

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

Public Disclosures for the year ended 31st March 2017		
Sr No	Particulars	Page No.
1	L-1-A-RA Revenue Account	1
2	L-2-A-PL Profit & Loss Account	5
3	L-3-A-BS Balance Sheet	6
4	L-4-Premium	7
5	L-5-Commission	8
6	L-6 -Operating Expenses	9
7	L-7-Benefits Paid	13
8	L-8 & L-9-Share Capital & Pattern of Shareholding	15
9	L-10 & L11-Reserves and Surplus & Borrowings	16
10	L-12-Investment - Shareholders	17
11	L-13-Investment - Policyholders	18
12	L-14- Investment - Assets Held to cover Linked Liabilities	19
13	L-15-Loans	20
14	L-16-Fixed Assets	21
15	L-17-Cash and Bank Balance	22
16	L-18-Advances and Other Assets	23
17	L-19, L-20 & L-21- Current Liabilities, Provisions & Misc Expenditures	24
18	L-22-Analytical Ratios	25
19	L-23-Receipt and Payment Schedule	26
20	L-24-Valuation on Net Liabilities	27
21	L-25- Geographical Distribution of Business - Group & Individual	28
22	L-26-Investment Assets	32
23	L-27-Ulip Linked Business	33
24	L-28-ULIP NAV	34
25	L-29-Debt Securities	35
26	L-30-Related Party Transactions	38
27	L-31-Board of Directors & Key Persons	39
28	L-32-Solvency Margin	40
29	L-33-NPAs	41
30	L-34-Yield on Investment	44
31	L-35- Downgrading of Investment	47
32	L-36-Business Numbers	50
33	L-37-Business Acquisition-Group	52
34	L-38-Business Acquisition-Individual	53
35	L-39-Ageing of Claims	54
36	L-40-Claims Data	55
37	L-41-Grievances (Life)	57
38	L-42-Valuation Basis (Life)	58

REVENUE ACCOUNT FOR THE QUARTER ENDED 31 MARCH 2017

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		2,047,444	215,447	57,108	916,058	42,517	3,695	177,926	0	553,160	40,240	41,292
(b) Reinsurance ceded		(43,892)	(562)	-	(20,555)	-	(483)	(21,638)	-	(653)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Sub Total		2,003,552	214,885	57,108	895,503	42,517	3,212	156,288	0	552,507	40,240	41,292
Income from Investments												
(a) Interest & Dividends Gross, & Amortisation (Net)		129,213	29,000	3,356	68,201	1,887	173	11,098	202	10,994	542	3,761
(b) Profit on sale / redemption of investments		80,823	12,258	1,618	27,609	320	142	1,040	18	31,469	1,524	4,824
(c) (Loss on sale / redemption of investments)		(75,856)	(3,094)	(548)	(48,447)	-	-	(138)	-	(18,028)	(923)	(4,678)
(d) Transfer /Gain on revaluation / change in fair value*		120,011	-	-	-	-	-	-	-	103,128	5,463	11,419
Sub Total	254,191	38,164	4,426	47,363	2,207	315	12,000	220	127,563	6,606	15,326	
Other Income												
Contribution from the Shareholders' Account	918,464	7,801	14,071	370,945	4,849	1,987	2,459	(849)	492,757	22,129	2,314	
Other Income	1,645	110	(2)	1,515	(0)	(2)	(10)	-	(111)	58	89	
Sub Total	920,109	7,911	14,069	372,460	4,849	1,985	2,449	(849)	492,646	22,187	2,403	
Total (A)	3,177,852	260,960	75,603	1,315,326	49,573	5,512	170,737	(629)	1,172,716	69,033	59,021	
Commission	L-5	129,125	15,918	2,878	80,201	773	177	245	-	27,182	1,752	-
Operating Expenses related to Insurance Business	L-6	940,468	25,387	23,735	400,771	575	(612)	(8,393)	(872)	476,482	20,331	3,066
Service Tax Expenses on ULIP Charges		10,545	-	-	-	-	-	-	-	10,122	416	7
Provision for Doubtful debts		186	-	-	186	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)												
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-
Total (B)		1,080,324	41,305	26,613	481,158	1,348	(435)	(8,148)	(872)	513,786	22,499	3,073
Benefits Paid (Net)	L-7	178,216	36,629	451	17,342	2,038	-	76,501	-	36,397	109	8,749
Interim Bonuses Paid		69	69	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-
(a) Gross **		2,132,407	182,959	48,539	1,024,621	46,187	5,947	107,752	245	622,533	46,425	47,199
(b) Amount ceded in Reinsurance		(213,164)	-	-	(207,795)	-	-	(5,368)	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
Total (C)		2,097,528	219,657	48,990	834,168	48,225	5,947	178,885	245	658,930	46,534	55,948
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 ₹ 66,673 thousands for the current year (previous year ₹ 46,356 thousands)]												
The total surplus is disclosed below:												
(a) Interim Bonuses Paid		69	69	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		66,673	66,673	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-	-	-	-	-	-	-	-
(d) Total Surplus [(a) + (b)+ (c)].		66,742	66,742	-	-	-	-	-	-	-	-	-

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 YEAR ENDED ENDED 31 MARCH 2017

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		4,413,331	570,207	137,645	2,049,808	114,383	10,053	544,667	8,436	869,896	61,619	46,617
(b) Reinsurance ceded		(154,412)	(1,960)	-	(72,501)	-	(1,497)	(76,633)	-	(1,821)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Sub Total		4,258,919	568,247	137,645	1,977,307	114,383	8,556	468,034	8,436	868,075	61,619	46,617
Income from Investments												
(a) Interest & Dividends Gross, & Amortisation (Net)		429,188	101,358	10,882	221,406	4,326	224	40,216	448	33,807	1,634	14,886
(b) Profit on sale / redemption of investments		322,609	53,648	5,124	99,556	420	485	7,917	44	119,543	5,906	29,967
(c) (Loss on sale / redemption of investments)		(151,497)	(16,116)	(1,496)	(55,052)	-	-	(1,646)	-	(63,979)	(2,824)	(10,384)
(d) Transfer /Gain on revaluation / change in fair value*		84,311	-	-	-	-	-	-	-	76,577	3,860	3,873
Sub Total		684,611	138,890	14,510	265,910	4,746	709	46,487	492	165,948	8,576	38,342
Other Income												
Contribution from the Shareholders' Account		2,933,958	88,737	66,170	1,779,859	41,449	20,114	73,284	1,458	802,028	56,143	4,716
Other Income		2,212	286	(1)	1,808	(0)	(1)	(10)	-	(129)	111	149
Sub Total		2,936,170	89,023	66,169	1,781,667	41,449	20,113	73,274	1,458	801,899	56,254	4,865
Total (A)		7,879,700	796,160	218,324	4,024,884	160,578	29,378	587,795	10,386	1,835,922	126,449	89,824
Commission	L-5	288,866	42,293	6,570	193,160	2,126	546	670	-	40,403	3,098	2
Operating Expenses related to Insurance Business	L-6	2,886,259	173,603	91,737	1,604,052	27,175	18,668	110,393	1,326	798,422	54,378	6,505
Service Tax Expenses on ULIP Charges		10,545	-	-	-	-	-	-	-	10,122	416	7
Provision for Doubtful debts		1,119	-	-	1,119	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-
Total (B)		3,186,789	215,896	98,307	1,798,331	29,301	19,214	111,063	1,326	848,947	57,892	6,514
Benefits Paid (Net)	L-7	429,421	49,237	1,526	54,416	3,953	-	228,551	75	57,994	374	33,294
Interim Bonuses Paid		170	170	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies												
(a) Gross **		4,673,398	530,857	118,491	2,568,908	127,324	10,164	261,488	8,985	928,981	68,183	50,016
(b) Amount ceded in Reinsurance		(410,078)	-	-	(396,771)	-	-	(13,307)	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
Total (C)		4,692,911	580,264	120,017	2,226,553	131,277	10,164	476,732	9,060	986,975	68,557	83,310
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 ₹ 66,673 thousands for the current year (previous year ₹ 46,356 thousands)]

The total surplus is disclosed below:

(a) Interim Bonuses Paid		170	170	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		66,673	66,673	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-	-	-	-	-	-	-	-
(d) Total Surplus [(a) + (b)+ (c)].		66,843	66,843	-	-	-	-	-	-	-	-	-

REVENUE ACCOUNT FOR THE QUARTER ENDED 31 MARCH 2016

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

(₹ in '000)

Particulars	Schedule	Total	Non-Linked Life		Individual Non Par	Individual Non Par Pension	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		1,514,895	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	744,892	13,092	3,964	432,146	4,023	2,058	33,390	690	191,526	53,299	10,705
Service Tax Expenses on ULIP Charges		4,826	-	-	-	-	-	-	-	4,657	167	2
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 thousands for the current period (previous period ₹ 45,093 thousands)]												
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		-	-	-	-	-	-	-	-

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 YEAR ENDED 31 MARCH 2016												
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		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												
(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-5											
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	3,015,120	31,002	23,946	353,845	3,542	832,350	95,462	120,190
Commission	L-6	265,426	49,888	3,544	187,093	393	474	503	-	21,030	2,489	12
Operating Expenses related to Insurance Business	L-6	2,363,462	229,609	55,951	1,529,801	5,218	17,888	89,207	690	368,478	53,299	13,321
Service Tax Expenses on ULIP Charges		4,826	-	-	-	-	-	-	-	4,657	167	2
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 ₹ 46,356 thousands for the current year (previous year ₹ 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	-	-	-	-	-	-	-	-	-

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 MARCH 2017

SHAREHOLDERS' ACCOUNT (NON-TECHNICAL ACCOUNT)

(₹ in '000)

Particulars	SCHEDULE	For the Quarter ended 31 March 2017	For the Year Ended 31 March 2017	For the Quarter ended 31 March 2016	For the Year Ended 31 March 2016
Amounts tranfered from the policyholders account (Technical Account)		-	-	-	-
Income from investments					
(a) Interest, Dividend & Rent- Gross & Amortisation (Net)		115,970	527,456	129,821	379,052
(b) Profit on sale / redemption of investments		58,491	429,828	79,544	325,768
(c) (Loss on sale / redemption of investments)		(30,370)	(134,422)	(25,672)	(92,218)
(d) Transfer /Gain/(Loss) on revaluation / change in fair value		-	-	-	-
Sub Total		144,091	822,862	183,692	612,602
Other income		-	-	0	14,117
Total (A)		144,091	822,862	183,692	626,719
Expenses other than those directly related to the insurance business		45,415	47,214	37,655	47,833
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		918,464	2,933,958	724,131	2,126,681
Total (B)		963,879	2,981,172	761,786	2,174,514
Profit / (Loss) before tax		(819,788)	(2,158,310)	(578,094)	(1,547,795)
Provision for taxation		-	-	-	-
Current Year		-	-	-	-
For earlier years		-	-	-	-
Profit / (Loss) after tax		(819,788)	(2,158,310)	(578,094)	(1,547,795)
APPROPRIATIONS					
(a) Balance at the beginning of the period		(5,228,419)	(3,889,897)	(3,311,805)	(2,342,102)
(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		(6,048,207)	(6,048,207)	(3,889,897)	(3,889,897)
Earning per share of face value ₹ 10 - Basic/Diluted		(3.13)	(8.25)	(2.21)	(8.01)

Form L-3- A-BS

Name of the Insurer: EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number : 147 dated 10 May 2011

BALANCE SHEET AS AT 31 MARCH 2017

(₹ in '000)

PARTICULARS	SCHEDULE	As at 31 March 2017	As at 31 March 2016
SOURCES OF FUNDS			
Shareholders' funds			
Share capital	L-8, L-9	2,615,922	2,615,922
Reserves and surplus	L-10	10,658,765	10,658,765
Credit/(debit) fair value change account		93,164	9,107
Sub-total		13,367,851	13,283,794
Borrowings	L-11	-	-
Policyholders' Funds			
Credit/(Debit) Fair Value Change Account		14,442	(2,784)
Policy liabilities		7,051,095	3,790,193
Insurance reserves		-	-
Provision for Linked Liabilities		1,923,461	1,059,075
Add: Credit/(Debit) Fair Value Change Account		91,015	6,705
Total Provision for Linked Liabilities		2,014,476	1,065,780
Sub-total		9,080,013	4,853,189
Funds for Discontinued Policies			
Discontinued on account of non-payment of premium-Linked		128,685	74,963
Others		-	-
Funds for Future Appropriations		-	-
Total		22,576,549	18,211,946
APPLICATION OF FUNDS			
Investments			
Shareholders'	L-12	6,137,745	8,875,651
Policyholders'	L-13	6,592,697	3,965,242
Assets held to cover linked liabilities	L-14	2,143,162	1,140,742
Loans	L-15	5,996	3,664
Fixed assets	L-16	659,002	190,380
Current assets			
Cash and bank balances	L-17	1,015,567	483,439
Advances and other assets	L-18	1,491,808	1,040,173
Sub-total (A)		2,507,375	1,523,612
Current liabilities	L-19	1,253,432	1,144,986
Provisions	L-20	264,203	232,256
Sub-total (B)		1,517,635	1,377,242
Net Current Assets (C) = (A - B)		989,740	146,370
Miscellaneous expenditure (to the extent not written off or adjusted)	L-21	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		6,048,207	3,889,897
Debit Balance in Revenue Account (Policyholders' Account)		-	-
Total		22,576,549	18,211,946

Contingent Liability

PARTICULARS	As at 31 March 2017	As at 31 March 2016
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	-	-
Underwriting commitments outstanding (in respect of shares and securities)	-	-
Statutory demands / liabilities in dispute, not provided for	75,232*	49,804*
Reinsurance obligations to the extent not provided for in accounts	-	-
Others (Claims against policies under litigation)	6,859	7,958

*The Company has received show cause-cum-demand notices relating to Service tax demand amounting to ₹ 75,232 thousands (previous year ₹ 49,804 thousands) from the Service Tax Department, which is being contested.

