

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

Public Disclosures for the year ended 31st March 2016		
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Form L-1-A-RA

Name of the Insurer: EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number : 147 dated 10 May 2011

REVENUE ACCOUNT FOR THE QUARTER ENDED 31 MARCH 2016

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	Health	Group Non Par	Group Variable#	Individual Life	Individual Linked Pension#	Group
Premium earned-net	L-4											
(a) Premium		1,514,895	203,615	32,015	733,865	17,948	2,809	123,738	2,821	284,108	38,574	75,401
(b) Reinsurance ceded		(27,769)	(599)	-	(15,965)	-	(225)	(10,591)	-	(389)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Sub Total		1,487,126	203,015	32,015	717,900	17,948	2,584	113,147	2,821	283,719	38,574	75,401
Income from Investments												
(a) Interest & Dividends Gross, & Amortisation (Net)		71,069	20,622	1,857	33,001	246	31	6,073	17	6,147	72	3,002
(b) Profit on sale / redemption of investments		45,076	2,470	85	30,351	8	89	765	-	8,037	37	3,234
(c) (Loss on sale / redemption of investments)		(30,587)	(3,997)	(115)	(12,737)	-	-	(43)	-	(11,404)	(2)	(2,289)
(d) Transfer /Gain on revaluation / change in fair value*		(7,132)	-	-	-	-	-	-	-	(6,536)	513	(1,108)
Sub Total		78,426	19,095	1,827	50,615	254	120	6,795	17	(3,756)	620	2,840
Other Income												
Contribution from the Shareholders' Account		724,131	(30,958)	(925)	445,647	7,249	2,160	33,060	704	202,033	56,268	8,893
Other Income		182	48	-	112	-	-	-	-	22	-	0
Sub Total		724,313	(30,910)	(925)	445,759	7,249	2,160	33,060	704	202,055	56,268	8,893
Total (A)		2,289,866	191,200	32,918	1,214,274	25,451	4,864	153,002	3,542	482,018	95,462	87,134
Commission	L-5	126,062	15,550	1,140	92,297	331	177	160	-	13,918	2,489	-
Operating Expenses related to Insurance Business	L-6	749,718	13,092	3,964	432,146	4,023	2,058	33,390	690	196,183	53,466	10,707
Provision for Doubtful debts		1,097	-	-	1,097	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-
Total (B)		876,877	28,642	5,104	525,540	4,354	2,235	33,550	690	210,101	55,955	10,707
Benefits Paid (Net)	L-7	51,748	3,596	764	8,798	160	-	32,934	35	227	0	5,234
Interim Bonuses Paid		(25)	(25)	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-
(a) Gross **		1,505,147	158,987	27,050	816,148	20,938	2,629	94,187	2,818	271,690	39,507	71,192
(b) Amount ceded in Reinsurance		(143,882)	-	-	(136,213)	-	-	(7,669)	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
Total (C)		1,412,988	162,558	27,814	688,733	21,097	2,629	119,452	2,853	271,917	39,507	76,426
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 ` 46,356 ('000) for the current period (` 45,093 ('000) previous period)]												
The total surplus is disclosed below:												
(a) Interim Bonuses Paid		(25)	(25)	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		46,356	46,356	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-	-	-	-	-	-	-	-
(d) Total Surplus [(a) + (b)+ (c)].		46,331	46,331	-	-	-	-	-	-	-	-	-

Group Variable & Individual linked Pension segments introduced during the current year, Hence not applicable for previous year.

REVENUE ACCOUNT FOR YEAR ENDED 31 MARCH 2016

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	Health	Group Non Par	Group Variable#	Individual Life	Individual Linked Pension#	Group
Premium earned-net	L-4											
(a) Premium		3,100,660	557,376	83,180	1,518,256	21,616	6,166	323,796	2,821	452,424	38,574	96,450
(b) Reinsurance ceded		(98,853)	(2,493)	-	(56,381)	-	(584)	(38,119)	-	(1,276)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Sub Total		3,001,807	554,883	83,180	1,461,875	21,616	5,582	285,677	2,821	451,148	38,574	96,450
Income from Investments	L-4											
(a) Interest & Dividends Gross, & Amortisation (Net)		226,485	70,774	6,486	95,961	753	43	20,907	17	20,170	72	11,302
(b) Profit on sale / redemption of investments		108,231	6,988	263	46,281	29	265	5,696	-	35,562	37	13,110
(c) (Loss on sale / redemption of investments)		(65,778)	(4,610)	(115)	(27,292)	-	-	(80)	-	(27,130)	(2)	(6,549)
(d) Transfer /Gain on revaluation / change in fair value*		(23,901)	-	-	-	-	-	-	-	(18,323)	513	(6,091)
Sub Total		245,037	73,152	6,634	114,950	782	308	26,523	17	10,279	620	11,772
Other Income	L-4											
Contribution from the Shareholders' Account		2,126,681	141,791	38,880	1,437,938	8,604	18,056	41,645	704	370,828	56,268	11,967
Other Income		564	111	-	357	-	-	-	-	95	-	1
Sub Total		2,127,245	141,902	38,880	1,438,295	8,604	18,056	41,645	704	370,923	56,268	11,968
Total (A)		5,374,089	769,937	128,694	3,015,119	31,002	23,946	353,845	3,542	832,350	95,462	120,191
Commission	L-5	265,426	49,888	3,544	187,093	393	474	503	-	21,030	2,489	12
Operating Expenses related to Insurance Business	L-6	2,368,288	229,609	55,951	1,529,801	5,218	17,888	89,207	690	373,135	53,466	13,323
Provision for Doubtful debts		1,882	-	-	1,882	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-
Total (B)		2,635,596	279,497	59,495	1,718,776	5,611	18,362	89,710	690	394,165	55,955	13,335
Benefits Paid (Net)	L-7	183,507	19,125	972	35,400	565	-	106,046	35	2,626	0	18,738
Interim Bonuses Paid		124	124	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies												
(a) Gross **		3,008,397	471,192	68,227	1,700,109	24,826	5,585	172,458	2,818	435,558	39,507	88,117
(b) Amount ceded in Reinsurance		(453,535)	-	-	(439,166)	-	-	(14,369)	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
Total (C)		2,738,493	490,441	69,199	1,296,343	25,391	5,585	264,135	2,853	438,184	39,507	106,855
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 46,356 thousands for the current year (previous year Rs 45,093 thousands)]												
The total surplus is disclosed below:												
(a) Interim Bonuses Paid	-	124	124	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders	-	46,356	46,356	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account	-	-	-	-	-	-	-	-	-	-	-	-
(d) Total Surplus [(a) + (b)+ (c)].	-	46,480	46,480	-	-	-	-	-	-	-	-	-

Group Variable & Individual linked Pension segments introduced during the current year, Hence not applicable for previous year.

REVENUE ACCOUNT FOR THE QUARTER ENDED 31 MARCH 2015

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	Health	Group Non Par	Group Variable#	Individual Life	Individual Linked Pension#	Group
Premium earned-net	L-4											
(a) Premium		864,390	206,579	26,611	386,152	900	1,098	68,759	-	155,077	-	19,217
(b) Reinsurance ceded		(19,152)	(590)	-	(9,888)	-	-	(8,576)	-	(98)	-	-
(c) Reinsurance accepted												
Sub Total		845,237	205,988	26,611	376,264	900	1,098	60,183	-	154,979	-	19,217
Income from Investments												
(a) Interest & Dividends Gross, & Amortisation (Net)		35,857	12,136	876	13,158	156	0	3,794	-	3,262	-	2,474
(b) Profit on sale / redemption of investments		21,187	2,386	46	6,286	10	4	472	-	8,102	-	3,882
(c) (Loss on sale / redemption of investments)		(11,649)	(1,973)	(0)	(6,980)	-	-	(2)	-	(1,847)	-	(846)
(d) Transfer /Gain on revaluation / change in fair value*		7,659	-	-	-	-	-	-	-	5,704	-	1,955
Sub Total		53,054	12,549	922	12,464	166	4	4,264	-	15,221	-	7,465
Other Income												
Contribution from the Shareholders' Account		343,373	39,315	19,018	96,016	310	4,508	10,476	-	173,464	-	265
Other Income		91	-	-	83	-	-	-	-	9	-	-
Sub Total		343,464	39,315	19,018	96,099	310	4,508	10,476	-	173,473	-	265
Total (A)		1,241,755	257,853	46,551	484,827	1,376	5,610	74,922		343,673		26,947
Commission	L-5	83,276	22,606	1,172	49,641	16	140	102	-	9,599	-	-
Operating Expenses related to Insurance Business	L-6	433,680	43,801	19,893	184,186	176	4,217	12,973	-	167,757	-	679
Provision for Doubtful debts		703	-	-	703	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-
Total (B)	517,660	66,407	21,065	234,530	192	4,357	13,076		177,356		679	
Benefits Paid (Net)	L-7	33,411	6,634	(12)	3,461	104	-	17,132	-	2,247	-	3,846
Interim Bonuses Paid		69	69	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies												
(a) Gross **		683,621	184,743	25,498	238,996	1,080	1,253	45,563	-	164,066	-	22,421
(b) Amount ceded in Reinsurance		6,994	-	-	7,840	-	-	(846)	-	-	-	-
(c) Amount accepted in Reinsurance					-			-				
Total (C)	724,095	191,446	25,486	250,297	1,184	1,253	61,849	-	166,314	-	26,267	
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 ₹ 45,093 ('000) for the current year (₹ 27,974 ('000) previous year)]												
The total surplus is disclosed below:												
(a) Interim Bonuses Paid		69	69		-	-	-		-		-	
(b) Allocation of Bonus to Policyholders		45,093	45,093		-	-	-		-		-	
(c) Surplus shown in the Revenue Account		-	-		-	-	-		-		-	
(d) Total Surplus [(a) + (b)+ (c)].		45,162	45,162		-	-	-		-		-	

Group Variable & Individual linked Pension segments introduced during the current year, Hence not applicable for previous year.

REVENUE ACCOUNT FOR YEAR ENDED 31 MARCH 2015

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

(₹ in '000)

Particulars	Schedule	Total	Non-Linked Life		Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable#	Linked Life		
			Individual Par	Individual Par Pension#						Individual Life	Individual Linked Pension#	Group
Premium earned-net	L-4											
(a) Premium		1,930,822	535,766	67,766	806,933	2,966	1,098	239,422	-	234,519	-	42,352
(b) Reinsurance ceded		(65,076)	(2,692)	-	(32,834)	-	-	(29,087)	-	(463)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Sub Total		1,865,746	533,074	67,766	774,099	2,966	1,098	210,335	-	234,056	-	42,352
Income from Investments												
(a) Interest & Dividends Gross, & Amortisation (Net)		110,640	38,308	2,516	37,296	517	0	12,676	-	10,139	-	9,188
(b) Profit on sale / redemption of investments		92,380	9,362	143	25,814	50	4	4,686	-	33,976	-	18,344
(c) (Loss on sale / redemption of investments)		(17,986)	(2,109)	(0)	(8,467)	(0)	-	(509)	-	(4,535)	-	(2,366)
(d) Transfer /Gain on revaluation / change in fair value*		21,034	-	-	-	-	-	-	-	12,885	-	8,150
Sub Total		206,068	45,561	2,659	54,643	567	4	16,853	-	52,465	-	33,316
Other Income												
Contribution from the Shareholders' Account		1,445,361	191,822	72,742	883,527	1,030	4,508	15,662	-	273,626	-	2,444
Other Income		376	-	-	331	-	-	-	-	45	-	-
Sub Total		1,445,737	191,822	72,742	883,858	1,030	4,508	15,662	-	273,671	-	2,444
Total (A)		3,517,551	770,457	143,167	1,712,600	4,563	5,610	242,850	-	560,192	-	78,112
Commission	L-5	198,992	62,785	4,095	118,482	53	140	337	-	13,100	-	-
Operating Expenses related to Insurance Business	L-6	1,845,757	336,072	90,985	1,071,192	939	4,217	66,537	-	272,326	-	3,489
Provision for Doubtful debts		703	-	-	703	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-
Total (B)		2,045,452	398,857	95,080	1,190,377	992	4,357	66,874	-	285,426	-	3,489
Benefits Paid (Net)	L-7	77,140	5,608	22	3,396	305	-	50,335	-	2,505	-	14,969
Interim Bonuses Paid		76	76	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-
(a) Gross **		1,604,948	365,917	48,064	716,847	3,266	1,253	137,688	-	272,260	-	59,653
(b) Amount ceded in Reinsurance		(210,065)	-	-	(198,018)	-	-	(12,047)	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
Total (C)		1,472,099	371,601	48,086	522,225	3,571	1,253	175,976	-	274,765	-	74,622
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 ` 45,093 ('000) for the current period (` 27,974 ('000) previous period)]												
The total surplus is disclosed below:												
(a) Interim Bonuses Paid		76	76	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		45,093	45,093	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-	-	-	-	-	-	-	-
(d) Total Surplus [(a) + (b)+ (c)]:		45,169	45,169	-	-	-	-	-	-	-	-	-

Group Variable & Individual linked Pension segments introduced during the current year, Hence not applicable for previous year.

