1.52	0.13	24.00	13.00	1.51
	From 75,000-100,000	0.01	2.00	3.00	0.46	0.07	8.00	2.00	0.39	0.16	17.00	16.00	1.11	0.19	23.00	15.00	1.42
	From 1,00,001 -1,25,000	0.18	18.00	15.00	0.95	0.06	6.00	3.00	0.43	0.18	18.00	15.00	0.95	0.14	13.00	7.00	1.63
	Above Rs. 1,25,000	1.22	11.00	-	1.77	0.23	6.00	4.00	1.86	2.06	23.00	12.00	4.14	0.50	16.00	10.00	4.15
	<i>ii) Individual Single Premium-Annuity (ISPA)</i>																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	0.01	1.00	-	0.01	0.03	3.00	3.00	0.03	0.04	4.00	3.00	0.04
	From 150,001- 2,00,000	0.27	3.00	3.00	0.27	0.05	2.00	-	0.05	0.34	5.00	5.00	0.34	0.17	4.00	2.00	0.17
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>iii) Group Single Premium (GSP)</i>																
	From 0-10,000	0.16	-	239.00	24.18	0.06	-	88.00	9.09	0.35	-	490.00	48.51	0.16	-	220.00	23.20
	From 10,000-25,000	0.58	-	356.00	42.81	0.29	-	177.00	20.34	1.51	-	897.00	106.71	0.79	-	483.00	57.80
	From 25,001-50,000	0.63	-	187.00	30.86	0.51	-	141.00	25.86	1.74	-	504.00	82.85	1.53	-	422.00	75.60
	From 50,001- 75,000	0.32	-	55.00	13.72	0.32	-	55.00	19.01	1.00	-	164.00	44.13	0.95	-	160.00	44.08
	From 75,000-100,000	0.34	-	39.00	15.45	0.26	-	29.00	13.00	0.81	-	93.00	39.37	0.80	-	91.00	38.52
	From 1,00,001 -1,25,000	0.17	-	15.00	8.26	0.08	-	8.00	5.09	0.35	-	30.00	15.38	0.42	-	38.00	19.63
	Above Rs. 1,25,000	3.45	1.00	2,177.00	61.07	1.14	1.00	158.00	48.00	5.40	2.00	2,253.00	129.80	5.40	3.00	343.00	118.93
	<i>iv) Group Single Premium- Annuity (GSPA)</i>																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>v) Individual non Single Premium (INSP)</i>																
	From 0-10,000	1.31	2,250.00	2,075.00	508.45	0.56	891.00	447.00	158.16	2.51	4,176.00	3,857.00	1,115.57	2.03	3,069.00	2,100.00	461.66
	From 10,000-25,000	3.48	2,535.00	2,314.00	555.91	4.53	2,854.00	322.00	324.17	14.45	8,631.00	8,196.00	1,701.37	14.11	7,621.00	4,701.00	815.30
	From 25,001-50,000	8.41	2,654.00	2,385.00	263.45	4.42	1,353.00	99.00	118.57	17.57	5,141.00	4,738.00	687.90	11.48	3,087.00	1,699.00	335.54
	From 50,001- 75,000	2.28	386.00	340.00	76.23	2.39	450.00	39.00	44.96	6.20	979.00	888.00	219.41	6.11	1,081.00	606.00	127.29
	From 75,000-100,000	1.15	136.00	103.00	31.20	1.37	145.00	7.00	39.86	5.59	590.00	521.00	125.15	3.54	359.00	196.00	89.00
	From 1,00,001 -1,25,000	3.24	318.00	275.00	44.11	1.31	133.00	11.00	24.43	4.74	448.00	394.00	115.06	3.33	312.00	155.00	78.22
	Above Rs. 1,25,000	6.84	264.00	174.00	111.61	5.04	148.00	15.00	126.87	17.57	656.00	521.00	369.58	11.79	346.00	182.00	354.66
	<i>vi) Individual non Single Premium- Annuity (INSPA)</i>																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>vii) Group Non Single Premium (GNSP)</i>																
	From 0-10,000	-	-	-	-	0.00	-	144.00	0.13	-	-	-	-	0.00	-	879.00	0.82
	From 10,000-25,000	-	-	-	-	0.00	2.00	146.00	0.79	-	-	-	-	0.01	4.00	303.00	3.08