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-4 Premium Schedule
PREMIUM

For the Quarter Ended 31 March 2017

(₹ 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	877,768	37,552	31,784	362,067	-	1,523	54,040	-	367,269	22,333	1,200
Renewal Premiums	1,018,590	177,895	25,324	548,427	-	2,172	53,807	-	153,087	17,785	40,092
Single Premiums	151,086	-	-	5,564	42,517	-	70,079	-	32,804	122	-
Total	2,047,444	215,447	57,108	916,058	42,517	3,695	177,926	-	553,160	40,240	41,292

For the Year Ended 31 March 2017

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	1,897,774	95,705	73,208	896,688	-	5,455	256,132	8,436	517,209	42,342	2,600
Renewal Premiums	2,133,411	474,502	64,437	1,138,176	-	4,598	102,922	-	286,973	17,785	44,017
Single Premiums	382,146	-	-	14,944	114,383	-	185,613	-	65,714	1,492	-
Total	4,413,332	570,207	137,645	2,049,808	114,383	10,053	544,667	8,436	869,896	61,619	46,617

For the Quarter 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	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	1,500,425	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	3,100,660	557,376	83,180	1,518,256	21,616	6,166	323,796	2,821	452,424	38,574	96,450

Form L-5- Commission Schedule

COMMISSION

For the Quarter Ended 31 March 2017

(₹ 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	94,327	8,759	2,379	57,407	-	169	100	-	24,071	1,442	-
Renewal Premiums	33,436	7,159	499	22,721	-	9	145	-	2,598	307	-
Single Premiums	1,363	-	-	73	773	-	-	-	513	3	-
Other Commissions	-	-	-	-	-	-	-	-	-	-	-
Total (A)	129,126	15,918	2,878	80,201	773	178	245	-	27,182	1,752	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
Net commission	129,126	15,918	2,878	80,201	773	178	245	-	27,182	1,752	-
Break-up of the commission expenses (gross) incurred to procure business:											
Agents	89,137	12,460	509	53,806	143	152	76	-	20,332	1,659	-
Brokers	6,247	302	12	5,733	-	5	169	-	26	-	-
Corporate agency	33,741	3,156	2,357	20,662	630	20	-	-	6,824	93	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-
Total	129,125	15,918	2,878	80,201	773	177	245	-	27,182	1,752	-

For the Year Ended 31 March 2017

(₹ 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	212,933	22,758	5,332	146,772	-	525	424	-	34,358	2,764	2
Renewal Premiums	72,524	19,535	1,238	46,167	-	21	246	-	5,010	307	-
Single Premiums	3,409	-	-	221	2,126	-	-	-	1,035	27	-
Other Commissions	-	-	-	-	-	-	-	-	-	-	-
Total (A)	288,866	42,293	6,570	193,160	2,126	546	670	-	40,403	3,098	2
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
Net commission	288,866	42,293	6,570	193,160	2,126	546	670	-	40,403	3,098	2
Break-up of the commission expenses (gross) incurred to procure business:											
Agents	198,216	32,735	2,523	130,806	440	480	318	-	28,106	2,810	-
Brokers	24,884	1,032	23	23,383	-	8	352	-	80	5	2
Corporate agency	65,766	8,526	4,024	38,971	1,686	58	-	-	12,218	283	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-
Total	288,866	42,293	6,570	193,160	2,126	546	670	-	40,404	3,098	2

For the Quarter 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
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

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	47,184	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	254	-	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	-	-	6,286	167	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-
Total	265,426	49,888	3,544	187,093	393	474	502	-	21,030	2,489	12

L-6- Operating Expenses Schedule

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

For the Quarter Ended 31 March 2017

(₹ 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	434,370	8,675	12,052	145,097	(765)	(1,866)	(9,007)	(541)	267,767	10,504	2,455
Travel, conveyance and vehicle running expenses	43,117	856	1,724	12,911	125	(302)	(557)	(37)	27,055	1,241	101
Training expenses	18,881	1,133	749	7,890	112	(37)	(320)	(9)	8,815	464	84
Rent, rates & taxes	50,847	310	1,266	23,227	(57)	(1,040)	(3,435)	(81)	29,393	1,205	62
Repairs & Maintenance	15,091	(16)	766	3,856	(173)	(185)	(2,176)	(47)	12,582	557	(73)
Printing & stationery	7,531	502	174	3,768	211	31	115	11	2,562	128	29
Communication expenses	14,567	652	256	6,125	229	18	257	1	6,725	269	35
Legal & professional charges	19,377	1,096	17	9,517	648	159	2,667	34	5,040	114	86
Medical Fees	4,075	76	6	3,119	-	346	130	-	399	(1)	-
Auditors' Fees, expenses, etc.	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	450	27	(18)	450	(12)	14	(68)	(1)	62	(1)	(2)
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-
(d) Out of pocket expenses	51	3	(2)	50	(1)	2	(8)	(0)	7	(0)	(0)
Advertisement & publicity	88,562	1,184	559	64,559	(645)	1,341	(5,997)	(131)	26,667	1,229	(205)
Bank charges	2,988	617	73	671	136	(24)	679	9	731	25	71
Others:	-	-	-	-	-	-	-	-	-	-	-
a) Business Development, Marketing & Sales Promotion	167,489	5,494	6,980	64,645	1,278	(415)	4,854	29	79,725	4,395	503
b) Information Technology Cost	19,256	1,178	(460)	17,122	(341)	473	(2,297)	(48)	3,640	61	(72)
c) Business Support Expenses	12,048	727	301	5,224	380	8	28	17	5,091	227	46
d) Stamp duty on policies	14,296	177	31	3,055	9	59	9,910	0	1,027	28	0
e) General & Other Insurance Expenses	3,245	483	(57)	1,759	(58)	38	(208)	(9)	1,249	21	27
f) (Profit)/Loss on sale of Fixed Assets	356	29	13	229	4	3	11	0	59	6	1
Depreciation	27,606	1,782	(783)	26,044	(576)	757	(3,336)	(72)	3,870	27	(107)
Service Tax	(3,732)	400	90	1,454	72	8	365	4	(5,983)	(168)	26
Total	940,471	25,385	23,737	400,772	576	(612)	(8,393)	(871)	476,483	20,331	3,067

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

For the Year Ended 31 March 2017

(₹ 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	1,562,374	95,898	52,428	850,487	13,569	8,405	51,612	765	454,118	30,595	4,498
Travel, conveyance and vehicle running expenses	129,496	7,535	4,816	66,928	1,222	484	4,086	63	41,325	2,780	257
Training expenses	35,901	2,449	1,358	18,533	328	118	595	10	11,627	767	115
Rents, rates & taxes	186,862	11,487	5,984	106,856	1,620	1,080	3,642	71	52,262	3,560	300
Repairs & Maintenance	55,691	3,123	2,220	29,245	343	184	6	0	19,289	1,281	1
Printing and stationery	16,441	1,191	493	9,340	324	112	594	21	4,034	286	45
Communication expenses	47,887	3,228	1,448	26,962	652	321	2,047	40	12,230	862	96
Legal & Professional charges	56,548	3,970	1,348	32,762	1,120	498	4,664	77	11,181	776	153
Medical fees	13,830	148	11	11,170	-	1,252	552	-	697	(1)	-
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	1,800	132	30	1,295	5	26	4	0	285	23	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	15	3	144	1	3	0	0	32	3	0
Advertisement & publicity	217,693	11,170	5,181	145,310	996	2,517	942	18	48,000	3,529	29
Bank charges	7,444	962	232	3,457	193	17	919	14	1,467	104	79
Others:	-	-	-	-	-	-	-	-	-	-	-
a) Business Development, Marketing & Sales Promotion	303,336	15,999	11,843	149,597	3,004	822	12,155	186	102,167	6,814	749
b) Information Technology Cost	67,059	4,874	1,251	47,015	266	908	272	8	11,537	913	15
c) Business Support Expenses	32,527	2,311	1,034	18,030	640	195	1,129	41	8,474	592	83
d) Stamp duty on policies	37,478	262	80	9,287	24	228	26,100	0	1,441	56	0
e) General & Other Insurance Expenses	17,505	1,596	325	9,164	2,539	136	486	3	3,004	206	46
f) (Profit)/Loss on sale of Fixed Assets	(6)	1	0	2	(0)	0	(9)	(0)	(1)	(0)	0
Depreciation	93,154	6,851	1,563	67,034	257	1,354	187	4	14,699	1,194	12
Service Tax	3,039	400	90	1,433	72	8	411	5	554	38	27
Total	2,886,258	173,602	91,738	1,604,051	27,175	18,668	110,393	1,326	798,422	54,378	6,505

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	194,773	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	24,008	1,571	394	14,916	87	121	777	14	4,851	1,051	227
Rents, rates & taxes	41,992	(1,036)	(183)	23,004	305	(30)	1,484	54	13,393	4,184	817
Repairs & Maintenance	11,323	(25)	9	6,398	72	8	391	13	3,296	970	192
Printing and 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	3,639	(991)	(224)	1,239	63	(60)	157	12	2,353	920	170
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	111,403	8,361	2,076	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	83,254	2,160	609	48,992	433	210	2,800	73	21,146	5,678	1,151
b) Information Technology Cost	15,276	463	127	9,045	77	43	512	13	3,793	1,001	204
c) Business Support Expenses	13,036	688	176	7,962	54	55	427	9	2,851	672	142
d) Stamp duty on policies	12,346	153	15	3,059	4	65	8,625	0	376	49	0
e) General & Other Insurance Expenses	10,479	306	83	7,282	34	20	238	6	1,987	433	89
f) (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	(1,765)	-	-	-	-	-	-	0	(1,765)	(0)	(0)
Total	744,895	13,093	3,967	432,146	4,022	2,058	33,389	690	191,526	53,299	10,704

L-6- Operating Expenses Schedule

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

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
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	182,019	18,019	4,397	118,229	410	1,313	5,700	54	28,664	4,184	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) (Profit)/Loss on sale of Fixed Assets	(946)	(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	1,311	-	-	-	-	-	-	0	1,311	(0)	(0)
Total	2,363,462	229,609	55,951	1,529,802	5,218	17,888	89,207	690	368,478	53,299	13,320

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-7 - Benefits Paid Schedule

For the Quarter Ended 31 March 2017

(₹ 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,	92,972	764	91	10,320	-	-	81,416	-	276	105	-
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	2,038	-	-	-	2,038	-	-	-	-	-	-
(d) Other benefits											
(i) Surrenders	44,973	4,396	360	4,129	-	-	-	-	36,084	4	-
(ii) Survival benefit	31,642	31,642	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health	125	29	-	96	-	-	-	-	-	-	-
Withdrawals	14,358	-	-	-	-	-	5,572	-	37	-	8,749
2. (Amount ceded in reinsurance)											
(a) Claims by Death	(7,880)	(188)	-	2,795	-	-	(10,487)	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(12)	(14)	-	2	-	-	-	-	-	-	-
3. Amount accepted in reinsurance											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
Total	178,216	36,629	451	17,342	2,038	-	76,501	-	36,397	109	8,749

For the Year Ended 31 March 2017

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,	398,132	8,849	922	118,227	-	-	265,313	-	4,450	370	2
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	3,953	-	-	-	3,953	-	-	-	-	-	-
(d) Other benefits											
(i) Surrenders	76,340	11,179	604	10,907	-	-	-	-	53,645	4	-
(ii) Survival benefit	31,727	31,727	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health	1,364	168	-	196	-	-	1,000	-	-	-	-
Withdrawals	50,087	-	-	-	-	-	16,652	75	67	-	33,292
2. (Amount ceded in reinsurance):											
(a) Claims by Death	(131,608)	(2,660)	-	(74,866)	-	-	(53,914)	-	(168)	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(574)	(26)	-	(48)	-	-	(500)	-	-	-	-
3. Amount accepted in reinsurance:											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
Total	429,421	49,237	1,526	54,416	3,953	-	228,551	75	57,994	374	33,294

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 Withdrawals	1,149	(264)	-	1,412	-	-	-	-	1	-	-
	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

(₹ 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,	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 Withdrawals	1,883	170	-	1,712	-	-	-	-	1	-	-
	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

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-8 - Share Capital Schedule

SHARE CAPITAL

(₹ in '000)

Particulars	As at 31 March 2017	As at 31 March 2016
Authorised Capital		
275,000,000 Equity Shares of ₹ 10 each (previous year 275,000,000)	2,750,000	2,750,000
Issued Capital		
261,592,176 Equity Shares of ₹ 10 each (previous year 261,592,176)	2,615,922	2,615,922
Subscribed Capital		
261,592,176 Equity Shares of ₹ 10 each (previous year 261,592,176)	2,615,922	2,615,922
Called-up Capital		
261,592,176 Equity Shares of ₹ 10 each (previous year 261,592,176)	2,615,922	2,615,922
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	2,615,922

Note:

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

Form L-9- Pattern of Shareholding Schedule

PATTERN OF SHAREHOLDING

[As certified by the Management]