AUDITED PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 MARCH 2016

SHAREHOLDERS' ACCOUNT (NON-TECHNICAL ACCOUNT)

(₹ in '000)

Particulars	SCHEDULE	For the Year Ended 31 March 2016	For the Year Ended 31 March 2015
Amounts transferred from the policyholders account (Technical Account)		-	-
Income from investments			
(a) Interest & dividends Gross & Amortisation (Net)		379,052	412,966
(b) Profit on sale / redemption of investments		325,768	409,220
(c) (Loss on sale / redemption of investments)		(92,218)	(91,342)
(d) Transfer /Gain/(Loss) on revaluation / change in fair value		-	-
Sub Total		612,602	730,844
Other income		14,117	35,267
Total (A)		626,719	766,111
Expenses other than those directly related to the insurance business		47,833	30,834
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		2,126,681	1,445,361
Total (B)		2,174,514	1,476,195
Profit / (Loss) before tax		(1,547,795)	(710,084)
Provision for taxation			
Current Year		-	-
For earlier years		-	(52)
Profit / (Loss) after tax		(1,547,795)	(710,032)
APPROPRIATIONS			
(a) Balance at the beginning of the period		(2,342,102)	(1,632,070)
(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		(3,889,897)	(2,342,102)
Earning per share of face value ₹ 10 - Basic/Diluted		(8.01)	(3.94)

AUDITED BALANCE SHEET AS AT 31 MARCH 2016

(₹ in '000)

PARTICULARS	SCHEDULE	As at 31 March 2016	As at 31 March 2015
SOURCES OF FUNDS			
Shareholders' funds			
Share capital	L-8, L-9	2,615,922	1,802,865
Reserves and surplus	L-10	10,658,765	6,197,116
Credit/(debit) fair value change account		9,107	27,410
Sub-total		13,283,794	8,027,391
Borrowings			
	L-11	-	-
Policyholders' Funds			
Credit/(Debit) Fair Value Change Account		(2,784)	5,969
Policy liabilities		3,790,193	1,779,839
Insurance reserves		-	-
Provision for Linked Liabilities		1,059,075	524,935
Add: Credit/(Debit) Fair Value Change Account		6,705	30,606
Total Provision for Linked Liabilities		1,065,780	555,541
Sub-total		4,853,189	2,341,349
Funds for Discontinued Policies			
Discontinued on account of non-payment of premium-Linked		74,963	40,694
Others		-	-
Funds for Future Appropriations		-	-
Total		18,211,946	10,409,434
APPLICATION OF FUNDS			
Investments			
Shareholders'	L-12	8,875,651	5,078,679
Policyholders'	L-13	3,965,242	1,858,744
Assets held to cover linked liabilities	L-14	1,140,742	596,235
Loans	L-15	3,664	590
Fixed assets	L-16	190,380	146,332
Current assets			
Cash and bank balances	L-17	483,439	263,530
Advances and other assets	L-18	1,040,173	982,502
Sub-total (A)		1,523,612	1,246,032
Current liabilities	L-19	1,144,986	675,236
Provisions	L-20	232,256	184,044
Sub-total (B)		1,377,242	859,280
Net Current Assets (C) = (A - B)		146,370	386,752
Miscellaneous expenditure (to the extent not written off or adjusted)	L-21	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		3,889,897	2,342,102
Debit Balance in Revenue Account (Policyholders' Account)		-	-
Total		18,211,946	10,409,434

Contingent Liability

PARTICULARS	As at 31 March 2016	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	49,804*	30,084*
Reinsurance obligations to the extent not provided for in accounts	-	-
Others (Claims against policies under litigation)	7,958	480

*The Company has received show cause-cum-demand notices relating to Service tax demand amounting to Rs.49,804 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 March 2016

(₹ 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	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Premium											
First year Premiums	739,709	34,984	11,739	433,593	-	2,305	51,192	-	167,791	38,105	-
Renewal Premiums	582,532	168,631	20,276	296,692	-	504	15,566	-	80,863	-	-
Single Premiums	192,654	-	-	3,580	17,948	-	56,980	2,821	35,454	469	75,401
Total	1,514,895	203,615	32,015	733,865	17,948	2,809	123,738	2,821	284,108	38,574	75,401

For the year ended 31 March 2016

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
		Individual Par	Individual Par Pension#	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Premium											
First year Premiums	1,500,424	124,347	40,055	913,856	-	5,662	126,074	-	252,325	38,105	-
Renewal Premiums	1,264,748	433,029	42,741	597,100	-	504	50,203	-	141,171	-	-
Single Premiums	335,487	-	384	7,300	21,616	-	147,519	2,821	58,928	469	96,450
Total	3,100,659	557,376	83,180	1,518,256	21,616	6,166	323,796	2,821	452,424	38,574	96,450

For the quarter ended 31 March 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	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Premium											
First year Premiums	467,925	67,263	13,183	232,576	-	1,098	23,656	-	130,150	-	-
Renewal Premiums	338,461	139,316	13,428	150,113	-	-	13,379	-	22,225	-	-
Single Premiums	58,004	-	-	3,462	900	-	31,724	-	2,702	-	19,217
Total	864,390	206,579	26,611	386,151	900	1,098	68,759	-	155,077	-	19,217

For the year ended 31 March 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	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Premium											
First year Premiums	1,052,959	200,114	54,338	536,254	-	1,098	84,805	-	176,350	-	-
Renewal Premiums	706,637	335,652	13,428	261,026	-	-	45,494	-	51,036	-	-
Single Premiums	171,226	-	-	9,653	2,966	-	109,123	-	7,133	-	42,352
Total	1,930,822	535,766	67,766	806,933	2,966	1,098	239,422	-	234,519	-	42,352

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

Form L-5- Commission Schedule
COMMISSION

For the quarter ended 31 March 2016

(₹ 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	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Commission											
First year Premiums	104,640	8,645	782	80,577	(53)	168	154	-	11,887	2,481	-
Renewal Premiums	20,314	6,905	359	11,668	-	9	5	-	1,368	-	-
Single Premiums	1,108	-	-	53	384	-	-	-	662	8	-
Other Commissions											
Total (A)	126,062	15,550	1,141	92,298	331	177	159	-	13,917	2,489	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
Net commission	126,062	15,550	1,141	92,298	331	177	159	-	13,917	2,489	-
Break-up of the commission expenses (gross) incurred to procure business:											
Agents	77,000	10,365	278	53,809	134	142	65	-	9,885	2,322	-
Brokers	25,552	347	30	25,032	-	0	94	-	50	-	-
Corporate agency	23,510	4,838	833	13,457	197	35	-	-	3,982	167	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-
Total	126,062	15,550	1,141	92,298	331	177	159	-	13,917	2,489	-

For the year ended 31 March 2016

(₹ 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	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Commission											
First year Premiums	216,637	30,136	2,765	162,658	-	465	435	-	17,697	2,481	-
Renewal Premiums	47,756	19,752	779	24,313	-	9	68	-	2,263	-	-
Single Premiums	1,605	-	-	122	393	-	-	-	1,070	8	12
Other Commissions											
Total (A)	265,426	49,888	3,544	187,093	393	474	503	-	21,030	2,489	12
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
Net commission	265,426	49,888	3,544	187,093	393	474	503	-	21,030	2,489	12
Break-up of the commission expenses (gross) incurred to procure business:											
Agents	162,771	35,244	2,186	107,588	182	361	255	-	14,633	2,322	-
Brokers	55,563	1,277	31	53,882	-	2	248	-	111	-	12
Corporate agency	47,092	13,367	1,327	25,623	211	111	-	-	6,285	167	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-
Total	265,426	49,888	3,544	187,094	393	474	503	-	21,029	2,489	12

For the quarter ended 31 March 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	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Commission											
First year Premiums	70,421	16,148	928	43,853	-	140	102	-	9,249	-	-
Renewal Premiums	12,756	6,458	243	5,749	-	-	-	-	306	-	-
Single Premiums	99	-	-	39	16	-	-	-	44	-	-
Other Commissions											
Total (A)	83,277	22,606	1,172	49,641	16	140	102	-	9,599	-	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
Net commission	83,277	22,606	1,172	49,641	16	140	102	-	9,599	-	-
Break-up of the commission expenses (gross) incurred to procure business:											
Agents	58,465	15,442	815	35,705	14	112	99	-	6,279	-	-
Brokers	6,042	509	2	5,457	-	4	4	-	66	-	-
Corporate agency	18,769	6,656	354	8,479	2	24	-	-	3,254	-	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-
Total	83,277	22,606	1,172	49,641	16	140	102	-	9,599	-	-

For the year ended 31 March 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	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Commission											
First year Premiums	171,616	46,191	3,851	108,857	-	140	264	-	12,313	-	-
Renewal Premiums	27,064	16,594	244	9,481	-	-	73	-	672	-	-
Single Premiums	312	-	-	144	53	-	-	-	115	-	-
Other Commissions											
Total (A)	198,992	62,785	4,095	118,482	53	140	337	-	13,100	-	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
Net commission	198,992	62,785	4,095	118,482	53	140	337	-	13,100	-	-
Break-up of the commission expenses (gross) incurred to procure business:											
Agents	143,477	45,735	3,612	85,493	29	112	220	-	8,276	-	-
Brokers	16,171	2,789	8	13,140	-	4	117	-	112	-	-
Corporate agency	39,344	14,261	475	19,848	24	24	-	-	4,712	-	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-
Total	198,992	62,785	4,095	118,482	53	140	337	-	13,100	-	-

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 March 2016

(₹ 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	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Employees' remuneration & welfare benefits	343,462	78	475	194,772	2,142	300	11,833	374	98,866	28,898	5,725
Travel, conveyance and vehicle running expenses	29,054	495	153	16,882	162	57	985	28	7,721	2,142	430
Training expenses	24,196	1,596	400	15,044	87	123	783	14	4,871	1,051	227
Rent, rates & taxes	42,099	(1,036)	(183)	23,004	305	(30)	1,484	54	13,494	4,190	817
Repairs & Maintenance	(16,912)	(3,868)	(914)	(12,804)	51	(263)	(460)	13	217	970	145
Printing & stationery	4,877	272	69	2,991	19	22	159	3	1,047	242	51
Communication expenses	11,577	191	60	6,722	65	22	393	11	3,084	857	172
Legal & professional charges	(9,532)	(2,783)	(654)	(7,718)	53	(187)	(240)	12	916	920	149
Medical Fees	4,323	(0)	(2)	3,352	-	543	133	-	298	-	-
Auditors' Fees,expenses,etc.	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	711	30	8	428	3	3	24	1	166	41	9
(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	200	20	5	130	0	1	6	0	32	5	1
Advertisement & publicity	111,402	8,361	2,075	70,106	358	632	3,572	54	21,097	4,211	935
Bank charges	2,344	61	17	1,380	12	6	79	2	595	160	32
Others:	-	-	-	-	-	-	-	-	-	-	-
a) Business Development,Marketing & Sales Promotion	83,065	2,135	603	48,865	432	208	2,794	73	21,125	5,678	1,151
b) Information Technology Cost	43,512	4,305	1,050	28,246	98	314	1,362	13	6,872	1,001	251
c) Business Support Expenses	29,231	2,892	706	18,976	66	211	915	9	4,617	672	168
d) Stamp duty on policies	12,346	153	15	3,059	4	65	8,625	0	376	49	0
e) General & Other Insurance Expenses	10,704	319	83	7,465	34	27	248	6	2,001	433	89
f) Brokerage	(102)	(14)	(3)	(69)	(1)	(1)	(4)	-	(11)	-	(0)
g) Subscriptions & Membership	(3,147)	(428)	(103)	(2,140)	(2)	(30)	(95)	-	(343)	-	(5)
h)Profit/Loss on sale of Fixed Assets	(1,070)	(111)	(27)	(699)	(2)	(8)	(33)	(0)	(163)	(22)	(6)
Depreciation	24,427	406	126	14,185	136	47	829	23	6,504	1,807	363
Service Tax	2,954	-	-	-	-	-	-	0	2,790	161	3
Total	749,721	13,074	3,959	432,177	4,022	2,062	33,392	690	196,172	53,466	10,707

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
L-6- Operating Expenses Schedule

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

For the year ended 31st March 2016

(₹ 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	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Employees' remuneration & welfare benefits	1,256,203	124,283	30,330	815,479	2,829	9,056	39,317	374	198,409	28,898	7,228
Travel,conveyance and vehicle running expenses	93,122	9,213	2,248	60,452	210	671	2,915	28	14,708	2,142	536
Training expenses	45,666	4,518	1,103	29,645	103	329	1,429	14	7,213	1,051	263
Rents,rates & taxes	182,126	18,019	4,397	118,229	410	1,313	5,700	54	28,766	4,190	1,048
Repairs & Maintenance	42,168	4,172	1,018	27,374	95	304	1,320	13	6,660	970	243
Printing and stationery	10,539	1,043	254	6,842	24	76	330	3	1,665	242	61
Communication expenses	37,262	3,687	900	24,189	84	269	1,166	11	5,885	857	214
Legal & Professional charges	40,006	3,958	966	25,971	90	288	1,252	12	6,319	920	230
Medical fees	15,652	148	0	13,215	-	970	574	-	745	-	-
Auditors' fees,expenses etc.	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	1,800	178	43	1,168	4	13	56	1	284	41	10
(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	200	20	5	130	0	1	6	0	32	5	1
Advertisement & publicity	183,034	18,109	4,419	118,819	412	1,319	5,729	54	28,909	4,211	1,053
Bank charges	6,935	686	167	4,502	16	50	217	2	1,095	160	40
Others:	-	-	-	-	-	-	-	-	-	-	-
a) Business Development,Marketing & Sales Promotion	246,836	24,421	5,960	160,237	556	1,779	7,726	73	38,986	5,678	1,420
b) Information Technology Cost	43,512	4,305	1,051	28,246	98	314	1,362	13	6,872	1,001	250
c) Business Support Expenses	29,231	2,892	706	18,976	66	211	915	9	4,617	672	168
d) Stamp duty on policies	27,754	388	52	10,423	4	224	16,038	0	574	49	1
e) General & Other Insurance Expenses	22,606	1,894	458	15,527	42	141	727	6	3,271	433	108
f) Brokerage	-	-	-	-	-	-	-	-	-	-	-
g) Subscriptions & Membership	-	-	-	-	-	-	-	-	-	-	-
h)Profit/Loss on sale of Fixed Assets	(949)	(94)	(23)	(614)	(2)	(7)	(30)	(0)	(149)	(22)	(5)
Depreciation	78,552	7,772	1,897	50,993	177	566	2,459	23	12,407	1,807	452
Service Tax	6,030	-	-	-	-	-	-	0	5,866	161	3
Total	2,368,288	229,609	55,951	1,529,802	5,218	17,888	89,207	690	373,134	53,466	13,323