	From 25,001-50,000	0.01	3.00	556.00	2.78	0.01	2.00	334.00	1.93	0.02	6.00	1,116.00	5.58	0.01	3.00	357.00	4.47
	From 50,001- 75,000	0.03	4.00	992.00	13.36	0.01	1.00	296.00	1.80	0.05	8.00	1,934.00	24.94	0.03	4.00	853.00	17.27
	From 75,000-100,000	0.03	3.00	957.00	10.61	0.01	1.00	368.00	1.49	0.04	4.00	1,129.00	19.26	0.03	3.00	1,253.00	7.61
	From 1,00,001 -1,25,000	(0.01)	(1.00)	(622.00)	3.84	0.01	1.00	318.00	2.67	0.03	3.00	955.00	20.32	0.02	2.00	1,020.00	7.70
	Above Rs. 1,25,000	3.59	15.00	1,51,782.00	1,489.61	2.14	11.00	1,42,133.00	677.03	7.35	42.00	2,81,309.00	2,734.56	6.03	40.00	2,70,119.00	2,442.74
	<i>viii) Group Non Single Premium- Annuity (GNSPA)</i>																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Sr. No	Particulars	For the Quarter Ended 31 December 2015				For the Quarter Ended 31 December 2014				Upto nine months ended December - 15				Upto nine months ended December - 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	1.11	1,134.00	902.00	-	1.04	1,275.00	1,275.00	-	2.75	4,514.00	4,153.00	-	2.43	5,845.00	5,845.00	-
	From 1	5.94	2,688.00	2,473.00	-	4.29	2,218.00	2,218.00	-	16.88	13,313.00	12,557.00	-	9.56	11,161.00	11,161.00	-
	From 2	7.98	1,989.00	1,895.00	-	3.85	648.00	648.00	-	16.75	5,978.00	5,507.00	-	8.36	4,093.00	4,093.00	-
	From 5	2.54	344.00	323.00	-	1.81	182.00	182.00	-	6.29	1,401.00	1,277.00	-	3.77	979.00	979.00	-
	From 7	1.05	71.00	84.00	-	1.12	126.00	126.00	-	4.34	589.00	536.00	-	2.25	410.00	410.00	-
	From 1	2.65	242.00	216.00	-	0.65	48.00	48.00	-	3.91	436.00	385.00	-	1.28	194.00	194.00	-
	Above 1	6.81	178.00	174.00	-	3.53	100.00	100.00	-	13.84	545.00	480.00	-	5.95	327.00	327.00	-
	<i>ii) Individual- Annuity</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Frc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Frc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Frc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Frc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Frc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Frc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Ab	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>iii) Group</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 0	0.00	2.00	2,021.00	-	0.01	2.00	-	-	0.01	2.00	2,343.00	-	0.01	2.00	-	-
	From 1	-	-	-	-	0.01	3.00	-	-	(0.00)	-	(7.00)	-	0.01	3.00	-	-
	From 2	0.01	1.00	65.00	-	0.03	8.00	-	-	0.03	5.00	361.00	-	0.05	11.00	-	-
	From 5	(0.00)	-	(9.00)	-	0.02	7.00	-	-	0.02	2.00	184.00	-	0.04	9.00	-	-
	From 7	0.03	2.00	161.00	-	0.04	4.00	-	-	0.06	4.00	384.00	-	0.07	6.00	-	-
	From 1	0.03	2.00	1,216.00	-	0.02	7.00	-	-	0.05	3.00	1,238.00	-	0.14	7.00	-	-
	Above 1	0.25	(1.00)	698.00	-	0.22	9.00	-	-	3.31	23.00	30,980.00	-	2.90	25.00	-	-
	<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: 31 December 2015