Shareholder	As at 31 March 2017		As at 31 March 2016	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters :				
• Indian/Holding Company	133,412,010	51	133,412,010	51
• Foreign	128,180,166	49	128,180,166	49
Others	-	-	-	-
Total	261,592,176	100	261,592,176	100

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-10-Reserves and Surplus Schedule

RESERVES AND SURPLUS

(₹ in '000)

Particulars	As at 31 March 2017	As at 31 March 2016
Capital reserve	-	-
Capital redemption reserve	-	-
Share Premium		
Opening Balance	10,658,765	6,197,116
Add: Addition during the year	-	4,461,649
Closing Balance	10,658,765	10,658,765
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	10,658,765

Form L-11 -Borrowings Schedule

BORROWINGS

(₹ in '000)

Particulars	As at 31 March 2017	As at 31 March 2016
Debentures / Bonds	-	-
Banks	-	-
Financial Institutions	-	-
Others	-	-
Total	-	-

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-12- Investments- Shareholders Schedule

INVESTMENTS - SHAREHOLDERS

(₹ in '000)

Particulars	As at 31 March 2017	As at 31 March 2016
LONG TERM INVESTMENTS		
Government securities and Government guaranteed bonds including		
Treasury Bills	306,283	573,831
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	72,160	83,116
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds*	674,629	899,533
(e) Other Securities- Bank Deposits	1,809,700	1,371,000
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	418,002	-
Investment in Infrastructure and Social Sector	773,137	2,370,369
Other than Approved Investments	307,753	772,224
Sub-Total (A)	4,361,664	6,070,073
SHORT TERM INVESTMENTS		
Government securities and Government guaranteed bonds including		
Treasury Bills	-	29,925
Other Approved Securities	-	-
Other Investments	-	-
(a) Shares		
(aa) Equity**	334,071	571,347
(bb) Preference	-	-
(b) Mutual Funds	602,939	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds*	100,000	780,765
(e) Other Securities- Bank Deposits/CBLO	108,904	546,215
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	306,878	93,805
Other than Approved Investments***#	323,289	783,521
Sub-Total (B)	1,776,081	2,805,578
Total (A+B)	6,137,745	8,875,651
In India	6,137,745	8,875,651
Outside India	-	-
Total	6,137,745	8,875,651

Notes :

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

Book Value (Historical cost)	4,766,024	7,394,945
Market Value	4,876,166	7,346,436

2 Book Value (Historical cost) and market value of Equity and Mutual fund:

Book Value (Historical cost)	1,284,066	1,472,458
Market Value	1,377,230	1,481,565

3 Includes Investment

* of ₹ 602,923 thousands in Non Convertible Debentures (NCD) of Fellow subsidiaries (previous year ₹ 290,000 thousands)

** in equity shares amounting to ₹ 4,766 thousands through IPO awaiting listing as on balance sheet date (previous year ₹ Nil)

*** in equity shares amounting to ₹ Nil through IPO awaiting listing as on balance sheet date (previous year ₹ 3,476 thousands)

of ₹ 259,932 thousands in unlisted Equity shares (previous year ₹ Nil)

Form L-13-Investments- Policyholder Schedule

INVESTMENTS - POLICYHOLDERS

(₹ in '000)

Particulars	As at 31 March 2017	As at 31 March 2016
LONG TERM INVESTMENTS		
Government securities and Government guaranteed bonds		
including Treasury Bills	4,024,333	2,245,013
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	70,337	17,026
(e) Other Securities - Bank Deposits	1,231,200	742,900
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	489,191	28,042
Other than Approved Investments	-	-
Sub-Total (A)	5,815,061	3,032,981
SHORT TERM INVESTMENTS		
Government securities and Government guaranteed bonds		
including Treasury Bills	158,900	209,291
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity*	218,781	101,993
(bb) Preference	-	-
(b) Mutual Funds	169,881	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds	600	-
(e) Other Securities- Bank Deposit/CBLO	149,561	603,177
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	62,465	7,672
Other than Approved Investments**	17,448	10,128
Sub-Total (B)	777,636	932,261
Total (A+B)	6,592,697	3,965,242
In India	6,592,697	3,965,242
Outside India	-	-
Total	6,592,697	3,965,242

Notes :

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

Book Value (Historical cost)	6,172,044	3,848,155
Market Value	6,289,958	3,894,731

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

Book Value (Historical cost)	414,560	122,664
Market Value	432,996	119,793

3 Includes Investment

* Equity shares amounting to ₹ 5,006 thousands through IPO awaiting listing as on balance sheet date (previous year ₹ Nil)

** Equity shares amounting to ₹ Nil through IPO awaiting listing as on balance sheet date (previous year ₹ 137 thousands)

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

ASSETS HELD TO COVER LINKED LIABILITIES

(₹ in '000)

Particulars	As at 31 March 2017	As at 31 March 2016
LONG TERM INVESTMENTS		
Government securities and Government guaranteed bonds including		
Treasury Bills	145,423	117,092
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	15,109	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds*	43,530	54,191
(e) Other Securities-Bank Deposits	29,600	29,600
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	182,397	104,324
Other than Approved Investments	-	-
Sub-Total (A)	416,059	305,207
SHORT TERM INVESTMENTS		
Government securities and Government guaranteed bonds including		
Treasury Bills	101,057	53,374
Other Approved Securities	-	-
Other Investments		
(a) Shares		
(aa) Equity**	993,950	413,319
(bb) Preference	-	-
(b) Mutual Funds	33,104	-
(c) Derivative Instruments	-	-
(d) Debentures / Bonds*	10,105	8,194
(e) Other Securities - Bank Deposits/CBLO	104,739	49,876
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
Investment in Infrastructure and Social Sector	112,609	73,204
Other than Approved Investments	161,118	112,417
Sub-Total (B)	1,516,682	710,384
CURRENT ASSETS		
Cash and Bank Balances	48,303	4,115
Advance and Other Assets	243,664	142,692
Sub-Total (C)	291,967	146,807
Current Liabilities	81,546	21,656
Provisions	-	-
Sub-Total (D)	81,546	21,656
Net Current Asset (E) = (C-D)	210,421	125,151
Total (A+B+E)	2,143,162	1,140,742
In India	2,143,162	1,140,742
Outside India	-	-
Total	2,143,162	1,140,742

Note :

1 Includes Investment

* in Non Convertible Debentures (NCD) of fellow subsidiary amounting to ₹ 15,583 thousands (previous year ₹ 14,958 thousands)

** in equity shares amounting to ₹ 1,639 thousands through IPO awaiting listing as on balance sheet date (previous year ₹ Nil)

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-15-Loans Schedule

LOANS

(₹ in '000)

Particulars	As at 31 March 2017	As at 31 March 2016
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	5,996	3,664
(d) Others	-	-
Unsecured	-	-
Total	5,996	3,664
BORROWER - WISE CLASSIFICATION		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	5,996	3,664
(f) Others	-	-
Total	5,996	3,664
PERFORMANCE - WISE CLASSIFICATION		
(a) Loans classified as standard:		
(aa) In India	5,996	3,664
(bb) Outside India	-	-
(b) Non - standard loans less provisions:		
(aa) In India	-	-
(bb) Outside India	-	-
Total	5,996	3,664
MATURITY - WISE CLASSIFICATION		
(a) Short Term	-	-
(b) Long Term	5,996	3,664
Total	5,996	3,664

Form L-16- Fixed Assets Schedule

FIXED ASSETS

(₹ in '000)

Particulars	Cost/Gross Block				Depreciation				Net Block	
	As at 01 April 2016	Additions	Deductions / Adjustments	As at 31 March 2017	As at 01 April 2016	For the Year	On Sale/Adjustment	As at 31 March 2017	As at 31 March 2017	As at 31 March 2016
Intangible assets:										
Goodwill	-	-	-	-	-	-	-	-	-	-
Computer Software	169,642	63,166	342	232,466	116,479	28,201	(864)	145,544	86,922	53,163
Tangible assets:										
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	87,652	24,787	(1,115)	113,554	42,878	12,160	(62)	55,100	58,454	44,774
Furniture & Fittings	21,449	15,798	-	37,247	12,507	4,875	-	17,382	19,865	8,941
Information Technology Equipments (including servers)	150,216	47,992	10,177	188,031	107,716	37,243	9,177	135,782	52,249	42,501
Vehicles	16,343	5,644	5,900	16,087	10,466	2,687	4,823	8,330	7,757	5,876
Office Equipment	35,070	20,600	606	55,064	25,313	7,989	552	32,751	22,313	9,756
Buildings	-	-	-	-	-	-	-	-	-	-
Total	480,370	177,987	15,911	642,449	315,359	93,154	13,625	394,889	247,560	165,011
Capital Work-In-Progress	-	-	-	-	-	-	-	-	411,442	25,369
Grand Total	480,370	177,987	15,911	642,449	315,359	93,154	13,625	394,889	659,002	190,380
Previous year	390,542	101,307	11,478	480,370	245,198	78,552	8,390	315,359	-	-

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-17-Cash and Bank Balances Schedule

CASH AND BANK BALANCES

(₹ in '000)

Particulars	As at 31 March 2017	As at 31 March 2016
Cash [including cheques, drafts and stamps amounting to ₹184,050 thousand (previous year ₹159,638 thousand)]	221,108	197,084
Bank balances		
(a) Deposit accounts		
(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
(bb) Others	50	-
(b) Current accounts	794,409	286,355
(c) Others	-	-
Money at call and short notice		
(a) With banks	-	-
(b) With other institutions	-	-
Others	-	-
Total	1,015,567	483,439
Balances with non-scheduled banks included in 2 above	-	-
Cash and bank balances		
In India	1,015,567	483,439
Outside India	-	-
Total	1,015,567	483,439

Form L-18-Advances and Other Assets Schedule

ADVANCES AND OTHER ASSETS

(₹ in '000)

Particulars	As at 31 March 2017	As at 31 March 2016
ADVANCES		
Reserve deposits with ceding companies	-	-
Application money for investments	-	-
Prepayments	22,519	22,803
Advances to Directors/Officers	-	-
Advance tax paid and taxes deducted at source(Net of provision for taxation)	620	-
Others		
a) Advance to Suppliers	13,198	346
b) Staff Loans and Advances	4,089	3,412
Total (A)	40,426	26,561
OTHER ASSETS		
Income accrued on Investments	858,547	528,078
Outstanding premiums	272,049	158,523
Agents' Balances		
Gross	4,424	2,556
Less : Provision for doubtful agents' balance	(2,513)	(1,395)
Net	1,911	1,161
Foreign Agencies Balances	-	-
Due from other entities carrying on insurance business (including reinsurers)	2,203	56,658
Due from subsidiaries/holding company	-	-
Deposit with Reserve Bank of India	-	-
[Pursuant to section 7 of Insurance Act,1938]		
Others		
Service Tax Unutilised Credit	30,145	52,435
Rent & Others Security Deposit	91,668	79,801
Assets held for unclaimed amount of policyholders	18,182	
Other Receivables	176,677	136,956
Total (B)	1,451,382	1,013,612
Total (A + B)	1,491,808	1,040,173

Form L-19-Current Liabilities Schedule

CURRENT LIABILITIES

(₹ in '000)

Particulars	As at 31 March 2017	As at 31 March 2016
Agents' Balances	68,316	63,909
Balances due to other insurance companies (including reinsurers)	11,859	5,329
Deposits held on reinsurance ceded	-	-
Premiums recieved in advance	9,368	5,980
Unallocated premium	132,966	211,123
Sundry creditors	157,799	311,622
Due to subsidiaries/holding company	84,981	19,749
Claims Outstanding	116	1,644
Annuities Due	-	-
Due to Officers/Directors	-	-
Others		
a) Tax Deducted to be remitted	30,525	29,706
b) Service Tax Liability	3,906	3,645
c) Unclaimed amount - policyholders	10,825	20,835
d) Expenses Payable	449,236	317,372
e) Security Deposit Received	23,283	-
f) Other- Payable	270,252	154,072
Total	1,253,432	1,144,986

Form L-20- Provisions Schedule

PROVISIONS

(₹ in '000)

Particulars	As at 31 March 2017	As at 31 March 2016
For taxation	-	-
For proposed dividends	-	-
For dividend distribution tax	-	-
Others:		
Provision for Employees Benefit	264,203	232,256
Total	264,203	232,256

Form L-21-Miscellaneous Expenditure Schedule

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

(₹ in '000)

Particulars	As at 31 March 2017	As at 31 March 2016
Discount allowed on issue of shares / debentures	-	-
Others	-	-
Total	-	-