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

L-6- Operating Expenses Schedule

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Employees' remuneration & welfare benefits	217,969	22,111	10,319	89,963	91	2,165	5,094	-	87,873	-	351
Travel, conveyance and vehicle running expenses	20,148	2,425	967	9,084	9	165	505	-	6,959	-	34
Training expenses	15,442	2,232	753	7,714	7	92	420	-	4,196	-	27
Rent, rates & taxes	43,319	4,984	2,070	19,068	19	376	1,065	-	15,664	-	72
Repairs & Maintenance	(28,059)	(6,739)	(1,457)	(19,428)	(16)	80	(1,004)	-	567	-	(60)
Printing & stationery	788	26	36	216	0	13	14	-	484	-	1
Communication expenses	9,722	1,197	467	4,437	4	77	246	-	3,276	-	16
Legal & professional charges	5,612	332	258	1,837	2	78	110	-	2,988	-	8
Medical Fees	4,775	72	-	4,130	-	98	85	-	389	-	-
Auditors' Fees,expenses,etc.	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	275	23	13	105	0	3	6	-	124	-	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	200	37	10	116	0	0	6	-	30	-	0
Advertisement & publicity	17,848	587	804	4,900	6	290	308	-	10,929	-	24
Bank charges	1,747	238	85	844	1	12	46	-	518	-	3
Others:	-	-	-	-	-	-	-	-	-	-	-
a) Business Development, Marketing & Sales Promotion	45,472	5,206	2,172	19,963	20	397	1,116	-	16,523	-	76
b) Stamp duty on policies	7,501	175	19	3,980	1	52	3,000	-	275	-	0
c) General & Other Insurance Expenses	5,529	600	219	3,165	2	32	118	-	1,386	-	8
d) Information Technology Cost	38,758	7,169	1,942	22,523	20	87	1,195	-	5,747	-	75
e) Business Support Expenses	8,613	1,593	432	5,005	4	19	266	-	1,277	-	17
f) Brokerage	(70)	(15)	(4)	(44)	-	-	(2)	-	(5)	-	-
g) Subscriptions & Membership	(3,148)	(659)	(160)	(1,984)	(2)	-	(104)	-	(233)	-	(6)
(Profit)/Loss on sale of Fixed Assets	(68)	6	(3)	(2)	(0)	-	(0)	-	(68)	-	(0)
Depreciation	19,963	2,200	951	8,593	9	182	482	-	7,513	-	33
Service Tax	1,346	-	-	-	-	-	-	-	1,346	-	0
Total	433,681	43,801	19,893	184,185	176	4,217	12,971	-	167,758	-	680

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

L-6- Operating Expenses Schedule

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Employees' remuneration & welfare benefits	965,695	178,627	48,394	561,184	500	2,165	29,781	-	143,186	-	1,858
Travel, conveyance and vehicle running expenses	73,606	13,615	3,689	42,774	38	165	2,270	-	10,914	-	142
Training expenses	41,101	7,603	2,060	23,885	21	92	1,267	-	6,094	-	79
Rent, rates & taxes	157,696	31,019	8,404	97,452	87	376	5,171	-	24,865	-	323
Repairs & Maintenance	35,563	6,578	1,782	20,666	18	80	1,097	-	5,273	-	68
Printing & stationery	5,724	1,059	287	3,327	3	13	177	-	849	-	11
Communication expenses	34,416	6,366	1,725	20,000	18	77	1,061	-	5,103	-	66
Legal & professional charges	34,624	6,405	1,735	20,121	18	78	1,068	-	5,134	-	67
Medical Fees	9,585	148	-	8,501	-	98	313	-	524	-	-
Auditors' Fees,expenses,etc.	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	1,400	259	70	814	1	3	43	-	208	-	3
(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	200	37	10	116	0	0	6	-	-	-	30
Advertisement & publicity	129,330	23,922	6,481	75,156	67	290	3,988	-	19,176	-	249
Bank charges	5,227	967	262	3,038	3	12	161	-	775	-	10
Others:	-	-	-	-	-	-	-	-	-	-	-
a) Business Development,Marketing & Sales Promotion	177,114	32,761	8,876	102,924	92	397	5,462	-	26,261	-	341
b) Stamp duty on policies	18,970	441	95	7,720	1	52	10,293	-	369	-	0
c) General & Other Insurance Expenses	15,221	2,631	713	9,264	7	32	437	-	2,111	-	27
d) Information Technology Cost	38,758	7,169	1,942	22,523	20	87	1,195	-	5,747	-	75
e) Business Support Expenses	8,613	1,593	432	5,005	4	19	266	-	1,277	-	17
f) Brokerage	-	-	-	-	-	-	-	-	-	-	-
g) Subscriptions & Membership	-	-	-	-	-	-	-	-	-	-	-
(Profit)/Loss on sale of Fixed Assets	(845)	(156)	(42)	(491)	(0)	(2)	(26)	-	(125)	-	(2)
Depreciation	81,246	15,028	4,072	47,214	42	182	2,505	-	12,046	-	156
Service Tax	2,512	-	-	-	-	-	-	-	2,511	-	0
Total	1,845,757	336,072	90,985	1,071,191	939	4,217	66,536	-	272,297	-	3,518

Prior year comparatives

Prior year amounts have been regrouped as under:

(₹ '000)				Remarks
Rezroused from	Amount	Regrouped to		
Repairs & Maintenance (Schedule	38,758	Information Technology Cost		
Subscription & Membership (Sch	3,635	General & Other Insurance		
Business Development, Marketing	518	Training expenses (Sch 3)		Regrouped for appropriate presentation

Form L-7- Benefits Paid Schedule

For the quarter ended 31 March 2016

(₹ 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	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
1. Insurance claims											
(a) Claims by Death,	51,780	1,858	618	12,125	-	-	36,925	-	253	-	1
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	160	-	-	-	160	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
(i) Surrenders	8,466	2,179	146	6,187	-	-	-	-	(45)	0	-
(ii) Survival benefit	-	-	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health-Rider	1,149	(264)	-	1,412	-	-	-	-	1	-	-
Withdrawals	7,277	-	-	-	-	-	2,009	35	-	-	5,233
2. (Amount ceded in reinsurance)											
(a) Claims by death	(16,534)	193	-	(10,726)	-	-	(6,000)	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(551)	(351)	-	(200)	-	-	-	-	(1)	-	-
3. Amount accepted in reinsurance											
(a) Claims by death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
Total	51,747	3,615	764	8,798	160	-	32,934	35	208	0	5,234

For the year ended 31 March 2016

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
1. Insurance claims											
(a) Claims by Death,	238,984	25,746	826	102,113	-	-	107,472	-	2,826	-	1
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	565	-	-	-	565	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
(i) Surrenders	13,513	4,965	146	8,446	-	-	-	-	(45)	0	-
(ii) Survival benefit	-	-	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health-Rider	1,883	170	-	1,712	-	-	-	-	1	-	-
Withdrawals	31,372	-	-	-	-	-	12,601	35	-	-	18,737
2. (Amount ceded in reinsurance):											
(a) Claims by death	(102,233)	(11,380)	-	(76,671)	-	-	(14,026)	-	(156)	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(577)	(376)	-	(200)	-	-	-	-	(1)	-	-
3. Amount accepted in reinsurance:											
(a) Claims by death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
Total	183,507	19,125	972	35,400	565	-	106,046	35	2,626	0	18,738

Form L-7- Benefits Paid Schedule

For the quarter ended 31 March 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	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
1. Insurance claims	-	-	-	-	-	-	-	-	-	-	-
(a) Claims by Death,	33,599	7,090	(12)	7,772	-	-	16,438	-	2,312	-	-
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	104	-	-	-	104	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
(i) Surrenders	629	323	-	306	-	-	-	-	-	-	-
(ii) Survival benefit	-	-	-	-	-	-	-	-	-	-	-
(iii) Bonus	-	-	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health-Rider	-	96	-	(96)	-	-	-	-	-	-	-
Withdrawals	6,120	-	-	-	-	-	2,275	-	-	-	3,846
2. (Amount ceded in reinsurance)	-	-	-	-	-	-	-	-	-	-	-
(a) Claims by death	(7,041)	(875)	-	(4,521)	-	-	(1,581)	-	(64)	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
3. Amount accepted in reinsurance	-	-	-	-	-	-	-	-	-	-	-
(a) Claims by death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
Total	33,412	6,634	(12)	3,461	104	-	17,132	-	2,247	-	3,846

For the year ended 31 March 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	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
1. Insurance claims	-	-	-	-	-	-	-	-	-	-	-
(a) Claims by Death,	116,638	10,792	22	44,916	-	-	58,336	-	2,570	-	1
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	305	-	-	-	305	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
(i) Surrenders	866	323	-	543	-	-	-	-	-	-	-
(ii) Survival benefit	-	-	-	-	-	-	-	-	-	-	-
(iii) Bonus	-	-	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health-Rider	772	272	-	500	-	-	-	-	-	-	-
Withdrawals	20,989	-	-	-	-	-	6,020	-	0	-	14,968
2. (Amount ceded in reinsurance)	-	-	-	-	-	-	-	-	-	-	-
(a) Claims by death	(62,133)	(5,683)	-	(42,364)	-	-	(14,022)	-	(64)	-	-
(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	77,140	5,608	22	3,396	305	-	50,335	-	2,505	-	14,969

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

Form L-8 - Share Capital Schedule

SHARE CAPITAL

Particulars	As at 31 March 2016	As at 31 March 2015
Authorised Capital		
Equity shares of ₹ 10 each.	2,750,000	1,850,000
Issued Capital		
Equity shares of ₹ 10 each.	2,615,922	1,802,865
Subscribed Capital		
Equity shares of ₹ 10 each.	2,615,922	1,802,865
Called-up Capital		
Equity shares of ₹ 10 each.	2,615,922	1,802,865
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount Originally paid up)	-	-
Less : Par value of equity shares bought back	-	-
Less : Preliminary expenses	-	-
Expenses including commission or brokerage on underwriting or subscription of shares	-	-
Total	2,615,922	1,802,865

Note:

Of the total share capital 133,412,010 Equity Shares (Previous year: 133,412,010) of Rs.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 March 2016		As at 31 March 2015	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters :				
• Indian/Holding Company	133,412,010	51	133,412,010	74
• Foreign	128,180,166	49	46,874,490	26
Others	-	-	-	-
Total	261,592,176	100	180,286,500	100

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

Form L-10-Reserves and Surplus Schedule

RESERVES AND SURPLUS

(₹ in '000)

Particulars	As at 31 March 2016	As at 31 March 2015
Capital reserve	-	-
Capital redemption reserve	-	-
Share Premium		
Opening Balance	6,197,116	6,197,116
Add: Addition during the year	4,461,649	-
Closing Balance	10,658,765	6,197,116
General reserves	-	-
Less : Debit balance in Profit & Loss account, If any	-	-
Less : Amount utilized for buy-back	-	-
Catastrophe reserve	-	-
Other reserves	-	-
Balance of profit in Profit and Loss account	-	-
Total	10,658,765	6,197,116

Form L-11 -Borrowings Schedule

BORROWINGS

(₹ in '000)

Particulars	As at 31 March 2016	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 March 2016	As at 31 March 2015
LONG TERM INVESTMENTS		
Government securities and Government guaranteed bonds including		
Treasury Bills***	573,831	619,829
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	83,116	57,881
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds*	899,533	1,051,949
(e) Other Securities- Bank Fixed Deposits	1,371,000	761,900
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	2,370,369	694,829
Other than Approved Investments	772,224	32,277
Sub-Total (A)	6,070,073	3,218,665
SHORT TERM INVESTMENTS		
Government securities and Government guaranteed bonds including		
Treasury Bills***	29,925	39,352
Other Approved Securities	-	-
Other Investments	-	-
(a) Shares		
(aa) Equity	571,347	470,475
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds*	780,765	253,996
(e) Other Securities- Bank Fixed Deposits/CBLO	546,215	910,895
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	93,805	18,969
Other than Approved Investments**	783,521	166,327
Sub-Total (B)	2,805,578	1,860,014
Total (A+B)	8,875,651	5,078,679
In India	8,875,651	5,078,679
Outside India	-	-
Total	8,875,651	5,078,679

Notes :

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

Book Value (Historical cost)	7,394,945	4,364,638
Market Value	7,346,436	4,469,772

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

Book Value (Historical cost)	1,472,458	686,241
Market Value	1,481,565	713,652

3 Includes Investment

* of Rs.290,000 thousands in Non Convertible Debentures (NCD) of Fellow subsidiaries (previous year Rs 50,000 thousands)

** in equity shares amounting to Rs. 3476 thousands through corporate action/IPO which are not listed as on balance sheet date (Previous year Rs 13,536 thousands)

*** Government Securities amounting to ₹ Nil [Previous Year: ₹ 30,220 thousands] deposited with the Reserve Bank of India as required under Section 7 of the Insurance Act, 1938.