Business Acquisition through different channels (Group)

(Rs in Crores)

Sr.No.	Channels	For the quarter ended 31 December 2015			Upto the nine month ended 31 December 2015			For the quarter ended 31 December 2014			Upto the nine month ended 31 December 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	16	140688	3.02	42	263251	5.75	17.00	1,43,822.00	2.05	38.00	2,49,354.00	4.24
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	5	11838	0.79	11	13119	0.89	-	(443.00)	(0.00)	4.00	5,628.00	0.35
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	4	4036	5.49	12	14504	12.01	2.00	1,583.00	2.77	17.00	21,557.00	11.58
	Total(A)	25	1,56,562	9.30	65	2,90,874	18.65	19	1,44,962	4.82	59	2,76,539	16.17
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	25	1,56,562	9.30	65	2,90,874	18.65	19	1,44,962	4.82	59	2,76,539	16.17

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

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

Date: 31 December 2015

Business Acquisition through different channels (Individuals)

(Rs in Crores)

Sr.No.	Channels	For the Quarter ended 31 December 2015		For the Quarter ended 31 December 2014		Upto the nine months ended 31 December 2015		Upto the nine months ended 31 December 2014	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	5,682	15.96	4,406	13.47	13501	40.23	11,457	35.65
2	Corporate Agents-Banks	937	3.70	587	2.20	2,030	8.65	1,464	5.46
3	Corporate Agents -Others	307	2.35	337	1.89	692	4.65	958	5.04
4	Brokers	586	4.97	330	1.39	1,608	13.12	903	3.66
5	Micro Agents	234	0.00	81	0.00	461	0.01	384	0.00
6	Direct Business	856	1.56	274	1.17	2,721	5.06	887	3.84
	Total (A)	8,602	28.55	6,015	20.12	21,013	71.71	16,053	53.66
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	8,602	28.55	6,015	20.12	21,013	71.71	16,053	53.66

FORM L-39-Data on Settlement of ClaimsName of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**Date: **31st Dec 2015****Ageing of Claims**

Sr.No.	Types of Claims	On or before maturity	No. of claims paid					Total No. of claims paid	Total amount of claims paid (` In Crores)
			1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	-	-	-	-	-	-	-	-
5	Other benefits	-	4*	-	-	-	-	-	0.06
1	Group Death Claims	-	254	-	-	-	-	-	2.37
2	Individual Death Claims	-	44	3	-	-	-	-	7.38

* 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: 31st December 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	21	-	-	-	-	1
2	Claims reported during the period	38	-	-	-	-	8*
3	Claims Settled during the period	47	-	-	-	-	4
4	T & C Rejected	-	-	-	-	-	-
5	Claims Repudiated during the period	3	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	3	-	-	-	-	-
	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	4	-	-	-	-	4
	3 months to 6 months	5	-	-	-	-	1
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

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

Group

(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	1	-	-	-	-	-
2	Claims reported during the period	326	-	-	-	-	-
3	Claims Settled during the period	254	-	-	-	-	-
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	73	-	-	-	-	-
	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: **31st December 2015**Upto Nine Months Ended **31st December, 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	98	-	-	-	-	19*
3	Claims Settled during the period	82	-	-	-	-	13
4	T & C Rejected	-	-	-	-	-	-
5	Claims Repudiated during the period	13	-	-	-	-	1
	a) Less than 2years from the date of acceptance of risk	13	-	-	-	-	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	4	-	-	-	-	4
	3 months to 6 months	5	-	-	-	-	1
	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	851	-	-	-	-	-
3	Claims Settled during the period	786	-	-	-	-	-
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	73	-	-	-	-	-
	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: 31st December, 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	0	0	0	0	0	2
(b)	Policy Servicing	0	9	7	0	2	0	29
(c)	Proposal Processing	1	24	16	1	7	3	131
(d)	Survival Claims	0	0	0	0	0	0	0
(e)	ULIP Related	0	0	0	0	0	0	0
(f)	Unfair Business Practices	9	93	33	2	58	8	248
(g)	Others	0	3	2	0	1	1	7
	Total Number of complaints:	10	129	58	3	68	12	417

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	21078
5	Total No. of claims during current year	960
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	198
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :	21

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
(a)	Upto 7 days	9	0	0
(b)	7 - 15 days	3	0	0
(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	0	0	0

* 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

i. Individual Business	Min	Max
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)

i. Individual Business	Min	Max
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 - LIC (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 :

i. Individual Business	Min	Max
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 transfers are then subjected to taxation at the rate of 14.42%.

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