Analytical Ratios

S. No.	Particulars	For the quarter ended 31 March 2017	For the year ended 31 March 2017	For the quarter ended 31 March 2016	For the year ended 31 March 2016
1	New business premium income growth				
	Participating Life	7.34%	-23.03%	-47.99%	-37.86%
	Participating Pension Life	170.76%	81.03%	-10.96%	-25.58%
	Non Participating Individual	-15.91%	-1.03%	85.21%	68.74%
	Non Participating Individual Annuity	136.88%	429.16%	1894.27%	628.81%
	Non Participating Fund – Health	-33.96%	-3.66%	110.03%	415.87%
	Non Participating Group	14.74%	61.46%	95.32%	41.08%
	Non Participating – Group Variable	-100.00%	199.01%	N.A.	N.A.
	Linked Life	96.84%	87.28%	52.99%	69.64%
	Unit Linked – Pension	-41.79%	13.63%	N.A.	N.A.
	Linked Life Group	-98.41%	-97.30%	292.37%	127.73%
2	Net retention ratio	97.86%	96.50%	98.17%	96.81%
3	Expense of Management to Gross Direct Premium Ratio	52.76%	72.21%	57.88%	85.00%
4	Commission Ratio (Gross commission paid to Gross Premium)	6.31%	6.55%	8.32%	8.56%
5	Ratio of Policyholders' liabilities to shareholders' funds	125.81%	125.81%	52.46%	52.46%
6	Growth rate of Shareholders' funds	-9.54%	-22.08%	99.48%	65.23%
7	Ratio of surplus / (deficit) to Policyholders' liability	-	-	-	-
8	Change in Net worth (₹ in 000)	(772,114)	(2,074,253)	4,684,715	3,708,608
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	4.32%	4.32%	0.03%	0.03%
11	Total Investments / (Capital + Surplus)	203.20%	203.20%	148.84%	148.84%
12	Total Affiliated Investments / (Capital + Surplus)	8.56%	8.56%	6.44%	6.44%
13	Investment Yield (Annualized)				
	A. With Realized Gains				
	Shareholders' Funds	8.21%	10.62%	9.51%	11.16%
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	9.26%	9.96%	6.89%	8.12%
	Non Par	5.52%	9.04%	11.28%	9.33%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	7.09%	9.54%	3.18%	7.05%
	B. With unrealized Gains				
	Shareholders' Funds	9.79%	14.06%	3.27%	7.38%
	Policyholders' Funds :				
	<u>Non Linked</u>				
	Par	5.73%	12.11%	9.34%	7.39%
	Non Par	-1.09%	10.86%	12.92%	7.93%
	<u>Linked</u>				
	Par	NA	NA	NA	NA
	Non Par	36.50%	15.72%	-0.19%	3.36%
14	Conservation Ratio				
	Participating Life	87.37%	85.13%	81.63%	80.82%
	Participating Pension Life	79.10%	77.83%	76.20%	63.07%
	Non Participating Individual	75.10%	75.33%	77.53%	74.89%
	Non Participating Individual Annuity	N.A.	N.A.	N.A.	N.A.
	Non Participating Fund – Health	77.29%	74.56%	45.92%	45.92%
	Non Participating Group	80.60%	58.39%	42.03%	38.53%
	Non Participating – Group Variable	N.A.	N.A.	N.A.	N.A.
	Linked Life	61.57%	72.93%	0.00%	62.08%
	Unit Linked – Pension	46.67%	46.67%	N.A.	N.A.
	Linked Life Group	N.A.	N.A.	N.A.	N.A.
15	Persistency Ratio				
	Persistency Rate (Premium)				
	For 13th month	69.84%	71.54%	70.13%	70.75%
	For 25th month	56.78%	58.46%	50.31%	50.88%
	For 37th month	44.78%	45.84%	47.39%	44.77%
	For 49th Month	45.87%	42.76%	33.59%	34.61%
	for 61st month	30.44%	31.12%	N.A.	N.A.
	Renewal Rate (Premium)				
	For 13th month	69.77%	71.42%	69.79%	70.52%
	For 25th month	75.30%	79.35%	76.58%	80.59%
	For 37th month	81.04%	85.34%	87.10%	86.47%
	For 49th Month	92.04%	91.84%	83.07%	84.55%
	for 61st month	79.34%	81.68%	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 2017	For the year ended 31 March 2017	For the quarter ended 31 March 2016	For the year ended 31 March 2016
1	No. of shares	261,592,176	261,592,176	261,592,176	261,592,176
2	Percentage of shareholding (Indian / Foreign)	51/49	51/49	51/49	51/49
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)	(3.13)	(8.25)	(2.99)	(8.01)
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(3.13)	(8.25)	(2.99)	(8.01)
6	Book value per share (Rs)	27.98	27.98	35.91	35.91

FORM L-23 RECEIPT AND PAYMENTS SCHEDULE

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

Registration Number: 147 dated 10 May 2011

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31 MARCH 2017 (DIRECT BASIS)

(₹ '000)

Particulars		For the year ended 31 March 2017	For the year ended 31 March 2016
A	Cash Flows from operating activities:		
1	Premium received from policyholders, including advance receipts	4,225,036	3,198,572
2	Other receipts (Other Income)	1,843	14,681
3	Payments to the re-insurance premium, net of commission and claims	38,757	(35,198)
4	Payments of claims / benefits	(591,492)	(308,431)
5	Payments of commission and brokerage	(278,963)	(234,466)
6	Payments of other operating expenses	(2,484,538)	(2,064,247)
7	Preliminary and pre-operative expenses	-	-
8	Deposits, advances and staff loans	(77,389)	234,235
9	Income taxes (Paid) / Refund	(620)	-
10	Service tax paid	(67,816)	(43,153)
11	Other payments	-	-
12	Cash flows before extraordinary items	764,818	761,993
13	Cash flow from extraordinary operations	-	-
	Net cash flow from operating activities	764,818	761,993
B	Cash flows from investing activities:		
1	Purchase of fixed assets	(548,586)	(120,737)
2	Proceeds from sale of fixed assets	2,286	3,089
3	Purchases of investments	(36,593,493)	(19,666,187)
4	Loans disbursed	-	-
5	Loans against policies	(2,332)	(3,074)
6	Sales of investments	35,464,237	14,564,494
7	Repayments received	-	-
8	Rents/Interests/ Dividends received	617,430	429,980
9	Investments in money market instruments and in liquid mutual funds (Net)	871,956	(1,021,495)
10	Expenses related to investments	-	-
	Net cash flow from investing activities	(188,502)	(5,813,930)
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	576,316	222,768
	Cash and cash equivalents at the beginning of the year	487,554	264,786
	Cash and cash equivalents at the end of the year	1,063,870	487,554

FORM L-24 Valuation of net LiabilitiesName of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE COMPANY LTD.**Date: **31 March 2017****Valuation on Net Liabilities***(₹ in Lakhs)*

S.No.	Particulars	As at 31 March 2017	As at 31 March 2016
1	Linked		
	a) Life	21,095.33	11,305.36
	b) General Annuity	-	-
	c) Pension	1,076.90	395.07
	d) Health	-	-
2	Non-Linked		
	a) Life	65,606.24	36,004.63
	b) General Annuity	1,597.10	323.86
	c) Pension	2,396.97	1,212.06
	d) Health	170.02	68.38

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

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

Registration Number: **147 dated 10 May 2011**

Date: 31 March 2017

Geographical Distribution of New Business for the Quarter Ended 31 March 2017

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	27	21	0.08	0.94	265	227	0.79	19.62	292	248	0.87	20.56
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	13	13	0.03	0.26	91	81	0.14	1.54	104	94	0.16	1.80
4	Bihar	29	24	0.05	0.59	248	217	0.68	8.65	277	241	0.73	9.24
5	Chattisgarh	16	14	0.05	1.49	298	266	1.07	36.82	314	280	1.12	38.31
6	Goa	33	28	0.13	1.51	157	119	0.77	10.37	190	147	0.90	11.88
7	Gujarat	59	53	0.40	6.02	1,022	894	6.70	166.62	1,081	947	7.10	172.65
8	Haryana	72	66	0.19	3.24	534	476	2.09	43.53	606	542	2.28	46.77
9	Himachal Pradesh	8	4	0.03	0.40	125	106	0.43	5.43	133	110	0.46	5.83
10	Jammu & Kashmir	20	18	0.08	1.79	89	79	0.33	7.76	109	97	0.41	9.54
11	Jharkhand	94	84	0.20	2.66	664	591	1.80	25.17	758	675	2.00	27.82
12	Karnataka	31	28	0.12	4.52	579	502	4.32	75.97	610	530	4.44	80.49
13	Kerala	366	326	3.21	29.98	1,098	1,018	9.94	86.97	1,464	1,344	13.15	116.95
14	Madhya Pradesh	5	4	(0.03)	0.14	303	261	1.15	25.08	308	265	1.13	25.22
15	Maharashtra	4,992	4,978	0.72	23.97	4,176	3,448	23.77	1,026.05	9,168	8,426	24.48	1,050.01
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	104	97	0.20	2.22	427	379	1.03	13.46	531	476	1.23	15.69
21	Punjab	18	15	0.04	0.53	442	394	1.99	36.09	460	409	2.03	36.62
22	Rajasthan	147	141	0.14	3.99	270	227	0.92	15.96	417	368	1.05	19.95
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	40	31	0.14	2.34	1,048	888	4.64	94.52	1,088	919	4.78	96.85
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	122	107	0.30	4.70	1,668	1,396	8.55	137.90	1,790	1,503	8.85	142.60
27	Uttarakhand	18	13	0.04	0.43	179	155	0.56	10.29	197	168	0.60	10.72
28	West Bengal	28	22	0.39	2.76	609	513	2.53	85.96	637	535	2.92	88.73
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	6	4	0.02	0.55	181	161	0.78	31.51	187	165	0.80	32.05
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	17	16	0.07	1.06	1,376	1,164	7.75	188.53	1,393	1,180	7.82	189.59
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	9	8	0.03	1.25	245	200	0.99	33.18	254	208	1.02	34.43
Company Total		6,274	6,115	6.64	97.31	16094	13,762	83.72	2,186.99	22,368	19,877	90.36	2,284.30

FORM L-25- (i)- Geographical Distribution Channel - Individuals
Name of the Insurer: **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**
Registration Number: **147 dated 10 May 2011**

Date: 31 March 2017

Geographical Distribution of New Business Upto the Quarter Ended 31 March 2017

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	90	81	0.18	2.48	676	619	1.95	42.64	766	700	2.14	45.12
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	37	36	0.06	0.66	193	180	0.34	3.55	230	216	0.40	4.21
4	Bihar	60	53	0.11	1.23	397	360	0.98	14.36	457	413	1.09	15.58
5	Chattisgarh	65	62	0.19	7.03	739	700	2.67	88.03	804	762	2.86	95.06
6	Goa	121	113	0.41	9.60	341	291	1.51	32.99	462	404	1.92	42.59
7	Gujarat	198	188	0.92	21.82	2,548	2,370	12.12	614.89	2,746	2,558	13.04	636.71
8	Haryana	308	295	0.64	12.81	1,026	948	3.70	78.91	1,334	1,243	4.34	91.72
9	Himachal Pradesh	68	63	0.27	3.63	263	242	0.81	14.36	331	305	1.09	17.99
10	Jammu & Kashmir	26	24	0.09	1.97	97	87	0.36	8.08	123	111	0.45	10.05
11	Jharkhand	270	252	0.59	8.90	1,178	1,083	2.91	43.35	1,448	1,335	3.50	52.25
12	Karnataka	196	189	0.53	11.51	1331	1222	8.44	147.53	1,527	1,411	8.97	159.04
13	Kerala	801	756	5.57	58.36	2,270	2,159	21.43	179.48	3,071	2,915	27.01	237.85
14	Madhya Pradesh	59	55	0.11	1.93	778	719	2.54	64.69	837	774	2.65	66.62
15	Maharashtra	5,413	5,365	1.85	74.28	10,248	8,925	49.14	3,072.30	15,661	14,290	50.99	3,146.59
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	325	316	0.58	7.63	702	637	1.71	26.65	1,027	953	2.29	34.28
21	Punjab	102	91	0.47	4.69	1,038	959	3.98	81.46	1,140	1,050	4.45	86.15
22	Rajasthan	349	341	0.35	9.70	746	691	1.89	42.63	1,095	1,032	2.24	52.34
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	164	150	0.60	9.13	2,475	2,248	10.61	226.30	2,639	2,398	11.21	235.44
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	430	408	1.16	17.40	3,596	3,179	15.48	290.18	4,026	3,587	16.63	307.58
27	Uttarakhand	45	40	0.10	1.12	410	373	1.12	25.89	455	413	1.22	27.02
28	West Bengal	216	203	0.82	7.87	1,471	1,304	5.17	118.52	1,687	1,507	5.99	126.39
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	75	71	0.24	3.65	406	377	1.49	60.14	481	448	1.73	63.79
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	44	42	0.16	2.28	2,729	2,395	13.77	319.49	2,773	2,437	13.93	321.77
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	38	34	0.12	2.34	614	540	2.45	82.84	652	574	2.57	85.18
Company Total		9,500	9,228	16.13	282.03	36,272	32,608	166.59	5,679.29	45,772	41,836	182.71	5,961.31

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

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

Registration Number: **147 dated 10 May 2011**

Date: 31 March 2017

Geographical Distribution of New Business For the Quarter Ended 31 March 2017

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	-	-	-	-	-	(149)	(0.02)	(17.75)	-	(149)	(0.02)	(17.75)
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	11	0.01	1.22	-	11	0.01	1.22
7	Gujarat	-	-	-	-	-	598	1.46	76.50	-	598	1.46	76.50
8	Haryana	-	-	-	-	2	1,360	0.22	225.32	2	1,360	0.22	225.32
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	3	4796	1.04	313.77	3	4,796	1.04	313.77
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	13	187,308	4.39	1,311.22	13	187,308	4.39	1,311.22
15	Maharashtra	-	-	-	-	3	4,238	1.90	740.86	3	4,238	1.90	740.86
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	0	0	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	(298)	0.00	0.17	-	(298)	0.00	0.17
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	479	1.90	67.06	-	479	1.90	67.06
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	259	0.01	9.52	-	259	0.01	9.52
27	Uttarakhand	-	-	-	-	-	4	0.00	0.24	-	4	0.00	0.24
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	1	1,571	0.39	59.93	1	1,571	0.39	59.93
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	-	-	-	-	2	1,088	1.23	131.10	2	1,088	1.23	131.10
Company Total		-	-	-	-	24	201,265	12.53	2,919.15	24	201,265	12.53	2,919.15