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

Form L-13-Investments- Policyholder Schedule

INVESTMENTS - POLICYHOLDERS

(₹ in '000)

Particulars	As at 31 March 2016	As at 31 March 2015
LONG TERM INVESTMENTS		
Government securities and Government guaranteed bonds		
including Treasury Bills	2,245,013	1,054,472
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	17,026	-
(e) Other Securities - Bank Fixed Deposits	742,900	325,000
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	28,042	-
Other than Approved Investments	-	-
Sub-Total (A)	3,032,981	1,379,472
SHORT TERM INVESTMENTS		
Government securities and Government guaranteed bonds		
including Treasury Bills	209,291	123,234
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity	101,993	8,658
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	-	-
(e) Other Securities- Bank Fixed Deposit/CBLO	603,177	303,353
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	7,672	12,188
Other than Approved Investments*	10,128	31,839
Sub-Total (B)	932,261	479,272
Total (A+B)	3,965,242	1,858,744
In India	3,965,242	1,858,744
Outside India	-	-
Total	3,965,242	1,858,744

Notes :

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

Book Value (Historical cost)	3,848,155	1,805,936
Market Value	3,894,731	1,869,653

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

Book Value (Historical cost)	122,664	47,794
Market Value	119,793	52,684

3 * includes investment in equity shares amounting to Rs. 137 thousands corporate action/IPO which are not listed as on balance sheet date (Previous year Rs. 3,365 thousands)

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 March 2016	As at 31 March 2015
LONG TERM INVESTMENTS		
Government securities and Government guaranteed bonds including		
Treasury Bills	117,092	20,839
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds*	54,191	29,019
(e) Other Securities-Bank Fixed Deposits	29,600	14,600
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	104,324	75,299
Other than Approved Investments	-	9,627
Sub-Total (A)	305,207	149,384
SHORT TERM INVESTMENTS		
Government securities and Government guaranteed bonds including		
Treasury Bills	53,374	37,344
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity	413,319	199,865
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	8,194	-
(e) Other Securities - Bank Fixed Deposits/CBLO	49,876	97,835
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	73,204	15,831
Other than Approved Investments**	112,417	50,221
Sub-Total (B)	710,384	401,096
CURRENT ASSETS		
Cash and Bank Balances	4,115	1,257
Advance and Other Assets	142,692	56,273
Sub-Total (C)	146,807	57,530
Current Liabilities	(21,656)	(11,775)
Provisions	-	-
Sub-Total (D)	(21,656)	(11,775)
Net Current Asset (E) = (C-D)	125,151	45,755
Total (A+B+E)	1,140,742	596,235
In India	1,140,742	596,235
Outside India	-	-
Total	1,140,742	596,235

* Includes investment of Rs 14,958 thousands in Non Convertible Debentures (NCD) of ECL Finance Limited, a fellow subsidiary (Previous year Rs.7,652 thousands)

** Includes investment in equity shares amounting to ₹ Nil through Corporate Action/IPO which are not listed as on balance sheet date (previous year ₹ 470 thousands).

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

Form L-15-Loans Schedule

LOANS

(₹ in '000)

Particulars	As at 31 March 2016	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	3,664	590
(d) Others	-	-
Unsecured	-	-
Total	3,664	590
BORROWER - WISE CLASSIFICATION		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	3,664	590
(f) Others	-	-
Total	3,664	590
PERFORMANCE - WISE CLASSIFICATION		
(a) Loans classified as standard:		
(aa) In India	3,664	590
(bb) Outside India	-	-
(b) Non - standard loans less provisions:		
(aa) In India	-	-
(bb) Outside India	-	-
Total	3,664	590
MATURITY - WISE CLASSIFICATION		
(a) Short Term	-	-
(b) Long Term	3,664	590
Total	3,664	590

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

Form L-16- Fixed Assets Schedule

FIXED ASSETS

(₹ in '000)

Particulars	Cost/Gross Block				Depreciation				Net Block	
	As at 01 April 2015	Additions	Deductions	As at 31 March 2016	As at 01 April 2015	For the Year	On Sale/Adjustment	As at 31 March 2016	As at 31 March 2016	As at 31 March 2015
Intangible assets:										
Goodwill	0	0	0	0	0	0	0	0	0	0
Computer Software	148,692	20,950	0	169,642	84,996	31,483	0	116,479	53,163	63,696
Tangible assets:										
Land-Freehold	0	0	0	0	0	0	0	0	0	0
Leasehold Improvements	72,662	18,568	3,578	87,652	36,067	8,933	2,121	42,878	44,774	36,595
Furniture & Fittings	15,315	6,141	8	21,449	10,478	2,035	6	12,507	8,941	4,837
Information Technology Equipments (including servers)	109,091	45,708	4,583	150,216	86,627	25,303	4,215	107,716	42,501	22,464
Vehicles	15,177	2,271	1,106	16,343	8,452	2,680	665	10,466	5,876	6,725
Office Equipment	29,605	7,669	2,204	35,070	18,578	8,118	1,382	25,313	9,756	11,027
Total	390,542	101,307	11,478	480,370	245,198	78,552	8,390	315,359	165,011	145,344
Capital Work-In-Progress	0	0	0	0	0	0	0	0	25,369	988
Grand Total	390,542	101,307	11,478	480,370	245,198	78,552	8,390	315,359	190,380	146,332
Previous year	363,457	38,613	11,527	390,542	169,066	81,246	5,114	245,198	-	-

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

Form L-17-Cash and Bank Balances Schedule

CASH AND BANK BALANCES

(₹ in '000)

Particulars	As at 31 March 2016	As at 31 March 2015
Cash [including cheques, drafts and stamps amounting to Rs. 1,59,638 thousands (previous year Rs.92,329 thousands)]	197,084	115,603
Bank balances		
(a) Deposit accounts		
(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
(bb) Others	-	-
(b) Current accounts	286,355	147,927
(c) Others	-	-
Money at call and short notice		
(a) With banks	-	-
(b) With other institutions	-	-
Others	-	-
Total	483,439	263,530
Balances with non-scheduled banks included in 2 above	-	-
Cash and bank balances		
In India	483,439	263,530
Outside India	-	-
Total	483,439	263,530

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

Form L-18-Advances and Other Assets Schedule

ADVANCES AND OTHER ASSETS

(₹ in '000)

Particulars	As at 31 March 2016	As at 31 March 2015
ADVANCES		
Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	22,803	19,597
Advances to Directors/Officers	-	-
Advance tax paid and taxes deducted at source(Net of provision for taxation)	-	-
Others (Net of Provisions)		
a) Advance to Suppliers	346	414
b) Staff Loans and Advances	3,412	7,101
Total (A)	26,561	27,113
OTHER ASSETS		
Income accrued on investments	528,078	357,818
Outstanding premiums	158,523	101,930
Agents' Balances (Net of Provisions)	1,161	950
Foreign Agencies Balances	-	-
Due from other entities carrying on insurance business (including reinsurers)	56,658	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	52,435	61,064
Rent & Others Security Deposit	79,801	334,871
Other Receivables	136,956	75,876
Total (B)	1,013,612	955,389
Total (A + B)	1,040,173	982,502

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 31 March 2016	As at 31 March 2015
Agents' Balances	63,909	35,011
Balances due to other insurance companies (including reinsurers)	5,329	10,704
Deposits held on reinsurance ceded	-	-
Premiums recieved in advance	5,980	1,013
Unallocated premium	211,123	61,208
Sundry creditors	311,622	239,837
Due to subsidiaries/holding company	19,749	15,815
Claims Outstanding	1,644	12,177
Annuities Due	-	-
Due to Officers/Directors	-	-
Others		
a) Tax Deducted to be remitted	29,706	19,661
b) Service Tax Liability	3,645	1,748
c) Unclaimed amount - policyholders	20,835	32,294
d) Expenses Payable	317,372	188,716
e) Other- Payable	154,072	57,052
Total	1,144,986	675,236

Form L-20- Provisions Schedule

PROVISIONS

(₹ in '000)

Particulars	As at 31 March 2016	As at 31 March 2015
For taxation	-	-
For proposed dividends	-	-
For dividend distribution tax	-	-
Others:	-	-
Provision for Employees Benefit	232,256	184,044
Total	232,256	184,044

Form L-21-Miscellaneous Expenditure Schedule

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

(₹ in '000)

Particulars	As at 31 March 2016	As at 31 March 2015
Discount allowed on issue of shares / debentures	-	-
Others	-	-
Total	-	-

Analytical Ratios

S. No.	Particulars	For the quarter ended 31 March 2016	For the year ended 31 March 2016	For the quarter ended 31 March 2015	Year Ended 31 March 2015
1	New business premium income growth				
	Participating Life	-47.99%	-37.86%	-32.08%	-39.86%
	Participating Pension Life	-10.96%	-25.58%	-13.16%	253.44%
	Non Participating Individual	85.21%	68.74%	62.46%	103.79%
	Non Participating Individual Annuity	1894.27%	628.81%	75.78%	-32.84%
	Non Participating Fund – Health	110.03%	415.87%	NA	NA
	Non Participating Group	95.32%	41.08%	-28.28%	94.63%
	Non Participating – Group Variable #	N.A.	N.A.	N.A.	NA
	Linked Life	52.99%	69.64%	995.59%	376.13%
	Unit Linked – Pension #	N.A.	N.A.	N.A.	NA
	Linked Life Group	292.37%	127.73%	-233.74%	-12.80%
2	Net retention ratio	98.17%	96.81%	97.78%	96.63%
3	Expense of Management to Gross Direct Premium Ratio	57.88%	85.00%	59.89%	105.94%
4	Commission Ratio (Gross commission paid to Gross Premium)	8.32%	8.56%	9.63%	10.31%
5	Ratio of Policyholders' liabilities to shareholders' funds	52.46%	52.46%	41.90%	41.90%
6	Growth rate of Shareholders' funds	99.48%	65.23%	-3.51%	-10.77%
7	Ratio of surplus / (deficit) to Policyholders' liability	-	-	-	-
8	Change in Net worth (₹ in 000)	4,684,715	3,708,608	(206,736)	(686,381)
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	0.03%	0.03%	0.01%	0.01%
11	Total Investments / (Capital + Surplus)	148.84%	148.84%	132.51%	132.51%
12	Total Affiliated Investments / (Capital + Surplus)	6.44%	6.44%	1.01%	1.01%
13	Investment Yield (Annualized)				
	A. With Realized Gains				
	Shareholders' Funds	9.51%	11.16%	11.97%	13.61%
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	6.89%	8.12%	8.41%	9.90%
	Non Par	11.28%	9.33%	7.52%	11.01%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	3.18%	7.05%	13.50%	19.90%
	B. With unrealized Gains				
	Shareholders' Funds	3.27%	7.38%	10.06%	16.05%
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	9.34%	7.39%	11.61%	17.91%
	Non Par	12.92%	7.93%	10.43%	17.77%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	-0.19%	3.36%	19.39%	25.61%
14	Conservation Ratio				
	Participating Life	81.63%	80.82%	72.42%	69.75%
	Participating Pension Life	76.20%	63.07%	88.46%	88.46%
	Non Participating Individual	77.53%	74.89%	79.19%	74.89%
	Non Participating Individual Annuity	N.A.	N.A.	N.A.	N.A.
	Non Participating Fund – Health	45.92%	45.92%	N.A.	N.A.
	Non Participating Group	42.03%	38.53%	69.83%	62.15%
	Non Participating – Group Variable #	N.A.	N.A.	N.A.	N.A.
	Linked Life	0.00%	62.08%	84.89%	87.58%
	Unit Linked – Pension #	N.A.	N.A.	N.A.	N.A.
	Linked Life Group	N.A.	N.A.	NA	N.A.
15	Persistency Ratio				
	Persistency Rate (Premium)				
	For 13th month	70.13%	70.75%	62.69%	61.29%
	For 25th month	50.31%	50.88%	51.32%	49.50%
	For 37th month	47.39%	44.77%	36.85%	38.40%
	For 49th Month	33.59%	34.61%	N.A.	N.A.
	for 61st month	N.A.	N.A.	N.A.	N.A.
	Renewal Rate (Premium)				
	For 13th month	69.79%	70.52%	62.59%	61.19%
	For 25th month	76.58%	80.59%	84.26%	83.82%
	For 37th month	87.10%	86.47%	74.52%	79.63%
	For 49th Month	83.07%	84.55%	N.A.	N.A.
	for 61st month	N.A.	N.A.	N.A.	N.A.
16	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

Equity Holding Pattern for Life Insurers

S. No.	Particulars	For the quarter ended 31 March 2016	For the year ended 31 March 2016	For the quarter ended 31 March 2015	Year Ended 31 March 2015
1	No. of shares	261,592,176	261,592,176	180,286,500	180,286,500
2	Percentage of shareholding (Indian / Foreign)	51/49	51/49	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)	(2.99)	(8.01)	(1.13)	(3.94)
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(2.99)	(8.01)	(1.13)	(3.94)
6	Book value per share (Rs)	35.91	35.91	31.53	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 YEAR ENDED 31 MARCH 2016 (DIRECT BASIS)		
	(₹ '000)	
Particulars	For the year ended 31 March 2016	For the year ended 31 March 2015
A Cash Flows from operating activities:		
1 Premium received from policyholders, including advance receipts	3,198,572	1,898,490
2 Other receipts (Other Income)	14,681	35,643
3 Payments to the re-insurance premium, net of commission and claims	(35,198)	12,774
4 Payments of claims / benefits	(308,431)	(121,215)
5 Payments of commission and brokerage	(234,466)	(194,589)
6 Payments of other operating expenses	(2,064,247)	(1,712,705)
7 Preliminary and pre-operative expenses	-	-
8 Deposits, advances and staff loans	234,235	(17,916)
9 Income taxes (Paid) / Refund	-	53
10 Service tax paid	(43,153)	(36,400)
11 Other payments	-	-
12 Cash flows before extraordinary items	761,993	(135,865)
13 Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	761,993	(135,865)
B Cash flows from investing activities:		
1 Purchase of fixed assets	(120,737)	(38,398)
2 Proceeds from sale of fixed assets	3,089	6,413
3 Purchases of investments	(19,666,187)	(13,400,291)
4 Loans disbursed	-	-
5 Loans against policies	(3,074)	(106)
6 Sales of investments	14,564,494	13,825,349
7 Repayments received	-	-
8 Rents/Interests/ Dividends received	429,980	478,765
9 Investments in money market instruments and in liquid mutual funds (Net)	(1,021,495)	(673,542)
10 Expenses related to investments	-	-
Net cash flow from investing activities	(5,813,930)	198,190
C Cash flows from financing activities:		
1 Proceeds from issuance of share capital	5,274,705	-
2 Proceeds from borrowing	-	-
3 Repayments of borrowing	-	-
4 Interest/dividends paid	-	-
Net cash flow from financing activities	5,274,705	-
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents	222,768	62,325
Cash and cash equivalents at the beginning of the year	264,786	202,461
Cash and cash equivalents at the end of the year	487,554	264,786