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

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

Registration Number: **147 dated 10 May 2011**

Date: 31 March 2017

Geographical Distribution of New Business upto the Quarter Ended 31 March 2017

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	-	-	-	-	-	-	-	-	-	-	-	-
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	2	9,481	6.57	1,115	2	9,481	6.57	1,115.41
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	11	0.01	1	-	11	0.01	1.22
7	Gujarat	-	-	-	-	3	2,331	3.38	257	3	2,331	3.38	256.62
8	Haryana	-	-	-	-	14	10,276	1.64	1,798	14	10,276	1.64	1,798.17
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	8	25,923	3.56	1,954	8	25,923	3.56	1,953.65
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	49	454,325	12.24	3,450	49	454,325	12.24	3,450.02
15	Maharashtra	-	-	-	-	8	12,996	6.03	1,974	8	12,996	6.03	1,973.89
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	(197)	0.16	160	-	(197)	0.16	159.83
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	5	15,937	1.97	684	5	15,937	1.97	684.41
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	-	1,450	5.06	180	-	1,450	5.06	180.37
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	1	848	0.07	115	1	848	0.07	114.88
27	Uttarakhand	-	-	-	-	1	129	0.01	7.77	1	129	0.01	7.77
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	3	1,702	1.19	303	3	1,702	1.19	302.82
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	-	-	-	-	2	1,757	3.39	217	2	1,757	3.39	217.48
Company Total		-	-	-	-	96	536,969	45.28	12,216.53	96	536,969	45.28	12216.53

Total Application as per Balance Sheet (A)		
PARTICULARS	SCH	Amount
Investments (Shareholders)	8	61,377
Investments (Policyholders)	8A	65,927
Investments (Linked Liabilities)	8B	21,432
Loans	9	60
Fixed Assets	10	6,590
Current Assets		
a. Cash & Bank Balance	11	10,156
b. Advances & Other Assets	12	14,918
Current Liabilities		
a. Current Liabilities	13	(12,534)
b. Provisions	14	(2,642)
c. Misc. Exp not Written Off	15	-
d. Debit Balance of P&L A/c		(60,482)
Application of Funds as per Balance Sheet (A)	TOTAL (A)	104,802
Less: Other Assets	SCH	Amount
Loans (if any)	9	60
Fixed Assets (if any)	10	6,590
Cash & Bank Balance (if any)	11	10,156
Advances & Other Assets (if any)	12	14,918
Current Liabilities	13	(12,534)
Provisions	14	(2,642)
Misc. Exp not Written Off	15	-
Investments held outside India		-
Debit Balance of P&L A/c		(60,482)
	TOTAL (B)	(43,934)
Funds Available for Investments	(A-B)	148,736

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)	148,736
Balance Sheet Value of :	
A. Life Fund (including Fund Beyond Solvency Margin)	120,169
B. Pension & Gen Annuity Fund	7,135
C. Unit Linked Funds	21,432
Total (A+B+C)	148,736

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						
		(a)	(b)	(c)	(d)	(e)	F=(b+c+d+e)					
1. Govt. Securities	Not Less than 25%	1,860	1,203	-	10,196	25,913	37,312	53.21	-	39,172	40,295	
2. Govt. Securities or Other Approved Securities (Incl. 1 above)	Not Less than 50%	1,860	1,203	-	10,196	25,913	37,312	53.21	-	39,172	40,295	
3. Investment Subject to Exposure Norms												
a. Housing & Infrastructure												
1. Approved Investment	Not Less than 15%	3,675	7,100	-	1,161	3,987	12,247	17.46	37	15,960	16,751	
2. Other Investment		180	-	-	36	-	36	0.05	(13)	204	204	
b. (i) Approved Investments	Not exceeding 35%	38,628	1,687	7	4,953	12,235	18,882	26.92	1,044	58,553	58,730	
(ii) "Other Investments" not to exceed 15%		4,597	1,515	-	137	-	1,652	2.35	33	6,281	6,448	
TOTAL : LIFE FUND	100%	48,941	11,505	7	16,482	42,134	70,128	100.00	1,101	120,169	122,427	

B. PENSION / GROUP GRATUITY FUND		PH			Actual %	FVC AMOUNT	TOTAL FUND (Balance Sheet Value)	MARKET VALUE
	PERCENTAGE AS PER REG.	PAR	NON PAR	TOTAL BOOK VALUE				
1 Government Securities	Not Less than 20%	1,624	4,099	5,723	80.39	-	5,723	5,922
2 Government Securities or other approved securities (including (i) above)	Not Less than 40%	1,624	4,099	5,723	80.39	-	5,723	5,922
3 Balance in approved investment	Not Exceeding 60%	505	891	1,396	19.61	15	1,411	1,415
TOTAL : PENSION / GROUP GRATUITY FUND	100%	2,129	4,991	7,120	100.00	15	7,135	7,337

LINKED BUSINESS

C. LINKED LIFE INSURANCE FUND		PH			Actual %
	PERCENTAGE AS PER REG.	PAR	NON PAR	TOTAL FUND (Balance Sheet Value)	
1. Approved Investments	Not Less than 75%	-	19,820	19,820	92.48
2. Other than Approved Investment	Not More than 25%	-	1,611	1,611	7.52
TOTAL : LINKED LIFE INSURANCE FUND	100%	-	21,432	21,432	100.00

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 : 1. (+) FRSM refers to 'funds representing solvency Margin'
 2. Pattern of Investment will apply only to Shareholders (SH) funds representing FRSM ('F')
 3. Other Investment as permitted under Section 27A(2) and 27B(2) of Insurance Act 1938
 4. Funds beyond Solvency Margin shall have a separate Custody Account

PARTICULARS	NAME OF THE FUND																												TOTAL
	BOND FUND (ULIF00317/08/11BOND147)	DISCONTINUANCE FUND (ULIF00701/01/12DISCONT147)	EQUITY LARGE CAP FUND (ULIF00118/08/11EQ147)	EQUITY TOP 250 (ULIF0027/07/11EQTOP250147)	GROUP BALANCER FUND (ULIF000205/09/11GFBALANCER147)	GROUP BOND FUND (ULIF00305/09/11GBOND147)	GROUP GROWTH FUND (ULIF00105/09/11GFGROWTH147)	MANAGED FUND (ULIF00618/08/11MANAGED147)	MONEY MARKET FUND (ULIF00425/08/11MONEYMARKET147)	PE BASED FUND (ULIF00526/08/11PEBASED147)	GROUP MONEY MARKET FUND (ULIF00405/09/11GFMONEYMARKET147)	PENSION GROWTH FUND (ULIF00831/03/15ETUPNSGR147)	PENSION SECURE FUND (ULIF00931/03/15ETUPNSSCR147)	DISCONTINUED POLICY PENSION FUND (ULIF01031/03/15ETUPNSDC147)	ULIF001107/10/16ETUMIDCAP147														
	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.	Actual Inv.														
Opening Balance(Market Value)	975	1435	3544	2789	760	664	1291	486	237	1818	0	403	181	2	0	14586													
Add : Inflow during the Quarter	511	633	2464	1673	160	147	316	284	183	542	0	316	154	2	857	8242													
Increase / (Decrease) Value of Inv(Net)	17	14	533	465	37	8	98	31	4	149	0	61	3	0	16	1436													
Less : Outflow during the Quarter	178	797	530	374	66	67	142	66	73	351	0	61	24	1	102	2832													
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1326	1284	6011	4553	892	753	1563	735	351	2158		719	314	3	771	21432													

INVESTMENT OF UNIT FUND																													TOTAL			
	BOND FUND (ULIF00317/08/11BOND147)	DISCONTINUANCE FUND (ULIF00701/01/12DISCONT147)	EQUITY LARGE CAP FUND (ULIF00118/08/11EQ147)	EQUITY TOP 250 (ULIF0027/07/11EQTOP250147)	GROUP BALANCER FUND (ULIF000205/09/11GFBALANCER147)	GROUP BOND FUND (ULIF00305/09/11GBOND147)	GROUP GROWTH FUND (ULIF00105/09/11GFGROWTH147)	MANAGED FUND (ULIF00618/08/11MANAGED147)	MONEY MARKET FUND (ULIF00425/08/11MONEYMARKET147)	PE BASED FUND (ULIF00526/08/11PEBASED147)	GROUP MONEY MARKET FUND (ULIF00405/09/11GFMONEYMARKET147)	PENSION GROWTH FUND (ULIF00831/03/15ETUPNSGR147)	PENSION SECURE FUND (ULIF00931/03/15ETUPNSSCR147)	DISCONTINUED POLICY PENSION FUND (ULIF01031/03/15ETUPNSDC147)	ULIF001107/10/16ETUMIDCAP147																	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual				
Approved Investments (~75%)																																
Central Govt Securities	38	3	1030	80	105	2	0	0	223	25	325	43	286	18	164	22	29	8	19	1	0	0	0	0	101	32	2	63	16	2	2337	2
State Government Securities	101	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	27	8	0	0	0	0	0	0	0	0	0	0	0	0	128	0
Other Approved Securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Corporate Bonds	244	18	0	0	0	0	1	0	48	5	70	9	20	1	37	5	18	5	38	2	0	0	0	0	62	20	0	0	0	0	536	0
Infrastructure Bonds	426	32	0	0	55	1	0	0	286	32	182	24	227	15	157	21	74	21	526	24	0	0	0	0	48	15	0	0	0	0	1980	0
Equity	33	2	0	0	4297	71	3366	74	239	27	9	1	743	48	246	33	0	0	1032	48	0	0	495	69	0	0	0	0	356	46	10817	46
Money Market Investments	113	9	533	42	118	2	127	3	27	3	43	6	89	6	48	7	31	9	110	5	0	0	22	3	23	7	1	19	6	1	1291	1
Mutual Funds	99	7	0	0	0	0	0	0	23	3	61	8	40	3	0	0	25	7	61	3	0	0	0	0	22	7	0	0	0	0	331	0
Deposit With Banks	47	4	0	0	0	0	0	0	36	4	30	4	57	4	23	3	10	3	86	4	0	0	0	0	8	3	0	0	0	0	296	0
Sub Total (A)	1101	83	1563	122	4576	76	3493	77	881	99	720	96	1462	94	674	92	212	61	1872	87	0	0	517	72	263	84	2	82	379	49	17716	49
Current Assets:																																
Accrued Interest	65	5	1	0	4	0	0	0	43	5	33	4	36	2	18	2	8	2	51	2	0	0	0	0	11	3	0	0	0	0	270	0
Dividend Receivable	2	0	0	0	1	0	0	0	1	0	1	0	1	0	1	0	0	0	4	0	0	0	0	0	0	0	0	0	0	0	12	0
Bank Balance	52	4	52	4	53	1	52	1	22	2	22	3	53	3	51	7	20	6	53	2	0	0	21	3	11	3	0	1	21	3	483	3
Receivable For Sale Of Investments	0	0	0	0	9	0	7	0	0	0	0	0	1	0	0	0	0	0	2	0	0	0	7	1	0	0	0	0	3	0	30	0
Other Current Assets (For Investments)	128	10	0	0	784	13	469	10	0	0	0	0	12	1	70	10	110	31	72	3	0	0	91	13	46	15	1	17	342	44	2125	44
Less: Current Liabilities																																
Payable For Investments	21	2	0	0	120	2	8	0	76	8	21	3	66	4	96	13	0	0	3	0	0	0	8	1	16	5	0	0	28	4	463	4
Fund Mgmt Charges Payable	1	0	1	0	6	0	5	0	1	0	1	0	2	0	1	0	0	0	3	0	0	0	1	0	0	0	0	0	0	0	22	0
Other Current Liabilities (For Investments)	0	0	332	26	-1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	230	0
Sub Total (B)	225	17	-279	-22	727	12	515	11	-11	-1	33	4	35	2	45	6	139	39	176	8	0	0	111	15	51	16	1	18	338	44	2104	44
OTA1 (~25%)																																
Corporate Bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0															

Note :

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

FORM L-28-ULIP-NAV-3A

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

Statement as on : 31 March 2017

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 (Rs in Lacs)	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	1,326	16.8653	16.8653	16.5984	16.2842	15.7725	15.4468	9.18%	10.11%	16.8653
2	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	1-Feb-12	NON PAR	1,284	14.5726	14.5726	14.4240	14.2332	13.8929	13.6281	6.93%	7.36%	14.5726
3	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	28-Jul-11	NON PAR	6,011	22.7021	22.7021	19.9573	21.9127	20.8079	19.5751	15.97%	16.23%	22.7021
4	EQUITY TOP 250	ULIF0027/07/11EQTOP250147	20-Jul-11	NON PAR	4,553	22.1700	22.1700	19.2637	21.0420	19.9064	18.7770	18.07%	19.85%	22.1700
5	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	25-Jan-13	NON PAR	892	16.2013	16.2013	15.4610	15.5764	14.8174	14.3462	12.93%	13.33%	16.2013
6	GROUP BOND FUND	ULGF00305/09/11GFBOND147	25-Jan-13	NON PAR	753	15.2083	15.2083	15.0299	14.6923	13.9229	13.5965	11.85%	11.88%	15.3687
7	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	25-Jan-13	NON PAR	1,563	17.0740	17.0740	15.8625	16.4475	15.6667	15.0310	13.59%	14.32%	17.0740
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	NA	NA	10.0000
9	MANAGED FUND	ULIF00618/08/11MANAGED147	3-Aug-11	NON PAR	735	19.1262	19.1262	18.0720	18.3759	17.5198	16.9422	12.89%	14.06%	19.1262
10	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	25-Aug-11	NON PAR	351	16.0679	16.0679	15.7984	15.5230	15.1745	14.8929	7.89%	8.52%	16.0679
11	PE BASED FUND	ULIF00526/08/11PEBASED147	22-Jul-11	NON PAR	2,158	19.8982	19.8982	18.4385	19.1984	18.4194	17.5720	13.24%	12.87%	19.8982
12	PENSION GROWTH FUND	ULIF00831/03/15ETLIPNSGRT147	4-Feb-16	NON PAR	719	11.8882	11.8882	10.4822	11.4730	10.8780	10.3340	15.04%	NA	11.8882
13	PENSION SECURE FUND	ULIF00931/03/15ETLIPNSSCR147	4-Feb-16	NON PAR	314	11.4475	11.4475	11.3263	11.0756	10.5434	10.2910	11.24%	NA	11.5026
14	DISCONTINUED POLICY PENSION	ULIF01031/03/15ETLIPNSDSC147	4-Feb-16	NON PAR	3	10.4397	10.4397	10.3003	10.1531	10.0031	0.0000	4.40%	NA	10.4397
15	EQUITY MIDCAP FUND	ULIF001107/10/16ETLIMIDCAP147	19-Jan-17	NON PAR	771	11.0560	11.0560	-	-	-	-	10.56%	NA	11.0560

Note:

1. NA 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.

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

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

Date: 31 March 2017

Detail regarding Debt securities

(₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/03/2017	As % of total for this class	As at 31/03/2016	As % of total for this class	As at 31/03/2017	As % of total for this class	As at 31/03/2016	As % of total for this class
Break down by credit rating								
Sovereign	40,295	37.21%	29,166	25.13%	39,172	37.13%	28,722	24.73%
AAA rated	16,664	15.39%	27,621	23.80%	16,174	15.33%	28,369	24.43%
AA or better	7,833	7.23%	7,921	6.82%	7,356	6.97%	7,912	6.81%
Rated below AA but above A	3,166	2.92%	7,868	6.78%	3,000	2.84%	7,640	6.58%
Rated below A but above B	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
MF/REV REPO/CBLO/FD	40,326	37.24%	38,510	33.18%	39,785	37.72%	38,506	33.15%
A1+/P1+/PR1+/F1+	-	-	4,993	4.30%	-	-	4,995	4.30%
OTHERS								
Total	108,285	100.00%	116,079	100.00%	105,487	100.00%	116,143	100.00%
Breakdown by residual maturity								
Up to 1 year	15,834	14.62%	28,064	24.18%	14,654	13.89%	28,073	24.17%
more than 1 year and up to 3years	7,234	6.68%	11,767	10.14%	7,084	6.72%	11,607	9.99%
More than 3 years and up to 7years	16,212	14.97%	19,372	16.69%	15,831	15.01%	19,038	16.39%
More than 7 years and up to 10 years	26,331	24.32%	18,662	16.08%	26,284	24.92%	18,588	16.00%
More than 10 years and up to 15 years	5,114	4.72%	13,022	11.22%	5,193	4.92%	13,778	11.86%
More than 15 years and up to 20 years	1,520	1.40%	3,767	3.25%	1,520	1.44%	4,055	3.49%
Above 20 years	36,039	33.28%	21,425	18.46%	34,920	33.10%	21,005	18.09%
Total	108,285	100.00%	116,079	100.00%	105,487	100.00%	116,143	100.00%
Breakdown by type of the issuer								
Central Government	40,295	37.21%	29,166	25.13%	39,172	37.13%	28,722	24.73%
State Government	-	-	-	-	-	-	-	-
Corporate Securities	27,664	25.55%	43,411	37.40%	26,530	25.15%	43,921	37.82%
MF/REV REPO/CBLO/FD	40,326	37.24%	38,510	33.18%	39,785	37.72%	38,506	33.15%
Others			4,993	4.30%			4,995	4.30%
Total	108,285	100.00%	116,079	100.00%	105,487	100.00%	116,143	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 2017

Detail regarding Debt securities

(₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/03/2017	As % of total for this class	As at 31/03/2016	As % of total for this class	As at 31/03/2017	As % of total for this class	As at 31/03/2016	As % of total for this class
Break down by credit rating								
Sovereign	2,346.28	33.04%	1,704.67	34.24%	2,341.91	33.50%	1,690.23	34.19%
AAA rated	2,343.89	33.01%	1,609.23	32.33%	2,319.83	33.18%	1,573.47	31.83%
AA or better	288.44	4.06%	304.52	6.12%	278.33	3.98%	291.52	5.90%
Rated below AA but above A	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Rated below A but above B	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
MF/REV REPO/CBLO/FD	2,122.56	29.89%	1,359.53	27.31%	2,050.59	29.33%	1,387.93	28.08%
A1+/P1+/PR1+/F1+								
Total	7,101	100.00%	4,978	100.00%	6,991	100.00%	4,943	100.00%
Breakdown by residual maturity								
Up to 1 year	3,325.58	46.83%	1,925.87	38.69%	3,252.13	46.52%	1,952.88	39.51%
more than 1 year and up to 3years	915.24	12.89%	688.05	13.82%	904.83	12.94%	678.58	13.73%
More than 3 years and up to 7years	1,014.96	14.29%	1,442.66	28.98%	996.33	14.25%	1,407.20	28.47%
More than 7 years and up to 10 years	580.61	8.18%	362.32	7.28%	577.64	8.26%	356.91	7.22%
More than 10 years and up to 15 years	1,230.08	17.32%	312.79	6.28%	1,223.91	17.51%	311.62	6.30%
More than 15 years and up to 20 years	-	0.00%	22.33	0.45%	-	0.00%	21.83	-
Above 20 years	34.69	0.49%	223.92	4.50%	35.83	0.51%	214.14	4.33%
Total	7,101	100.00%	4,978	100.00%	6,991	100.00%	4,943	99.56%
Breakdown by type of the issuer								
Central Government	2,218.69	31.24%	1,704.67	34.24%	2,214.69	31.68%	1,690.23	34.19%
State Government	127.59	0.03	-	0.00%	127.23	0.02	-	-
Corporate Securities	2,632.32	37.07%	1,913.75	38.44%	2,598.16	37.17%	1,865.00	37.73%
MF/REV REPO/CBLO/FD	2,122.56	29.89%	1,359.53	27.31%	2,050.59	29.33%	1,387.93	28.08%
Total	7,101	100.78%	4,978	100.00%	6,991	100.00%	4,943	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 2017

Detail regarding Debt securities

(₹ in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/03/2017	As % of total for this class	As at 31/03/2016	As % of total for this class	As at 31/03/2017	As % of total for this class	As at 31/03/2016	As % of total for this class
Break down by credit rating								
Sovereign	5,867.94	84.36%	1,932.36	57.85%	5,670.44	83.95%	1,858.81	57.11%
AAA rated	326.64	4.70%	195.32	5.85%	326.11	4.83%	183.80	5.65%
AA or better	202.85	2.92%	-	-	200.00	2.96%	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
MF/REV REPO/CBLO/FD	558.04	8.02%	1,212.33	36.30%	558.04	8.26%	1,212.33	37.25%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
*Others	-	-	-	-	-	-	-	-
Total	6,955	100.00%	3,340	100.00%	6,755	100.00%	3,255	100.00%
Breakdown by residual maturity								
Up to 1 year	857.36	12.33%	1,207.71	36.16%	857.36	12.69%	1,207.71	37.10%
more than 1 year and up to 3years	202.85	2.92%	23.77	0.71%	200.00	2.96%	23.55	0.72%
More than 3 years and up to 7years	1,194.80	17.18%	186.55	5.59%	1,205.40	17.85%	175.26	5.38%
More than 7 years and up to 10 years	435.68	6.26%	85.00	2.54%	435.48	6.45%	85.00	2.61%
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	4,264.78	61.32%	1,836.99	55.00%	4,056.35	60.05%	1,763.43	54.18%
Total	6,955	100.00%	3,340	100.00%	6,755	100.00%	3,255	100.00%
Breakdown by type of the issuer								
Central Government	5,867.94	84.36%	1,932.36	57.85%	5,670.44	83.95%	1,858.81	57.11%
State Government	-	-	-	-	-	-	-	0.00%
Corporate Securities	529.49	7.61%	195.32	5.85%	526.11	7.79%	183.80	5.65%
MF/REV REPO/CBLO/FD	558.04	8.02%	1,212.33	36.30%	558.04	8.26%	1,212.33	37.25%
Total	6,955	100.00%	3,340	100.00%	6,755	100.00%	3,255	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.

Sr. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	(₹ in Lakhs)			
				For the quarter 31 March 2017	For the year ended 31 March 2017	For the quarter 31 March 2016	For the year ended 31 March 2016
1	Edelweiss Financial Services Limited	Holding Company	Premium collected for group insurance policy	180.86	190.86	152.82	197.82
			Reimbursement of Cost of premium towards Group Term Life Master Policy and Medical Insurance Policy	(325.04)	(325.04)	-	(226.24)
			Royalty for Trade Logo Usage	(575.00)	(575.00)	-	(224.72)
			Directors Nomination Deposit	-	-	-	8.00
2	Tokio Marine & Nichido Fire Insurance Co Limited	Joint Venture Partner	Refund of Directors Nomination Deposit	-	-	-	(8.00)
			Received subscription to Share Capital (including share premium)	-	-	52,747.05	52,747.05
3	Edelweiss Securities Limited	Fellow Subsidiary	Brokerage Paid (for capital market transactions)	(9.27)	(27.15)	(2.51)	(23.79)
			Reimbursement of Technology Related Service Cost	(8.02)	(8.02)	(29.12)	(29.12)
			Share of Gratuity for transferred employees	0.22	0.22	-	-
			Rent Paid for Office Premises	(8.63)	(34.50)	(7.50)	(33.19)
4	Edelweiss Commodities Services Limited	Fellow Subsidiary	Rent Paid for office premises	(25.51)	-	-	(927.83)
			Reimbursement of Technology Related Service Cost	(6.93)	(6.93)	(5.34)	(5.34)
			Share of Gratuity for transferred employees	0.03	0.03	(1.93)	(1.93)
			Purchase of Securities	(875.24)	(7,697.36)	(4,664.71)	(4,664.71)
			Sale of Securities	1,617.25	7,802.54	-	505.00
			Interest received on Security Deposit	-	-	-	141.00
5	ECL Finance Limited	Fellow Subsidiary	Refund of Security Deposit	-	-	-	3,000.00
			Interest on Non Convertible Debentures (NCD)	3.55	14.38	3.56	15.33
			Premium Collected on Group Credit Insurance Plan	467.40	467.40	50.02	50.02
			Claims payments under Group Credit Insurance plan	(21.82)	(21.82)	(62.90)	(62.90)
6	Edelweiss Broking Limited	Fellow Subsidiary	Purchase of Securities	(310.85)	(310.85)	-	-
			Commission as Corporate agent	(85.61)	(161.26)	(84.58)	(149.43)
			Sale of Used Information Technology Equipments	1.67	-	-	-
			Share of Gratuity for transferred employees	(1.81)	-	-	-
7	Edelweiss Retail Finance Limited	Fellow Subsidiary	Interest on NCD	44.29	174.55	40.03	137.23
			Premium Collected on Group Credit Insurance Plan	270.86	270.86	204.43	204.43
			Claims payments under Group Credit Insurance plan	(31.14)	(31.14)	-	-
			Investment made in NCD	-	-	-	(1,400.00)
8	Edelweiss Finance & Investments Limited	Fellow Subsidiary	Interest on NCD	40.68	164.85	41.02	111.35
			Investment made in NCD	-	-	-	(1,500.00)
			Purchase of Securities	(186.51)	(9,787.81)	(8,519.70)	(10,329.69)
			Sale of Securities	1,127.93	23,628.15	6,754.95	8,393.94
9	Edel Finance Company Limited	Fellow Subsidiary	Operating Lease Rent for Office Equipment	(3.47)	(13.85)	(3.45)	(13.80)
			Business centre Charges	(167.75)	(671.01)	(169.53)	(186.78)
10	Serenity Business Park Limited	Fellow Subsidiary	Security Deposit Payment	-	-	-	(291.74)
			Business centre Charges	-	-	-	(77.86)
11	Eternity Business Centre Limited	Fellow Subsidiary	Security Deposit Payment	(120.37)	(358.44)	(71.07)	(114.76)
12	Edelweiss Asset Reconstruction Limited (w.e.f. 19 September 2016)	Fellow Subsidiary	Interest on NCD	78.64	321.62	-	-
13	Edelcap Securities Ltd	Fellow Subsidiary	Purchase of Securities	-	(501.39)	-	-
14	Edel Land Limited	Fellow Subsidiary	Share of Gratuity for transferred employees	0.17	0.17	-	-
15	Edelweiss Global Wealth Management Ltd	Fellow Subsidiary	Reimbursement of Expenses	-	-	(0.35)	(0.35)
16	Edelweiss Housing Finance Limited	Fellow Subsidiary	Share of Gratuity for transferred employees	-	-	(0.01)	(0.01)
			Premium Collected on Group Credit Insurance Plan	1,117.86	1,117.86	647.99	647.99
17	Edelweiss Multi Strategy Fund Advisors LLP	Fellow Subsidiary	Claims payments under Group Credit Insurance plan	(48.17)	(68.17)	-	(29.68)
18	Key Managerial Personnel	Key Managerial Personnel	Share of Gratuity for transferred employees	(8.75)	(8.75)	-	-
			Managerial Remuneration	(610.00)	(610.00)	NA	(500.00)
			Premium received for Life Insurance policies	6.48	25.00	10.00	10.00

FORM - L-31LNL - 6 : **Board of Directors & Key Persons**Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**Date : **31 March 2017**Registration Number: **147 dated 10 May 2011****Board of Directors and Key Management Person (KMP) 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. Kichihiro Yamamoto	Director	-
7	Mr. P. N. Venkatachalam	Independent Director	-
8	Mr. P. Vaidyanathan	Independent Director	-
9	Mr. Rujan Panjwani	Director	<i>Resigned w.e.f. February 7, 2017</i>
10	Ms. Shabnam Panjwani	Director	-
11	Mr. Venkat Ramaswamy	Director	-
12	Mr. Trevor Matthews	Director	-
13	Mr. Navtej S. Nandra	Independent Director	<i>Appointed w.e.f. February 8, 2017</i>

Sr. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Deepak Mittal	Managing Director & CEO	-
2	Mr. Sarju Simaria	Chief Financial Officer	-
3	Mr. Subhrajit Mukhopadhyay	Appointed Actuary	-
4	Mr. Yash Mohan Prasad	Chief Marketing Officer and Head of Sales	-
5	Mr. Ajeet Lodha	Chief Risk Officer	-
6	Mr. Bismillah Chowdhary	Chief Investment Officer	-
7	Ms. Shirin Patel	Chief Compliance Officer & Company Secretary	-

Key Management Person(KMP) as defined in Guidelines for Corporate Governance for Insurers in India dated May 18, 2016 (Circular Ref: IRDA/F&A/GDL/CG/100/05/2016)

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

Insurance Regulatory and Development Authority of India (Actuarial Report and Abstract for Life Insurance Business) Regulations, 2016.