FORM L-24 Valuation of net liabilitiesName of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE COMPANY LTD.**Date: **31 March 2016****Valuation on Net Liabilities***(₹ in Lakhs)*

S.No.	Particulars	As at 31 March 2016	As at 31 March 2015
1	Linked		
	a) Life	11,305.36	6,068.61
	b) General Annuity	-	-
	c) Pension	395.07	-
	d) Health	-	-
2	Non-Linked		
	a) Life	36,004.63	17,074.21
	b) General Annuity	323.86	75.61
	c) Pension	1,212.06	529.78
	d) Health	68.38	12.53

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

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

Date: 31 March 2016

Geographical Distribution of New Business for the Quarter ended 31 March 2016

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	20	19	0.05	2.36	177	167	0.51	7.86	197	186	0.56	10.22
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	13	11	0.03	0.38	95	87	0.21	1.91	108	98	0.24	2.30
4	Bihar	18	17	0.10	1.06	126	125	0.59	14.84	144	142	0.69	15.90
5	Chhattisgarh	41	41	0.10	1.63	393	372	1.64	33.62	434	413	1.74	35.25
6	Goa	87	86	0.31	4.89	126	120	0.65	10.70	213	206	0.96	15.60
7	Gujarat	150	147	0.58	8.08	967	917	4.62	86.73	1,117	1,064	5.19	94.81
8	Haryana	115	110	0.35	7.03	307	269	1.64	28.66	422	379	1.99	35.69
9	Himachal Pradesh	48	45	0.15	3.12	113	108	0.43	8.02	161	153	0.58	11.14
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	75	75	0.19	2.54	287	268	1.11	16.70	362	343	1.30	19.24
12	Karnataka	106	105	0.46	5.23	465	440	3.32	50.61	571	545	3.77	55.85
13	Kerala	330	325	1.76	19.61	792	765	4.55	50.12	1,122	1,090	6.31	69.74
14	Madhya Pradesh	35	29	0.14	1.70	349	302	1.91	28.40	384	331	2.05	30.10
15	Maharashtra	1,819	1,798	1.55	45.65	3,613	3,231	19.34	1,037.15	5,432	5,029	20.88	1,082.80
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	167	157	0.42	4.45	194	193	1.10	9.87	361	350	1.51	14.32
21	Punjab	70	71	0.21	3.76	371	351	1.41	27.86	441	422	1.63	31.62
22	Rajasthan	286	287	0.37	7.07	412	385	1.50	24.59	698	672	1.87	31.65
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	67	69	0.30	3.47	698	679	3.59	48.63	765	748	3.89	52.10
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	260	246	0.95	9.59	1,363	1,187	6.71	115.15	1,623	1,433	7.66	124.74
27	Uttarakhand	13	12	0.02	0.21	147	134	0.34	5.11	160	146	0.36	5.32
28	West Bengal	180	162	0.60	6.77	650	578	4.14	58.70	830	740	4.74	65.48
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	62	54	0.45	4.78	179	146	1.24	15.67	241	200	1.69	20.46
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	37	41	0.12	4.73	683	615	3.01	70.88	720	656	3.13	75.60
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	28	25	0.25	2.39	235	219	1.59	40.15	263	250	1.84	42.53
Company Total		4,027	3,932	9.47	150.52	12742	11,664	65.13	1,791.94	16,769	15,596	74.60	1,942.46

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

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

Date: **31 March 2016**

Geographical Distribution of New Business upto the year ended 31 March 2016

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	52	51	0.13	4.56	365	345	1.15	24.45	417	396	1.28	29.01
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	13	11	0.03	0.38	95	87	0.21	1.91	108	98	0.24	2.30
4	Bihar	51	50	0.22	2.77	293	268	1.14	25.46	344	318	1.36	28.23
5	Chattisgarh	120	116	0.30	5.42	785	741	2.97	71.87	905	857	3.27	77.28
6	Goa	177	172	0.51	8.04	308	282	1.29	19.25	485	454	1.80	27.30
7	Gujarat	350	332	1.32	23.99	2,657	2,509	11.60	537.83	3,007	2,841	12.91	561.82
8	Haryana	318	307	0.67	18.45	841	779	3.05	75.36	1,159	1,086	3.72	93.82
9	Himachal Pradesh	105	101	0.27	8.36	229	220	0.74	14.20	334	321	1.01	22.56
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	188	184	0.42	5.74	619	584	1.98	32.83	807	768	2.40	38.57
12	Karnataka	226	212	0.76	12.05	1,144	1,072	6.90	126.42	1,370	1,284	7.66	138.47
13	Kerala	677	663	2.98	44.28	1,935	1,882	9.37	129.37	2,612	2,545	12.35	173.65
14	Madhya Pradesh	267	258	0.24	3.11	724	647	3.33	62.71	991	905	3.57	65.82
15	Maharashtra	2,200	2,153	2.33	114.06	9,247	8,354	40.77	3,887.47	11,447	10,507	43.09	4,001.53
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	384	369	0.76	9.34	497	464	2.05	22.34	881	833	2.81	31.68
21	Punjab	185	176	0.44	9.05	972	916	2.79	60.37	1,157	1,092	3.23	69.43
22	Rajasthan	711	702	0.63	13.06	990	929	2.50	62.64	1,701	1,631	3.12	75.70
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	107	105	0.46	5.59	1,221	1,167	6.01	96.24	1,328	1,272	6.48	101.83
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	731	690	1.87	28.27	3,380	3,041	12.62	259.37	4,111	3,731	14.49	287.65
27	Uttarakhand	17	16	0.03	0.43	214	194	0.49	7.03	231	210	0.51	7.46
28	West Bengal	251	226	0.82	9.47	1,045	924	6.65	108.26	1,296	1,150	7.47	117.73
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	110	97	0.73	9.93	449	376	2.46	52.31	559	473	3.19	62.24
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	80	76	0.33	8.60	1,780	1,612	6.91	178.12	1,860	1,688	7.24	186.72
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	64	58	0.30	3.85	608	556	2.79	81.88	672	614	3.09	85.73
Company Total		7,384	7,125	16.54	348.80	30,398	27,949	129.76	5,937.74	37,782	35,074	146.30	6,286.54

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

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

Date: 31 March 2016

Geographical Distribution of New Business for the Quarter ended 31 March 2016

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	-	-	-	-	-	271	0.66	45	-	271	0.66	44.79
8	Haryana	-	-	-	-	4	14,577	1.95	1,088	4	14,577	1.95	1,087.95
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	4	8,190	1.12	478	4	8,190	1.12	477.65
13	Kerala	-	-	-	-	-	39	0.11	4	-	39	0.11	4.11
14	Madhya Pradesh	-	-	-	-	20	88,183	1.92	521	20	88,183	1.92	521.49
15	Maharashtra	-	-	-	-	2	4,241	9.62	1,357	2	4,241	9.62	1,356.60
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	(0.00)	(0)	-	-	(0.00)	(0.00)
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	7	0.00	1	-	7	0.00	0.60
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	398	1.51	58	-	398	1.51	58.30
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	3	5,820	0.60	522	3	5,820	0.60	521.62
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	1	167	0.55	23	1	167	0.55	22.79
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	-	-	-	-	-	190	0.59	24	-	190	0.59	24.05
Company Total		-	-	-	-	34	122,083	18.64	4,119.95	34	122,083	18.64	4,119.95

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

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

Date: 31 March 2016

Geographical Distribution of New Business for year ended 31 March 2016

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	1,053	1	237	1	1,053	1.44	236.97
8	Haryana	-	-	-	-	9	16,992	2	1,246	9	16,992	2.11	1,245.51
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	6	8,699	2	597	6	8,699	1.82	596.64
13	Kerala	-	-	-	-	-	39	0	4	-	39	0.11	4.11
14	Madhya Pradesh	-	-	-	-	61	350,745	8	2,044	61	350,745	7.63	2,043.76
15	Maharashtra	-	-	-	-	11	10,302	17	1,892	11	10,302	17.05	1,892.44
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	-	-	-	-	-	17	0	2	-	17	0.00	1.57
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	840	3	116	-	840	2.86	115.99
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	4	6,403	1	543	4	6,403	0.62	542.72
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	5	10,205	1.37	382.65	5	10,205	1.37	382.65
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	-	-	-	-	-	409	1.41	60.02	-	409	1.41	60.02
Company Total		-	-	-	-	99	412,957	37.29	7,391.36	99	412,957	37.29	7391.36

PART - A

(₹ In Lakhs)

Total Application as per Balance Sheet (A)			182,294
Add (B)			-
Provisions	Sch-14		2,421
Current Liabilities	Sch-13		11,998
Total			14,420
Less (C)			-
Debit Balance in P&L A/c			39,298
Loans	Sch-09		37
Adv & Other Assets	Sch-12		10,842
Cash and Bank Balance	Sch-11		4,862
Fixed Assets	Sch-10		1,859
Misc. Exp. Not Written Off	Sch-15		-
Sub total			56,897
Funds Available for Investments			139,816

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)	139,816
Balance Sheet Value of :	
A. Life Fund (including Fund Beyond Solvency Margin)	125,056
B. Pension & Gen Annuity Fund	3,353
C. Unit Linked Funds	11,407
	139,816

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%	2,979	3,059	-	7,558	15,127	25,743	53	-	28,722	29,166
2. Govt. Securities or Other Approved Securities (Incl. 1 above)	Not Less than 50%	2,979	3,059	-	7,558	15,127	25,743	53	-	28,722	29,166
3. Investment Subject to Exposure Norms		-	-	-	-	-	-	-	-	-	-
a. Housing & Infrastructure		-	-	-	-	-	-	-	-	-	-
1. Approved Investment	Not Less than 15%	17,544	7,110	-	265	74	7,449	15	(13)	24,980	24,387
2. Other Investment		4,788	-	-	27	-	27	0	(4)	4,811	4,896
b. (i) Approved Investments	Not exceeding 35%	40,047	2,357	683	4,337	8,177	15,555	32	94	55,695	55,547
(ii) "Other Investments" not to exceed 15%		10,781	0	-	77	-	77	0	(11)	10,848	10,991
TOTAL : LIFE FUND	100%	76,139	12,526	683	12,264	23,378	48,851	100.00%	65	125,056	124,987

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	1,261	55%	-	1,859	1,932
2 Government Securities or other approved securities (including (i) above)	Not Less than 40%	598	1,261	55%	-	1,859	1,932
3 Balance in approved investment	Not Exceeding 60%	534	963	45%	(2.79)	1,494	1,506
TOTAL : PENSION / GROUP GRATUITY FUND	100%	1,132	2,224	100.00%	(2.79)	3,353	3,438

LINKED BUSINESS

C. LINKED LIFE INSURANCE FUND		PH		Actual %
	PERCENTAGE AS PER REG.	PAR	NON PAR	
1. Approved Investments	Not Less than 75%	-	10,283	90.15%
2. Other than Approved Investment	Not More than 25%	-	1,124	9.85%
TOTAL : LINKED LIFE INSURANCE FUND	100%	-	11,407	100%

CERTIFICATION:

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

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

PARTICULARS	NAME OF THE FUND																												TOTAL			
	BOND FUND [UIUF00317/08/11BONDFUND147]		DISCONTINUANCE FUND [UIUF00701/01/12DISCONT147]		EQUITY LARGE CAP FUND [UIUF00118/08/11EQLARGECA P147]		EQUITY TOP 250 [UIUF0027/07/11EQTOP25 0147]		GROUP BALANCER FUND [ULGFG00205/09/11GFBALA NCER147]		GROUP BOND FUND [ULGFG00305/09/11GFBOND1 47]		GROUP GROWTH FUND [ULGFG00105/09/11GFGRO WTH147]		MANAGED FUND [ULIF00618/08/11MANAGED147]		MONEY MARKET FUND [UIUF00425/08/11MONEYMARK ET147]		PE BASED FUND [UIUF00526/08/11PEBASED1 47]		GROUP MONEY MARKET FUND [ULGFG00405/09/11GFMON EYMARKET147]		PENSION GROWTH FUND [ULIF00831/03/15SETUP NSGR147]		PENSION SECURE FUND [ULIF00931/03/15SETUP NSSCR147]		DISCONTINUED POLICY PENSION FUND [UIUF01031/03/15SETUP NSDSCI47]					
	Actual Inv.		Actual Inv.		Actual Inv.		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)	547.63		672.80		1661.48		1236.97		568.10		446.83		970.60		255.92		135.97		1213.13		0.00		0.00		0.00		0.00		7709.42			
Add : Inflow during the Quarter	253.52		172.93		1308.33		900.06		195.53		172.03		374.51		105.84		97.25		429.42		0.00		299.14		134.51		0.00		4443.06			
Increase / (Decrease) Value of Inv(Na	16.25		11.52		-51.57		-29.00		8.75		13.33		-1.26		3.43		2.97		-18.45		0.00		5.30		0.63		0.00		-38.09			
Less : Outflow during the Quarter	52.72		107.61		182.56		119.17		-0.03		3.42		36.83		13.73		45.75		83.98		0.00		41.79		19.42		0.00		706.96			
TOTAL INVESTIBLE FUNDS (MKT VALUE)	764.68		749.63		2735.69		1988.85		772.42		628.77		1307.02		351.45		190.44		1540.11		0.00		262.64		115.73		0.00		11407.43			
INVESTMENT OF UNIT FUND	BOND FUND [UIUF00317/08/11BONDFUND147]		DISCONTINUANCE FUND [UIUF00701/01/12DISCONT147]		EQUITY LARGE CAP FUND [UIUF00118/08/11EQLARGECA P147]		EQUITY TOP 250 [UIUF0027/07/11EQTOP25 0147]		GROUP BALANCER FUND [ULGFG00205/09/11GFBALA NCER147]		GROUP BOND FUND [ULGFG00305/09/11GFBOND1 47]		GROUP GROWTH FUND [ULGFG00105/09/11GFGRO WTH147]		MANAGED FUND [ULIF00618/08/11MANAGED147]		MONEY MARKET FUND [UIUF00425/08/11MONEYMARK ET147]		PE BASED FUND [UIUF00526/08/11PEBASED1 47]		GROUP MONEY MARKET FUND [ULGFG00405/09/11GFMON EYMARKET147]		PENSION GROWTH FUND [ULIF00831/03/15SETUP NSGR147]		PENSION SECURE FUND [ULIF00931/03/15SETUP NSSCR147]		DISCONTINUED POLICY PENSION FUND [UIUF01031/03/15SETUP NSDSCI47]		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	
Approved Investments (≈75%)																																
Central Govt Secur	101.21	13.24	585.21	78.07	0.00	0.00	0.00	0.00	248.91	32.22	205.67	32.71	314.05	24.03	119.58	34.02	0.00	0.00	124.89	8.11	0.00	0.00	0.00	0.00	5.15	0.00	0.00	0.00	1704.67	0.19		
State Government	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	0.00	0.00	0.00	0.00	0.00			
Other Approved Se	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	0.00	0.00	0.00	0.00	0.00			
Corporate Bonds	139.07	18.19	0.00	0.00	0.00	0.00	0.00	0.00	100.31	12.99	94.33	15.00	159.05	12.17	28.32	8.06	0.00	0.00	83.44	5.42	0.00	0.00	0.00	0.00	19.33	0.00	0.00	0.00	623.85	0.00		
Infrastructure Bond	288.09	37.68	0.00	0.00	0.00	0.00	0.00	0.00	167.47	21.68	245.70	39.08	174.34	13.34	119.25	33.93	30.17	15.84	244.08	15.85	0.00	0.00	0.00	0.00	20.80	0.00	0.00	0.00	1289.90	0.00		
Equity	0.00	0.00	0.00	0.00	1775.95	64.92	1341.43	67.45	144.40	18.69	0.00	0.00	501.11	38.34	62.12	17.67	0.00	0.00	664.39	43.14	0.00	0.00	129.17	0.00	0.00	0.00	0.00	0.00	4618.57	49.18		
Money Market Inv	64.49	8.43	170.54	22.75	28.16	1.03	39.38	1.98	41.35	5.35	21.46	3.41	16.03	1.23	17.66	5.02	44.95	23.61	17.42	1.13	0.00	0.00	16.90	0.00	20.43	0.00	0.00	0.00	498.76	6.43		
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	0.00	0.00	0.00	0.00	0.00			
Deposit With Bank	65.00	8.50	0.00	0.00	0.00	0.00	0.00	0.00	10.00	1.29	0.00	0.00	0.00	0.00	15.50	4.41	90.00	47.26	115.50	7.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296.00	0.00		
Sub Total (A)	657.87	86.03	755.74	100.82	1804.12	65.95	1380.80	69.43	712.44	92.23	567.16	90.20	1164.58	89.10	362.43	103.12	165.12	86.71	1249.72	81.14	0.00	0.00	146.07	0.00	65.70	0.00	0.00	0.00	9081.75	55.81		
Current Assets:																																
Accrued In	37.27	4.87	1.29	0.17	0.00	0.00	0.00	0.00	23.76	3.08	23.49	3.74	27.81	2.13	14.71	4.18	22.67	11.91	40.43	2.63	0.00	0.00	0.00	0.00	2.11	0.00	0.00	0.00	193.53	0.00		
Dividend f	0.00	0.00	0.00	0.00	0.19	0.01	0.10	0.01	0.01	0.00	0.00	0.00	0.03	0.00	0.00	0.00	0.00	0.00	0.07	0.00	0.00	0.00	0.02	0.00	0.00	0.00	0.00	0.00	0.43	0.01		
Bank Bal	1.05	0.14	0.64	0.09	0.52	0.02	0.53	0.03	8.54	1.11	0.52	0.08	27.52	2.11	0.52	0.15	0.54	0.29	0.52	0.03	0.00	0.00	0.12	0.00	0.12	0.00	0.00	0.00	41.15	0.04		
Receivable	0.00	0.00	0.00	0.00	9.88	0.36	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	9.88	0.00			
Other Cur	69.30	9.06	0.00	0.00	496.14	18.14	290.32	14.60	18.81	2.44	18.81	2.99	37.65	2.88	23.38	6.65	2.22	1.17	104.35	6.78	0.00	0.00	114.22	0.00	47.86	0.00	0.00	0.00	1223.08	43.49		
Less: Current Liabilities																																
Payabl	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	38.47	4.98	11.19	1.78	92.26	7.06	55.95	15.92	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	197.89	0.00		
Fund M	0.82	0.11	0.36	0.05	2.70	0.10	2.00	0.10	0.79	0.10	0.61	0.10	1.25	0.10	0.41	0.12	0.12	0.07	1.71	0.11	0.00	0.00	0.16	0.00	0.06	0.00	0.00	0.00	10.99	0.06		
Other	0.00	0.00	7.68	1.02	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	7.68	0.00			
Sub Total (B)	106.81	13.97	6.11	0.82	504.02	18.42	288.96	14.53	11.86	1.54	31.01	4.93	(6.50)	(0.04)	-17.75	-5.05	25.32	13.29	143.66	9.33	0.00	0.00	114.21	0.00	50.63	0.00	0.00	0.00	1251.51	43.48		
OTAI (≈25%)																																
Corporate Bond	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	0.00	0.00	0.00	0.00	0.00			
Infrastructure B	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	0.00	0.00	0.00	0.00	0.00			
Equity	0.00	0.00	0.00	0.00	223.70	8.18	206.26	10.37	8.59	1.11	0.00	0.00	29.92	2.29	6.77	1.92	0.00	0.00	81.80	5.31	0.00	0.00	2.36	0.00	0.00	0.00	0.00	0.00	559.40	0.90		
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	0.00	0.00	0.00	0.00	0.00			
Mutual Funds	0.00	0.00	0.00	0.00	203.85	7.45	112.83	5.67	39.53	5.12	30.60	4.87	113.03	8.65	0.00	0.00	0.00	0.00	64.93	4.22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	564.77	0.00		
Venture Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
Sub Total (C)	0.00	0.00	0.00	0.00	427.55	15.63	319.99	16.04	48.12	6.23	30.60	4.87	142.95	10.94	6.77	1.92	0.00	0.00	146.73	9.53	0.00	0.00	2.36	0.00	0.00	0.00	0.00	0.00	1124.17	0.00		
Total (A) + (B) + (C)	764.68	100.00	749.63	100.00	2735.69	100.00	1988.85	100.00	772.42	100.00	628.77	100.00	1307.02	100.00	351.45	100.00	190.44	100.00	1540.11	100.00	0.00	0.00	262.64	0.00	115.73	0.00	0.00	0.00	11407.43	100.00		

FORM L-28-ULIP-NAV-3A

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

Statement as on : 31 March, 2016

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	764.68	15.4468	15.4468	15.0568	14.8356	14.4526	14.2370	8.50%	10.04%	15.4468
2	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	1-Feb-12	NON PAR	749.63	13.6281	13.6281	13.4104	13.1888	12.9559	12.7276	7.08%	7.66%	13.6281
3	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	28-Jul-11	NON PAR	2,735.69	19.5751	19.5751	20.5515	20.8431	20.9205	20.6709	-5.30%	18.22%	21.9675
4	EQUITY TOP 250	ULIF0027/07/11EQTOP250147	20-Jul-11	NON PAR	1,988.85	18.777	18.777	19.5599	19.7375	19.6113	19.2919	-2.67%	21.83%	20.7814
5	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	25-Jan-13	NON PAR	772.42	14.3462	14.3462	14.1804	14.1539	13.7676	13.6560	5.05%	12.78%	14.3462
6	GROUP BOND FUND	ULGF00305/09/11GFBOND147	25-Jan-13	NON PAR	628.77	13.5965	13.5965	13.2153	13.0732	12.5954	12.5586	8.26%	10.25%	13.5965
7	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	25-Jan-13	NON PAR	1,307.02	15.031	15.031	15.1006	15.1340	14.7993	14.6675	2.48%	14.90%	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	3-Aug-11	NON PAR	351.45	16.9422	16.9422	16.81	16.8002	16.4757	16.3673	3.51%	14.03%	16.9422
10	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	25-Aug-11	NON PAR	190.44	14.8929	14.8929	14.6062	14.3162	14.0326	13.7475	8.33%	9.33%	14.8929
11	PE BASED FUND	ULIF00526/08/11PEBASED147	22-Jul-11	NON PAR	1,540.11	17.572	17.572	17.9395	17.9997	17.8370	17.5045	0.39%	13.56%	18.4582
12	PENSION GROWTH FUND	ULIF00831/03/15ETLIPNSGRT147	4-Feb-16	NON PAR	262.64	10.334	10.334	-	-	-	-	3.34%	-	10.3340
13	PENSION SECURE FUND	ULIF00931/03/15ETLIPNSSCR147	4-Feb-16	NON PAR	115.73	10.291	10.291	-	-	-	-	2.91%	-	10.2951
14	DISCONTINUED POLICY PENSION	ULIF01031/03/15ETLIPNSDSC147	4-Feb-16	NON PAR	-	10.0000	10.0000	-	-	-	-	-	-	10.0000

Note:

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

CERTIFICATION

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

Deepak Mittal
MD & CEO

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

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

Date: 31 March, 2016

Detail regarding Debt securities

(₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/03/2016	As % of total for this class	As at 31/03/2015	As % of total for this class	As at 31/03/2016	As % of total for this class	As at 31/03/2015	As % of total for this class
Break down by credit rating								
Sovereign	29,166	25.13%	17,824	29.26%	28,722	24.73%	16,886	28.48%
AAA rated	27,621	23.80%	16,499	27.09%	28,369	24.43%	15,853	26.74%
AA or better	7,921	6.82%	4,200	6.89%	7,912	6.81%	4,155	7.01%
Rated below AA but above A	7,868	6.78%	101	0.17%	7,640	6.58%	98	0.17%
Rated below A but above B	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
MF/REV REPO/CBLO/FD	38,510	33.18%	22,287	36.59%	38,506	33.15%	22,288	37.60%
A1+/P1+/PR1+/F1+	4,993	4.30%	0	0.00%	4,995	4.30%	0	0.00%
Total	116,079	100.00%	60,911	100.00%	116,143	100.00%	59,280	100.00%
Breakdown by residual maturity								
Up to 1 year	28,064	24.18%	14,776	24.26%	28,073	24.17%	14,777	24.93%
more than 1 year and up to 3years	11,767	10.14%	4,238	6.96%	11,607	9.99%	4,219	7.12%
More than 3 years and up to 7years	19,372	16.69%	10,595	17.39%	19,038	16.39%	10,415	17.57%
More than 7 years and up to 10 years	18,662	16.08%	12,771	20.97%	18,588	16.00%	12,345	20.83%
More than 10 years and up to 15 years	13,022	11.22%	2,283	3.75%	13,778	11.86%	2,123	3.58%
More than 15 years and up to 20 years	3,767	3.25%	2,378	3.90%	4,055	3.49%	2,294	3.87%
Above 20 years	21,425	18.46%	13,869	22.77%	21,005	18.09%	13,108	22.11%
Total	116,079	100.00%	60,911	100.00%	116,143	100.00%	59,280	100.00%
Breakdown by type of the issuer								
Central Government	29,166	25.13%	17,824	29.26%	28,722	24.73%	16,886	28.48%
State Government	-	-	-	-	-	-	-	-
Corporate Securities	43,411	37.40%	20,800	34.15%	43,921	37.82%	20,106	33.92%
MF/REV REPO/CBLO/FD	38,510	33.18%	22,287	36.59%	38,506	33.15%	22,288	37.60%
Others	4,993	4.30%	-	-	4,995	4.30%	-	-
Total	116,079	100.00%	60,911	100.00%	116,143	100.00%	59,280	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 March, 2016

Detail regarding Debt securities

(₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/03/2016	As % of total for this class	As at 31/03/2015	As % of total for this class	As at 31/03/2016	As % of total for this class	As at 31/03/2015	As % of total for this class
Break down by credit rating								
Sovereign	1,705	34.24%	582	19.25%	1,690	34.19%	565	19.18%
AAA rated	1,609	32.33%	997	32.98%	1,573	31.83%	939	31.89%
AA or better	305	6.12%	77	2.54%	292	5.90%	65	2.21%
Rated below AA but above A	-	0.00%	96	3.19%	-	0.00%	94	3.21%
Rated below A but above B	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
MF/REV REPO/CBLO/FD	1,360	27.31%	1,271	42.05%	1,388	28.08%	1,282	43.50%
A1+/P1+/PR1+/F1+								
Total	4,978	100.00%	3,022	100.00%	4,943	100.00%	2,946	100.00%
Breakdown by residual maturity								
Up to 1 year	1,926	38.69%	1,529	50.57%	1,953	39.51%	1,539	52.25%
more than 1 year and up to 3years	688	13.82%	178	5.90%	679	13.73%	175	5.95%
More than 3 years and up to 7years	1,443	28.98%	195	6.44%	1,407	28.47%	182	6.16%
More than 7 years and up to 10 years	362	7.28%	619	20.46%	357	7.22%	587	19.92%
More than 10 years and up to 15 years	313	6.28%	357	11.81%	312	6.30%	330	11.20%
More than 15 years and up to 20 years	22	0.45%	-	-	22	0.44%	-	-
Above 20 years	224	4.50%	145	4.81%	214	4.33%	133	4.52%
Total	4,978	100.00%	3,022	100.00%	4,943	100.00%	2,946	100.00%
Breakdown by type of the issuer								
Central Government	1,705	34.24%	582	19.25%	1,690	34.19%	565	19.18%
State Government	-	-	-	0.00%	-	-	-	0.00%
Corporate Securities	1,914	38.44%	1,170	38.70%	1,865	37.73%	1,099	37.31%
MF/REV REPO/CBLO/FD	1,360	27.31%	1,271	42.05%	1,388	28.08%	1,282	43.50%
Total	4,978	100.00%	3,022	100.00%	4,943	100.00%	2,946	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 March, 2016