Date : 31 March 2017

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

(₹ '000)

Item	Description	Adjusted Value
01	Available Assets in Policyholders' Fund:	9,210,969
	Deduct:	
02	Mathematical Reserves	9,194,257
03	Other Liabilities	-
04	Excess in Policyholders' funds	16,712
05	Available Assets in Shareholders Fund:	1,192,618
	Deduct:	
06	Other Liabilities of shareholders' fund	-
07	Excess in Shareholders' funds	1,192,618
08	Total ASM (04)+(07)	1,209,331
09	Total RSM	550,201
10	Solvency Ratio (ASM/RSM)	220%

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.

FORM 7

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

Name of the fund: Life Fund

Statement as on : 31 March 2017

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		All Other Assets		Total	
		YTD as on date	Prev FY as on 31 Mar 16	YTD as on date	Prev FY as on 31 Mar 16	YTD as on date	Prev FY as on 31 Mar 16	YTD as on date	Prev FY as on 31 Mar...	YTD as on date	Prev FY as on 31 Mar 16
1	Investment Assets (As per form 3A/ 3B - Total Fund)	65,701	77,638	-	-	53,290	47,353	78	-	119,069	124,991
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)	65,701	77,638	-	-	53,290	47,353	78	-	119,069	124,991
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.

1. The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also
2. Total Investment Assets should reconcile with figures shown in Form 3A / 3B
3. Gross NPA is investments classified as NPA, before any provisions
4. Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time
5. Net Investment assets is net of 'provisions'
6. Net NPA is gross NPAs less provisions
7. Write off as approved by the Board

FORM 7

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

Name of the fund: Life Fund

: Unit Linked Fund

Statement as on : 31 March 2017

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		All Other Assets		Total	
		YTD as on date	Prev FY as on 31 Mar 16	YTD as on date	Prev FY as on 31 Mar 16	YTD as on date	Prev FY as on 31 Mar 16	YTD as on date	Prev FY as on 31 Mar...	YTD as on date	Prev FY as on 31 Mar 16
1	Investment Assets (As per form 3A/ 3B - Total Fund)	5,225	3,618	-	-	16,207	7,789	-	-	21,432	11,407
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)	5,225	3,618	-	-	16,207	7,789	-	-	21,432	11,407
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.

1. The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also
2. Total Investment Assets should reconcile with figures shown in Form 3A / 3B
3. Gross NPA is investments classified as NPA, before any provisions
4. Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time
5. Net Investment assets is net of 'provisions'
6. Net NPA is gross NPAs less provisions
7. Write off as approved by the Board

FORM 7
COMPANY NAME & CODE: Edelweiss Tokio Life Insurance Company Limited - 147

Name of the fund: Pension and General Annuity Fund

Statement as on : 31 March 2017

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		All Other Assets		Total	
		YTD as on date	Prev FY as on 31 Mar 16	YTD as on date	Prev FY as on 31 Mar 16	YTD as on date	Prev FY as on 31 Mar 16	YTD as on date	Prev FY as on 31 Mar...	YTD as on date	Prev FY as on 31 Mar 16
1	Investment Assets (As per form 3A/ 3B - Total Fund)	6,250	2,043	-	-	870	1,313	-	-	7,120	3,356
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)	6,250	2,043	-	-	870	1,313	-	-	7,120	3,356
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Note: Life Fund Includes Fund Beyond Solvency Margin

CERTIFICATION

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

1. The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also
2. Total Investment Assets should reconcile with figures shown in Form 3A / 3B
3. Gross NPA is investments classified as NPA, before any provisions
4. Provision made on the 'Standard Assets' shall be as per Circular issued, as amended from time to time
5. Net Investment assets is net of 'provisions'
6. Net NPA is gross NPAs less provisions
7. Write off as approved by the Board

FORM L-34-YIELD ON INVESTMENTS-1

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

Periodicity of Submission: Quarterly

STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

Statement as on : 31 March 2017

NAME OF THE FUND : LIFE FUND

(₹ in Lakhs)

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Investment*	Current Quarter			Investment*	Year to Date			Investment*	Previous Year		
				INCOME ON INVESTMENT (%)	GROSS YIELD	NET YIELD		INCOME ON INVESTMENT (%)	GROSS YIELD	NET YIELD		INCOME ON INVESTMENT (%)	GROSS YIELD	NET YIELD
A	CENTRAL GOVERNMENT SECURITIES													
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	37,934	482	5.16%	5.16%	33,571	3,153	9.39%	9.39%	21,471	2,120	9.88%	9.88%
A2	Deposits under section 7 of Insurance Act 1938	CDSS	-	-	-	-	-	-	0.00%	0.00%	200	5	11.83%	11.83%
A3	Treasury Bills	CTRB	1,184	17	5.97%	5.97%	1,738	112	6.46%	6.46%	574	38	6.61%	6.61%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
B1	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	0.00%	0.00%	-	-	0.00%	0.00%
B2	State Government Bonds	SGGB	-	-	-	-	-	-	0.00%	0.00%	-	-	-	-
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	9,184	152	6.69%	6.69%	10,763	847	7.87%	7.87%	6,275	465	7.41%	7.41%
C2	Commercial Papers - NHB / Institution accredited by NHB	HTLN	-	-	0.00%	0.00%	2,836	39	7.09%	7.09%	868	4	7.51%	7.51%
	TAX FREE BONDS													
C3	Bonds / Debentures issued by HUDCO	HFHD	-	-	0.00%	0.00%	2,046	21	15.09%	15.09%	1,634	6	6.91%	6.91%
D	INFRASTRUCTURE INVESTMENTS													
D1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	332	30	36.82%	36.82%	418	114	27.28%	27.28%	188	(14)	-7.29%	-7.29%
D2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	61	3	17.97%	17.97%	70	23	41.49%	41.49%	68	(20)	-29.15%	-29.15%
	TAXABLE BONDS OF													
D3	Infrastructure - PSU - Debentures / Bonds	IPTD	4,452	84	7.61%	7.61%	2,967	301	10.15%	10.15%	1,573	182	11.56%	11.56%
D4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	1,939	56	11.62%	11.62%	2,175	202	9.30%	9.30%	2,127	239	11.25%	11.25%
D5	Infrastructure - Debentures / Bonds / CPs / loans	IODS	4,589	(30)	-9.96%	-9.96%	4,613	320	8.46%	8.46%	4,644	56	9.99%	9.99%
D6	Infrastructure - Other Corporate Securities - CPs	ICCP	223	1	7.13%	7.13%	2,716	36	8.08%	8.08%	-	-	0.00%	0.00%
D7	Infrastructure - PSU - CPs	IPCP	-	-	0.00%	0.00%	4,999	3	7.00%	7.00%	-	-	0.00%	0.00%
D8	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	-	-	0.00%	0.00%	500	3	13.11%	13.11%	-	-	0.00%	0.00%
D9	INFRASTRUCTURE OTHER- EQUITY	IOEQ	112	(0)	-0.67%	-0.67%	134	(19)	-14.49%	-14.49%	103	(7)	-6.32%	-6.32%
	TAX FREE BONDS													
	Infrastructure - PSU - Debentures / Bonds	IPFD	1,138	41	34.43%	34.43%	3,032	601	23.11%	23.11%	6,089	136	13.15%	13.15%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
E1	PSU - Equity shares - quoted	EAEQ	196	5	10.68%	10.68%	330	138	41.74%	41.74%	277	(35)	-12.58%	-12.58%
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	4,411	272	25.02%	25.02%	5,340	997	18.66%	18.66%	3,805	321	8.45%	8.45%
E3	Corporate Securities - Debentures	ECOS	5,683	112	8.05%	8.05%	6,285	524	8.20%	8.20%	8,345	1,476	17.69%	17.69%
E4	Corporate Securities - Debentures	EDPG	3,031	81	10.85%	10.85%	3,003	468	15.58%	15.58%	2,377	254	11.25%	11.25%
E5	Corporate Securities - Preference Shares	EPNQL	586	46	31.70%	31.70%	625	74	11.78%	11.78%	707	55	7.84%	7.84%
E6	Application Money	ECAM	4,541	15	4.96%	4.96%	8,195	155	6.17%	6.17%	5,036	128	6.50%	6.50%
E7	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment) FFI BBI	ECCB	30,279	824	11.04%	11.04%	26,760	2,833	10.59%	10.59%	17,683	1,881	10.64%	10.64%
E8	Deposits - CDs with Scheduled Banks	EDCD	-	-	0.00%	0.00%	4,998	5	11.99%	11.99%	3,746	2	11.86%	11.86%
E9	CCIL - CBILO	ECBO	3,044	42	5.63%	5.63%	3,742	218	5.82%	5.82%	2,876	188	6.70%	6.70%
E10	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	518	10	0.08	0.08	497	18	0.12	0.12	-	-	-	-
E11	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	9,055	115	5.17%	5.17%	3,277	165	5.64%	5.64%	1,668	121	7.98%	7.98%
E12	Mutual Funds - Under Promoter Group	EMPG	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%
E13	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	1,013	43	0.31	0.31	866	1	6.03%	6.03%
E14	Commercial Papers	ECCP	-	-	-	-	2,713	35	0.09	0.09	4,048	7	7.57%	7.57%
E15	Investment Properties - Immovable	ENP	4,038	56	0.08	0.08	4,038	56	0.08	0.08	-	-	0.00%	0.00%
F	OTHER INVESTMENTS													
F1	Equity Shares (incl. Co-op Societies)	OESH	1,908	61	12.87%	12.87%	1,251	422	33.75%	33.75%	1,283	399	31.09%	31.09%
F2	Equity Shares (PSUs & Unlisted)	OEPD	62	(3)	-49.98%	-49.98%	23	(3)	(0.32)	(0.32)	11	(0)	-24.14%	-24.14%
F3	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	-	-	0.00%	0.00%	8,491	115	1.79%	1.79%	3,120	242	8.10%	8.10%
F4	DEBENTURES	ODLB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	98	5	11.60%	11.60%
F5	Debentures / Bonds / CPs / Loans - (Promoter Group)	ODPG	3,000	79	10.63%	10.63%	3,000	322	10.72%	10.72%	3,000	34	10.78%	10.78%
F6	Mutual Funds (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	0.00%	0.00%
F7	Passively Managed Equity ETF (Non Promoter group)	OETF	347	3	0.04	0.04	319	(10)	-12.67%	-12.67%	318	(109)	(0.46)	(0.46)
F8	Derivative Instrument	ODDI	-	(176)	-3.96%	-3.96%	-	212	3.75%	0.04	-	(70)	-	-
F9	Passively Managed Equity ETF Promoter Group)	OETP	-	-	-	-	-	-	0.00%	-	19	4	0.22	0.22
F10	Securitized Assets	OPSA	78	0	1.29%	1.29%	80	10	12.31%	12.31%	172	48	0.28	0.28
TOTAL			131,924	2,378	6.84%	6.84%	156,662	12,551	9.74%	9.74%	105,268	8,164	9.94%	9.94%

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.