Detail regarding Debt securities

(₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/03/2016	As % of total for this class	As at 31/03/2015	As % of total for this class	As at 31/03/2016	As % of total for this class	As at 31/03/2015	As % of total for this class
Break down by credit rating								
Sovereign	1,932	57.85%	1,535	67.54%	1,859	57.11%	1,483	66.78%
AAA rated	195	5.85%	-	-	184	5.65%	-	-
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
MF/REV REPO/CBLO/FD	1,212	36.30%	738	32.46%	1,212	37.25%	738	33.22%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
*Others	-	-	-	-	-	-	-	-
Total	3,340	100.00%	2,273	100.00%	3,255	100.00%	2,221	100.00%
Breakdown by residual maturity								
Up to 1 year	1,208	36.16%	1,546	68.01%	1,208	37.10%	1,546	69.60%
more than 1 year and up to 3years	24	0.71%	10	0.00	24	0.72%	10	0.00
More than 3 years and up to 7years	187	5.59%	-	-	175	5.38%	-	-
More than 7 years and up to 10 years	85	2.54%	25	0.01	85	2.61%	25	0.01
More than 10 years and up to 15 years	-	0.00%	-	-	-	0.00%	-	-
More than 15 years and up to 20 years	-	-	-	-	-	-	-	-
Above 20 years	1,837	55.00%	692	30.45%	1,763	54.18%	640	28.82%
Total	3,340	100.00%	2,273	100.00%	3,255	100.00%	2,221	100.00%
Breakdown by type of the issuer								
Central Government	1,932	57.85%	1,535	67.54%	1,859	57.11%	1,483	66.78%
State Government	-	-	-	0.00%	-	-	-	0.00%
Corporate Securities	195	5.85%	-	-	184	5.65%	-	-
MF/REV REPO/CBLO/FD	1,212	36.30%	738	32.46%	1,212	37.25%	738	33.22%
Total	3,340	100.00%	2,273	100.00%	3,255	100.00%	2,221	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 March 2016

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 March 2016	For the year ended 31 March 2016	For the quarter 31 March 2015	For the year ended 31 March 2015
1	Edelweiss Financial Services Limited	Holding Company	Premium Collected for group Insurance policy	152.82	197.82	148.11	167.85
			Death Claim paid under Employer-employee master policyholder	-	-	10.00	(21.00)
			Reimbursement of Cost of premium towards Group Term Life Master Policy (employer –employee) and Medical Insurance covering employees of the Company	-	(226.24)	(158.15)	(181.03)
			Royalty fees for Trade Logo Usage	-	(224.72)	-	(224.72)
			Directors Nomination Deposit	-	8.00	-	-
			Refund of Directors Nomination Deposit	-	(8.00)	-	-
2	Tokio Marine & Nichido Fire Insurance Co Limited	Joint Venture Partner	Received subscription to Share Capital (including share premium)	52,747.05	52,747.05	-	-
3	Edelweiss Securities Limited (Is registered broker with SEBI and Stock Exchanges)	Fellow Subsidiary	Brokerage Paid (For capital market transactions)	(2.51)	(23.79)	(4.63)	(22.28)
			Rent paid for office premises	(7.50)	(33.19)	(8.43)	(33.71)
			Reimbursement of shared IT vendor's service costs	(29.12)	(29.12)	(28.57)	(28.57)
4	Edelweiss Commodities Services Limited	Fellow Subsidiary	Rent Paid for office premises	-	(927.83)	(290.17)	(1,092.08)
			Interest received on Security Deposit	-	141.00	86.92	352.50
			Purchase of Securities	(4,664.71)	(4,664.71)	(3.65)	(1,503.65)
			Sale of Securities	-	505.00	1,965.20	1,965.20
			Refund of Security Deposit	-	3,000.00	-	-
			Reimbursement of shared IT Vendor's Service Cost	(5.34)	(5.34)	-	-
			Share of Gratuity for transferred employees	(1.85)	(1.85)	-	-
5	ECL Finance Limited	Fellow Subsidiary	Purchase of Securities	-	-	-	(996.81)
			Sale of Securities	-	-	-	5,978.22
			Investment in Non-Convertible Debentures	(17.03)	(149.59)	-	(576.52)
			Interest on Non Convertible Debentures	3.56	15.33	11.18	113.51
6	Edelweiss Broking Limited	Fellow Subsidiary	Commission as Corporate agent	(84.58)	(149.43)	(93.12)	(180.80)
7	Edelweiss Finance & Investments Limited	Fellow Subsidiary	Investment in Non-Convertible Debentures	-	(1,500.00)	-	-
			Interest on Non Convertible Debentures	41.02	111.35	-	90.74
			Redemption of Investment	-	-	1,000.00	1,000.00
			Purchase of Securities	(8,519.70)	(10,329.69)	-	-
			Sale of Securities	6,754.95	8,393.94	-	-
8	Edel Finance Company Limited	Fellow Subsidiary	Operating Lease Rent for Office Equipment	(3.45)	(13.80)	(6.90)	(17.25)
9	Edelweiss Global Wealth Management Ltd	Fellow Subsidiary	Reimbursement of Expenses	(0.35)	(0.35)	-	-
10	Serenity Business Park Limited	Fellow Subsidiary	Refundable Security Deposit for Business Centre	-	(291.74)	-	-
			Business centre Charges	(169.53)	(186.78)	-	-
11	Eternity Business Centre Limited	Fellow Subsidiary	Refundable Security Deposit for Business Centre	-	(114.76)	-	-
			Business centre Charges	(71.07)	(77.86)	-	-
12	Edelweiss Retail Finance Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	40.03	137.23	-	-
			Investment in Non-Convertible Debentures	-	(1,400.00)	-	-
13	Edelweiss Housing Finance Limited	Fellow Subsidiary	Share of Gratuity for transferred employees	(0.01)	(0.01)	-	-
14	Key Managerial Personnel	Key Managerial Personnel	Managerial Remuneration	NA	(500.00)	NA	(450.00)
			Premium received for Life Insurance policies	10.00	10.00	10.00	10.01
15	Individuals having significant influence and their relatives	Individuals having significant influence and their relatives	Premium received for Life Insurance policies	6.00	24.52	6.00	24.53

* 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 March 2016****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	Mr. Subhrajit Mukhopadhyay	Appointed Actuary	Mrs. Anuradha Lal
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 March 2016

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:	4,939,188
	Deduct:	
02	Mathematical Reserves	4,930,936
03	Other Liabilities	-
04	Excess in Policyholders' funds	8,252
05	Available Assets in Shareholders Fund:	1,309,734
	Deduct:	
06	Other Liabilities of shareholders' fund	-
07	Excess in Shareholders' funds	1,309,734
08	Total ASM (04)+(07)	1,317,985
09	Total RSM	500,000
10	Solvency Ratio (ASM/RSM)	263.6%

Certification:

I, Subhrajit Mukhopadhyay, 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.

Subhrajit Mukhopadhyay
Appointed Actuary

Deepak Mittal
MD & C.E.O.

L- 33 NPAs

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

Name of the fund: Life Fund

Statement as on : 31 March, 2016

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)	77,638	36,992	-	-	47,353	29,839	124,991	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)	77,638	36,992	-	-	47,353	29,839	124,991	66,831
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

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

CERTIFICATION

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

Signature

Full name

Chief of Finance

L- 33 NPAs

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

Statement as on : 31 March, 2016

Confirmation of Investment portfolio details

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

Name of the fund: Pension and General Annutiy Fund

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)	2,043	1,483	-	-	1,313	738	3,356	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)	2,043	1,483	-	-	1,313	738	3,356	2,221
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

CERTIFICATION

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

Signature

Full name

Chief of Finance

L- 33 NPAs

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

Statement as on : 31 March, 2016

Confirmation of Investment portfolio details

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

Name of the fund: Life Fu : Unit Linked Fund

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)	3,618	1,752	-	-	7,789	4,211	11,407	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)	3,618	1,752	-	-	7,789	4,211	11,407	5,962
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-

CERTIFICATION

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

Signature

Full name

Chief of Finance

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	23,464	801	13.73%	13.73%	21,471	2,120	9.88%	9.88%	14,319	1,762	12.30%	12.30%	
A2	Deposits under section 7 of Insurance Act 1938	CDSS	-	-	-	-	200	5	11.83%	11.83%	224	18	7.97%	7.97%	
A3	Treasury Bills	CTRB	1,216	21	6.94%	6.94%	574	38	6.61%	6.61%	1,127	97	8.58%	8.58%	
B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES															
B1	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	-	-	-	-	
B2	State Government Bonds	SGGB	-	-	-	-	-	-	-	-	140	0	6.42%	6.42%	
C HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT															
TAXABLE BONDS OF															
C1	Bonds / Debentures issued by NHB/Institution accredited by NHB	HTDN	10,409	182	7.03%	7.03%	6,275	465	7.41%	7.41%	4,603	505	10.97%	10.97%	
C2	Commercial Papers - NHB / Institution accredited by NHB	HTLN	868	4	7.51%	7.51%	868	4	7.51%	7.51%	-	-	-	-	
TAX FREE BONDS															
C3	Bonds / Debentures issued by HUDCO	HFHD	1,634	6	6.91%	6.91%	1,634	6	6.91%	6.91%	-	-	-	-	
D INFRASTRUCTURE INVESTMENTS															
D1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	275	(7)	-10.61%	-10.61%	188	(14)	-7.29%	-7.29%	142	70	49.16%	49.16%	
D2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	83	5	22.24%	22.24%	68	(20)	-29.15%	-29.15%	66	26	40.22%	40.22%	
TAXABLE BONDS OF															
D3	Infrastructure - PSU - Debentures / Bonds	IPTD	1,491	36	9.65%	9.65%	1,573	182	11.56%	11.56%	1,234	108	8.72%	8.72%	
D4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	2,051	47	9.14%	9.14%	2,127	239	11.25%	11.25%	1,772	150	8.46%	8.46%	
D5	Infrastructure - Debentures / Bonds / CPs / loans	IODS	4,644	56	9.99%	9.99%	4,644	56	9.99%	9.99%	-	-	-	-	
D6 INFRASTRUCTURE OTHER- EQUITY															
TAX FREE BONDS															
	Infrastructure - PSU - Debentures / Bonds	IPFD	6,509	136	13.14%	13.14%	6,089	136	13.15%	13.15%	-	-	-	-	
E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS															
E1	PSU - Equity shares - quoted	EAEQ	307	(8)	-10.29%	-10.29%	277	(35)	-12.58%	-12.58%	394	17	4.24%	4.24%	
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	5,005	(48)	-3.85%	-3.85%	3,805	321	8.45%	8.45%	4,740	1,358	28.64%	28.64%	
E3	Corporate Securities - Debentures	ECOS	6,465	290	18.06%	18.06%	8,345	1,476	17.69%	17.69%	13,468	1,382	10.26%	10.26%	
E4	Corporate Securities - Debentures	EDPG	2,900	81	11.24%	11.24%	2,377	254	11.25%	11.25%	1,495	154	18.47%	18.47%	
E5	Corporate Securities - Preference Shares	EPNQ	709	55	31.44%	31.44%	707	55	7.84%	7.84%	530	66	12.49%	12.49%	
E6	Application Money	ECAM	8,464	64	6.63%	6.63%	5,036	128	6.50%	6.50%	4,492	56	7.41%	7.41%	
E7	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL - RBI	ECDB	20,129	521	10.41%	10.41%	17,683	1,881	10.64%	10.64%	15,927	1,722	10.81%	10.81%	
E8	Deposits - CDs with Scheduled Banks	EDCD	3,746	2.43	4.00%	4.00%	3,746	2	11.86%	11.86%	160	7	11.97%	11.97%	
E9	CCIL - CBLO	ECBO	8,272	134	6.53%	6.53%	2,876	188	6.70%	6.70%	759	24	8.36%	8.36%	
E10	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-	
E11	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	1,508	24	7.76%	7.76%	1,668	121	7.98%	7.98%	1,242	100	8.63%	8.63%	
E12	Mutual Funds - Under Promoter Group	EMPG	-	-	-	-	-	-	-	-	-	-	-	-	
E13	Corporate Securities - Bonds - (Tax Free)	EPBF	866	1	6.03%	6.03%	866	1	6.03%	6.03%	-	-	-	-	
E14	Commercial Papers	ECCP	4,048	7	7.57%	7.57%	4,048	7	7.57%	7.57%	-	-	-	-	
F OTHER INVESTMENTS															
F1	Equity Shares (Incl. Co-op Societies)	OESH	1,263	23	7.17%	7.17%	1,283	399	31.09%	31.09%	1,435	571	39.81%	39.81%	
F2	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	11	(0)	-24.14%	-24.14%	-	-	0.00%	0.00%	
F3	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	5,594	110	8.17%	8.17%	3,120	242	8.10%	8.10%	1,409	114	8.67%	8.67%	
F4	DEBENTURES	OLDG	-	-	-	-	98	5	11.60%	11.60%	105	12	11.60%	11.60%	
F5	Debentures / Bonds / CPs / Loans - (Promoter Group)	ODPG	3,000	34	10.78%	10.78%	3,000	34	10.78%	10.78%	1,214	91	12.11%	12.11%	
F6	Mutual Funds (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	
F7	Passively Managed Equity ETF (Non Promoter group)	OETF	419	(55)	-144.87%	-144.87%	318	(109)	-46.18%	-46.18%	14	0	3.20%	3.20%	
F8	Derivative Instrument	OCDI	-	11	-	-	-	(70)	-	-	-	(12)	-	-	
F9	Passively Managed Equity ETF Promoter Group)	OETP	2	(0)	-20.86%	-20.86%	19	4	21.51%	21.51%	-	-	-	-	
F10	Securitized Assets	OPSA	102	48	187.88%	187.88%	172	48	27.74%	27.74%	178	0	0.00	0.00	
TOTAL			125,566	2,573	9.52%	9.52%	105,268	8,164	9.94%	9.94%	71,320	8,406	12.84%	12.84%	

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 : 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	36	8.29%	8.29%	1,458	120	8.21%	8.21%	525	35	8.62%	8.62%
a2	Treasury Bills	CTRB	95	2	7.13%	7.13%	303	23	7.68%	7.68%	636	54	8.50%	8.50%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES	SGGB	-	-	-	-	-	-	-	-	145	4	9.01%	9.01%
B1	Central Government Guaranteed Loans / Bonds	CGSL												
B2	State Government Bonds	SGGB												
C	INFRASTRUCTURE INVESTMENTS													
C1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	5	0	1.34%	1.34%	5	0	1.34%	1.34%	-	-	-	-
C2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	5	(1)	-159.26%	-159.26%	5	(1)	-159.26%	-159.26%	-	-	-	-
C3	Infrastructure - PSU - Debentures / Bonds	IPTD	162	2	6.94%	6.94%	162	3	7.05%	7.05%	-	-	-	-
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	96	1	8.39%	8.39%	149	3	8.32%	8.32%	-	-	-	-
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
E1	PSU - Equity shares - quoted	EAEQ	-	-	-	-	-	-	-	-	-	-	-	-
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	96	0	0.12%	0.12%	95	0	0.12%	0.12%	-	-	-	-
E3	CCIL - CBLO	ECBO	543	9	6.59%	6.59%	334	23	6.85%	6.85%	137	5	7.59%	7.59%
E4	Corporate Securities - Debentures	ECOS	170	4	9.35%	9.35%	170	12	9.56%	9.56%	-	-	-	-
E5	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	104	3	10.18%	10.18%	112	12	10.37%	10.37%	84	9	10.53%	10.53%
E6	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
E7	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	120	2	7.87%	7.87%	96	7	7.90%	7.90%	53	4	8.57%	8.57%
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)	OEPD	-	-	-	-	-	-	-	-	-	-	-	-
F3	Debentures	QLDB	-	-	-	-	-	-	-	-	-	-	-	-
F4	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL			3,160	58	7.64%	7.64%	2,889	201	7.99%	7.99%	1,579	111	8.65%	8.65%

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 : UNIT LINKED FUND

(₹ In Lakhs)

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Current Quarter				Year to Date				Previous Year			
			Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD
A	CENTRAL GOVERNMENT SECURITIES													
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	309	14	17.87%	17.87%	231	21	9.20%	9.20%	160	34	21.43%	21.43%
a2	Treasury Bills	CTRB	622	11	7.00%	7.00%	516	38	7.28%	7.28%	247	20	8.25%	8.25%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES	SGGB	-	-	-	-	-	-	-	-	88	3	9.02%	9.02%
B1	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	10	0	22.90%	22.90%	-	-	-	-
B2	State Government Bonds	SGGB												
C	INFRASTRUCTURE INVESTMENTS													
C1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	252	(18)	-28.72%	-28.72%	221	(17)	-7.55%	-7.55%	49	7	13.72%	13.72%
C2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	155	24	61.84%	61.84%	90	38	45.88%	45.88%	21	5	27.83%	27.83%
C3	Infrastructure - PSU - Debentures / Bonds	IPTD	706	25	14.21%	14.21%	584	58	9.88%	9.88%	266	57	21.57%	21.57%
C4	Infrastructure - Other Investment	IOEQ	125	(21)	-67.42%	-67.42%	135	(34)	-24.90%	-24.90%	40	5	12.97%	12.97%
C5	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	86	2	9.61%	9.61%	64	7	10.54%	10.54%	10	1	14.91%	14.91%
D	HOUSING AND LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
D1	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	450	14	12.36%	12.36%	385	37	9.58%	9.58%	291	49	16.90%	16.90%
D2	Bonds / Debentures issued by HUDCO	HFHD	11	0	103.76%	103.76%	11	0	103.76%	103.76%	-	-	-	-
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
E1	PSU - Equity shares - quoted	EAEQ	100	(21)	-82.39%	-82.39%	118	(50)	-42.03%	-42.03%	106	19	17.62%	17.62%
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	3,268	(60)	-7.43%	-7.43%	2,748	33	1.19%	1.19%	1,269	487	38.37%	38.37%
E3	CCIL - CBLO	ECBO	432	7	6.63%	6.63%	319	22	6.91%	6.91%	164	5	7.70%	7.70%
E4	Corporate Securities - Debentures	ECOS	395	10	10.65%	10.65%	300	28	9.34%	9.34%	215	35	16.17%	16.17%
E5	Corporate Securities - Debentures	EDPG	146	5	12.61%	12.61%	100	13	12.98%	12.98%	62	15	43.53%	43.53%
E6	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	352	10	10.96%	10.96%	441	47	10.76%	10.76%	401	43	10.61%	10.61%
E7	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
E8	Application Money	ECAM	90	0	5.59%	5.59%	89	1	6.32%	6.32%	95	1	7.43%	7.43%
E9	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	90	6	8.67%	8.67%
E10	Corporate Securities - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	2	0	68.17%	68.17%
E11	Deposits - CDs with Schedule Banks	EDCD	-	-	-	-	-	-	-	-	56	1	10.90%	10.90%
E12	Net Current Assets (Only in respect of ULIP Business)	ENCA	1,252	-	-	-	1,252	-	-	-	458	-	-	-
F	OTHER INVESTMENTS													
F1	Equity Shares (incl. Co-op Societies)	OESH	298	(5)	-7.28%	-7.28%	233	(5)	-2.29%	-2.29%	147	51	34.87%	34.87%
F2	Equity Shares (PSUs & Unlisted)	OEPD	-	-	-	-	-	-	-	-	-	-	-	-
F3	Debentures	OLDB	-	-	-	-	96	2	4.98%	4.98%	90	11	12.13%	12.13%
F4	Passively Managed Equity ETF (Non Promoter group)	OETF	392	(6)	-5.79%	-5.79%	296	(31)	-10.45%	-10.45%	116	(9)	-32.64%	-32.64%
F5	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	31	1	713.54%	713.54%	87	4	10.85%	10.85%	52	3	8.76%	8.76%
TOTAL			9,470	(9)	-0.45%	-0.45%	8,324	212	3.09%	3.09%	4,495	850	23.63%	23.63%

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

CERTIFICATION

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

Deepak Mittal
 MD & CEO

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

STATEMENT AS ON : 31 March, 2016

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 March, 2016

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

STATEMENT AS ON : 31 March, 2016

STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : UNIT LINKED 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>								
	9.35% PUNJAB NATIONAL BANK NCD 12-12-2022	ECOS	50.37	3-Nov-15	CARE	AAA	AA+	25-Mar-16	-
B.	<u>AS ON DATE</u>								
	9.35% PUNJAB NATIONAL BANK NCD 12-12-2022	ECOS	50.37	3-Nov-15	CARE	AAA	AA+	25-Mar-16	-

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

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

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

Date: 31 March 2016

Business Acquisition through different channels (Group)

(Rs in Crores)

Sr.No.	Channels	For the quarter ended 31 March 2016			Upto the year ended 31 March 2016			For the quarter ended 31 March 2015			Upto the year ended 31 March 2015		
		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	21	88,397	1.94	63	351648	7.68	24	64,399	1.39	62	313,753	5.63
2	Corporate Agents-Banks	-	0	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	0	-	-	-	-	-	-	-	-	-	-
4	Brokers	5	11,891	0.76	16	25010	1.66	1	285	0.02	5	5,913	0.37
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	8	21,795	15.94	20	36299	27.95	8	3,294	6.05	25	24,851	17.63
	Total(A)	34	122,083	18.64	99	412,957	37.29	33	67,978	7.46	92	344,517	23.63
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	34	122,083	18.64	99	412,957	37.29	33	67,978	7.46	92	344,517	23.63

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

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

Date: 31 March 2016

Business Acquisition through different channels (Individuals)

(Rs in Crores)

Sr.No.	Channels	For the Quarter ended 31 March 2016		Upto the year ended 31 March 2016		For the Quarter ended 31 March 2015		Upto the year ended 31 March 2015	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	10,196	42.76	23,697	82.99	7,787	28.29	19,244	63.94
2	Corporate Agents-Banks	1,686	10.13	3,716	18.78	924	4.63	2,388	10.09
3	Corporate Agents -Others	760	7.28	1,452	11.93	1,038	6.59	1,996	11.63
4	Brokers	1,424	12.71	3,032	25.83	577	2.30	1,480	5.97
5	Micro Agents	249	0.00	710	0.01	66	0.00	450	0.00
6	Direct Business	2,454	1.71	5,175	6.76	2,706	3.32	3,593	7.16
	Total (A)	16,769	74.60	37,782	146.30	13,098	45.13	29,151	98.79
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	16,769	74.60	37,782	146.30	13,098	45.13	29,151	98.79

FORM L-39-Data on Settlement of Claims

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

Date: 31st Mar 2016

Ageing of Claims

S.No.	Types of Claims	On or before maturity	No. of claims paid					Total No. of claims paid	Total amount of claims paid (₹ In Crores)
			1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	-	-	-	-	-	-	-	-
5	Other benefits	-	5*	-	-	-	-	5	0.01
1	Group Death Claims	-	483	-	-	-	-	483	4.41
2	Individual Death Claims	-	38	-	-	-	-	38	4.20

* 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 March 2016**
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	9	-	-	-	-	5
2	Claims reported during the period	37	-	-	-	-	5*
3	Claims Settled during the period	38	-	-	-	-	5
4	T & C Rejected	-	-	-	-	-	2
5	Claims Repudiated during the period	5	-	-	-	-	1
	a) Less than 2years from the date of acceptance of risk	4	-	-	-	-	1
	b) Grater than 2 year from the date of acceptance of risk	1	-	-	-	-	-
6	Claims Written Back	-	-	-	-	-	-
7	Claims O/S at End of the period	-	-	-	-	-	-
	Less than 3months	3	-	-	-	-	2
	3 months to 6 months	-	-	-	-	-	-
	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	73	-	-	-	-	-
2	Claims reported during the period	413	-	-	-	-	-
3	Claims Settled during the period	483	-	-	-	-	-
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	3	-	-	-	-	-
	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 March 2016**Upto the Year Ended **31st March,2016****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	135	-	-	-	-	24*
3	Claims Settled during the period	120	-	-	-	-	18
4	T & C Rejected	-	-	-	-	-	2
5	Claims Repudiated during the period	18	-	-	-	-	2
	a) Less than 2years from the date of acceptance of risk	17	-	-	-	-	2
	b) Grater than 2 year from the date of acceptance of risk	1	-	-	-	-	-
6	Claims Written Back	-	-	-	-	-	-
7	Claims O/S at End of the period	-	-	-	-	-	-
	Less than 3months	3	-	-	-	-	2
	3 months to 6 months	-	-	-	-	-	-
	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	1,264	-	-	-	-	-
3	Claims Settled during the period	1,269	-	-	-	-	-
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	3	-	-	-	-	-
	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: **31 March 2016**
GRIEVANCE DISPOSAL

Sl.No.	Particulars	Opening Balance As on beginning 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	19	14	0	4	1	48
(c)	Proposal Processing	3	36	23	1	15	0	167
(d)	Survival Claims	0	0	0	0	0	0	0
(e)	ULIP Related	0	4	2	0	2	0	4
(f)	Unfair Business Practices	8	138	61	1	74	10	386
(g)	Others	1	1	0	0	2	0	8
	Total Number of complaints:	12	198	100	2	97	11	615

2	Total No. of policies during previous year:	29243
3	Total No. of claims during previous year	741
4	Total No. of policies during current year	37881
5	Total No. of claims during current year	1400
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	162
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :	14

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
(a)	Upto 7 days	7	0	7
(b)	7 - 15 days	4	0	4
(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	11	0	11

* 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*)
3. Group Employee Benefit	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	90.0% (Without MAD*)	90.0% (Without MAD*)
2. Pension - Participating Policies	90.0% (Without MAD*)	90.0% (Without MAD*)
3. Life - Non-participating Policies		
- Pure Term Plans	30.0% (Without MAD*)	204.6% (Without MAD*)
- Non Term Plans	90.0% (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	80% (Without MAD*) of Modified Mortality for Annuitants - LIC (a) (1996-98) Ultimate Rates
6. Annuities- Individual Pension Plan	NA	
7. Unit Linked	90.0% (Without MAD*)	90.0% (Without MAD*)
8. Health Insurance	80.0% (Without MAD*)	80.0% (Without MAD*)
ii. Group Business		
1. Group Credit Protection	95.0% (Without MAD*)	120.0% (Without MAD*)
2. Group Wealth Accumulation	90.0% (Without MAD*)	90.0% (Without MAD*)
3. Group Employee Benefit	90.0% (Without MAD*)	90.0% (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	
3. Group Employee Benefit	per scheme - 5500 (without MAD*) + 0.05 % of policy account value	

4) Bonus Rates :		
	Declared for FY 15-16	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	54 - 91	27 - 45
9. Pension	NA	23 - 48

5) Policyholders Reasonable Expectations	The provisions for future bonuses are consistent with assumed valuation rate of interest.
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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 14.80625%.
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7) Basis of provisions for Incurred But Not Reported (IBNR)	Based on expected delay in claim reporting. Par : 100 days, Non par, Annuity, Health, Pension and Unit Linked : 80 days; Group Mortgage: 65 days; Group Term Life: 210 days for DCCB schemes, 65 days for other schemes
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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