Note:

1 - Based on daily simple Average of Investment

2 - Yield netted for Tax

3 - In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

4 - FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM-1 shall be prepared at Segregated Fund (SFNI) level and also at consolidated level

5. YTD Income on investment shall be reconciled with figures in P&L and Revenue account

NAME OF THE FUND : LINKED FUND

(₹ in Lakhs)

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Investment*	Current Quarter			Investment*	Year to Date			Investment*	Previous Year		
				INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD		INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD		INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD
A	CENTRAL GOVERNMENT SECURITIES													
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	1,090	16	6.03%	6.03%	1,165	175	15.02%	15.02%	231	21	9.20%	9.20%
a2	Treasury Bills	CTRB	1,020	15	6.06%	6.06%	867	56	6.42%	6.42%	516	38	7.28%	7.28%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES	SGGB	128	1	12.79%	12.79%	128	1	12.79%	12.79%	-	-	-	-
B1	Central Government Guaranteed Loans / Bonds	CGSL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	10	0	0.23	0.23
B2	State Government Bonds	SGGB												
C	INFRASTRUCTURE INVESTMENTS													
C1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	418	31	30.39%	30.39%	389	117	30.04%	30.04%	221	(17)	-7.55%	-7.55%
C2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	209	20	56.96%	56.96%	132	(10)	-7.87%	-7.87%	90	38	45.88%	45.88%
C3	Infrastructure - PSU - Debentures / Bonds	IPTD	1,114	15	5.35%	5.35%	902	82	9.04%	9.04%	584	58	9.88%	9.88%
C4	Infrastructure - Other Investment	IOEQ	41	(9)	-84.73%	-84.73%	124	(43)	-34.40%	-34.40%	135	(34)	-24.90%	-24.90%
C5	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	89	2	7.32%	7.32%	89	10	10.67%	10.67%	64	7	10.54%	10.54%
C6	Infrastructure - Other Corporate Securities - CPs	ICCP	243	1	7.02%	7.02%	243	1	7.02%	7.02%	-	-	0.00%	0.00%
C7	Infrastructure - PSU - CPs	IPCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D	HOUSING AND LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
D1	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	703	11	6.28%	6.28%	688	79	11.45%	11.45%	385	37	9.58%	9.58%
D2	Bonds / Debentures issued by HUDCO	HFHD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	11	0	103.76%	103.76%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
E1	PSU - Equity shares - quoted	EAEQ	600	89	60.29%	60.29%	289	97	33.54%	33.54%	118	(50)	-42.03%	-42.03%
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	7,460	1,036	56.34%	56.34%	6,032	1,134	18.80%	18.80%	2,748	33	1.19%	1.19%
E3	CCIL - CBLO	ECBO	1,013	14	5.55%	5.55%	622	36	5.82%	5.82%	319	22	6.91%	6.91%
E4	Corporate Securities - Debentures	ECOS	310	8	11.06%	11.06%	433	49	11.36%	11.36%	300	28	9.34%	9.34%
E5	Corporate Securities - Debentures	EDPG	160	5	12.25%	12.25%	160	18	11.30%	11.30%	100	13	0.13	0.13
E6	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL , RBI	ECDB	296	9	11.79%	11.79%	300	34	11.22%	11.22%	441	47	10.76%	10.76%
E7	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL , RBI	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
E8	Application Money	ECAM	576	2	4.81%	4.81%	267	4	5.34%	5.34%	89	1	6.32%	6.32%
E9	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	0.00%	0.00%	227	5	85.04%	85.04%	-	-	0.00%	0.00%
E10	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	148	3	7.33%	7.33%	148	4	11.07%	11.07%	-	-	0.00%	0.00%
E11	Corporate Securities - Preference Shares	EPNQ	158	6	14.35%	14.35%	152	13	12.54%	12.54%	-	-	0.00%	0.00%
E12	Deposits - CDs with Schedule Banks	EDCD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
E13	Corporate Securities - Bonds - (Tax Free)	EPBF	22	0	4.30%	4.30%	20	3	15.09%	15.09%	-	-	-	-
E14	Net Current Assets (Only in respect of ULIP Business)	ENCA	2,104	-	-	-	2,104	-	-	-	1,252	-	-	-
F	OTHER INVESTMENTS													
F1	Equity Shares (incl. Co-op Societies)	OESH	807	122	61.08%	61.08%	774	85	10.95%	10.95%	233	(5)	-2.29%	-2.29%
F2	Equity Shares (PSUs & Unlisted)	OEPV	104	(2)	(0.09)	(0.09)	104	(2)	(0.09)	(0.09)	-	-	0.00%	0.00%
F3	Debentures	OLDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	96	2	4.98%	4.98%
F4	Passively Managed Equity ETF (Non Promoter group)	OETF	516	81	63.26%	63.26%	548	151	27.52%	27.52%	296	(31)	-10.45%	-10.45%
F5	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	-	-	0.00%	0.00%	51	2	4.48%	4.48%	87	4	10.85%	10.85%
TOTAL			19,330	1,484	36.42%	36.42%	16,960	2,098	15.16%	15.16%	8,324	212	3.09%	3.09%

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

Note:
1 - Based on daily simple Average of Investments
2 - Yield netted for Tax
3 - In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown
4 - FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level
5. YTD Income on investment shall be reconciled with figures in P&L and Revenue account

NAME OF THE FUND : PENSION AND GENERAL ANNUITY FUND

(₹ In Lakhs)

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Investment*	Current Quarter			Investment*	Year to Date			Investment*	Previous Year		
				INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD		INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD		INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD
A	CENTRAL GOVERNMENT SECURITIES													
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	4,577.79	85.24	7.55%	7.55%	3,298.29	255.81	7.76%	7.76%	1,457.86	119.70	0.08	0.08
a2	Treasury Bills	CTRB	432.12	6.47	6.08%	6.08%	235.80	14.84	6.30%	6.30%	302.94	23.27	7.68%	7.68%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES	SGGB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
B1	Central Government Guaranteed Loans / Bonds	CGSL												
B2	State Government Bonds	SGGB												
C	INFRASTRUCTURE INVESTMENTS													
C1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	15.89	0.37	0.09	0.09	12.54	2.30	0.18	0.18	4.54	0.02	0.01	0.01
C2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	4.83	0.45	0.38	0.38	3.19	1.22	0.58	0.58	5.20	(0.70)	(1.59)	(1.59)
C3	Infrastructure - PSU - Debentures / Bonds	IPDT	-	-	-	-	-	-	-	-	162.21	2.81	0.07	0.07
C4	Infrastructure - Other Investment	IOEQ	-	-	-	-	-	-	-	-	-	-	-	-
C5	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	-	-	-	-	-	-	-	-	-	-	-	-
C6	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
C7	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-
D	HOUSING AND LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
D1	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	327.08	4.70	0.06	0.06	208.11	17.29	0.10	0.10	148.73	2.94	0.08	0.08
D2	Commercial Papers - NHB / Institution accredited by NHB	HTLN	-	-	-	-	299.78	0.49	0.07	0.07	-	-	-	-
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
E1	PSU - Equity shares - quoted	EAEQ	10.46	0.80	0.31	0.31	5.35	1.26	0.24	0.24	-	-	-	-
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	198.04	11.37	0.23	0.23	167.76	33.33	0.20	0.20	94.69	0.03	0.00	0.00
E3	CCIL - CBLO	ECBO	532.89	7.23	5.50%	5.50%	784.59	47.13	6.01%	6.01%	334.32	22.89	6.85%	6.85%
E4	Corporate Securities - Debentures	ECOS	200.00	0.24	0.09	0.09	171.52	19.32	0.35	0.35	170.27	11.52	0.10	0.10
E5	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	145.00	3.72	10.40%	10.40%	129.47	13.05	10.08%	10.08%	112.30	11.65	0.10	0.10
E6	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
E7	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	535.98	7.59	6.62%	6.62%	274.41	16.13	6.85%	6.85%	95.60	6.58	0.08	0.08
E8	Application Money	ECAM	613.69	1.20	4.77%	4.77%	492.48	3.21	5.40%	5.40%	-	-	-	-
E9	Net Current Assets (Only in respect of ULIP Business)	ENCA	-	-	-	-	-	-	-	-	-	-	-	-
F	OTHER INVESTMENTS													
F1	Equity Shares (incl. Co-op Societies)	OESH	1.62	(0.36)	(81.73)	(81.73)	1.62	(0.36)	(81.73)	(81.73)	-	-	-	-
F2	Equity Shares (PSUs & Unlisted)	OEPD	-	-	-	-	-	-	-	-	-	-	-	-
F3	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-
F4	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL			7,595	129	7.67%	7.67%	6,085	425	8.22%	8.22%	2,889	201	7.99%	7.99%

CERTIFICATION The Category Codes/figures have been restated/reclassified wherever found necessary

*Investments are calculated based on Monthly Weighted Average of Investments

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.

Note:

1 - Based on daily simple Average of Investments

2 - Yield netted for Tax

3 - In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

4 - FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level

5. YTD Income on investment shall be reconciled with figures in P&L and Revenue account

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement as on : 31 March 2017

STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : LIFE FUND

(₹ In Lakhs)

NO.	NAME OF THE SECURITY	COI	AMOUNT (As per balance sheet)	DATE OF PURCHASE	RATING AGENCY	ORIGINAL GRADE	CURRENT GRADE	DATE OF DOWNGRADE	REMARKS
A.	<u>DURING THE QUARTER</u>								
1	RELIANCE CAP MLD NCD SR B342 03OT17	ECOS	10	4-Feb-16	CARE	AAA	AA+	24-Mar-17	
2	RELIANCE CAP MLD NCD SR B352 28AP17	ECOS	8	6-Apr-16	CARE	AAA	AA+	24-Mar-17	Sold on 30/03/2017
B.	<u>AS ON DATE</u>								
1	RELIANCE CAP MLD NCD SR B342 03OT17	ECOS	10	4-Feb-16	CARE	AAA	AA+	24-Mar-17	

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.

Note:

1. Provide details of Down Graded Investments during the Quarter.
2. Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
3. FORM-2 shall be prepared in respect of each fund. In case of ULIP FORM-2 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
4. Category of Investment (COI) shall be as per Guidelines issued by the Authority

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement as on : 31 March 2017

STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : LINKED LIFE FUND

(Rs In Lakhs)

NO.	NAME OF THE SECURITY	COI	AMOUNT	DATE OF PURCHASE	RATING AGENCY	ORIGINAL GRADE	CURRENT GRADE	DATE OF DOWNGRADE	REMARKS
A.	<u>DURING THE QUARTER</u>								
			-----NIL-----						
B.	<u>AS ON DATE</u>								
	PNB 9.35PCT L BD (12DC22)	ECOS	40.36	3-Nov-15	CARE	AAA	AA	19-Jul-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.

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement as on : 31 March 2017

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.

FORM L-36 : Premium and number of lives covered by policy type

Name of Insurer : Edelweiss Tokio Life Insurance Company Ltd.

Registration Number: 147 dated 10 May 2011

Date: 31 March 2017

(₹ in Crores)

Sr. No	Particulars	For the Quarter Ended 31 March 2017				For the Quarter Ended 31 March 2016				Upto the Quarter Ended 31 March 2017				Upto the Quarter Ended 31 March 2016			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First year Premium																
	<i>i) Individual Single Premium (ISP)</i>																
	From 0-10,000	0.08	4,779	4,779	3	0	1,545	1,545	1	0	4,779	4,779	3	0	1,817	1,817	1
	From 10,000-25,000	0.00	-	1	0	(0)	-	-	-	0	-	1	0	0	1	1	0
	From 25,001-50,000	0.07	14	11	1	0	27	25	1	0	36	31	2	0	56	53	3
	From 50,001- 75,000	0.33	45	35	2	(0)	(13)	(7)	(0)	0	50	40	2	0	11	10	1
	From 75,000-100,000	0.18	13	5	1	1	64	57	3	1	95	77	5	1	81	73	4
	From 1,00,001 -1,25,000	0.08	7	6	0	(0)	(14)	(11)	(1)	0	12	10	1	0	4	4	0
	Above Rs. 1,25,000	3.12	60	31	14	3	36	33	10	7	145	101	29	6	59	45	14
	<i>ii) Individual Single Premium-Annuity (ISPA)</i>																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	0	3	3	0	-	-	-	-	0	3	3	0
	From 1,00,001-150,000	-	-	-	-	(0)	(1)	(1)	(0)	0	4	4	0	0	2	2	0
	From 150,001- 2,00,000	0.10	5	2	0	2	33	24	1	1	35	23	1	2	38	29	2
	From 2,00,001-250,000	(0.13)	(4)	(4)	(0)	-	-	-	-	0	5	5	0	-	-	-	-
	From 2,50,001 -3,00,000	(6.02)	(40)	(37)	(6)	-	-	-	-	0	9	7	0	-	-	-	-
	Above Rs. 3,00,000	10.31	88	72	10	-	-	-	-	10	88	72	10	-	-	-	-
	<i>iii) Group Single Premium (GSP)</i>																
	From 0-10,000	0.39	-	741	59	0	-	347	31	1	-	1,772	147	1	-	837	80
	From 10,000-25,000	0.83	-	483	53	1	-	489	52	3	-	1,522	161	2	-	1,386	159
	From 25,001-50,000	1.67	-	469	69	1	-	300	44	5	-	1,336	191	3	-	804	127
	From 50,001- 75,000	0.96	-	159	34	1	-	88	23	2	-	409	85	2	-	252	67
	From 75,000-100,000	0.58	-	69	20	0	-	53	23	1	-	172	64	1	-	146	63
	From 1,00,001 -1,25,000	0.38	-	32	13	0	-	14	7	1	-	73	37	1	-	44	23
	Above Rs. 1,25,000	2.20	-	79	88	10	4	716	84	5	-	188	208	16	6	2,969	214
	<i>iv) Group Single Premium- Annuity (GSPA)</i>																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>v) Individual non Single Premium (INSP)</i>																
	From 0-10,000	3.13	3,574	3,107	680	1	1,447	1,384	332	6	8,610	7,734	1,500	3	5,623	5,241	1,447
	From 10,000-25,000	10.06	5,168	4,547	335	8	5,033	4,780	651	28	14,964	13,845	1,693	23	13,664	12,976	2,352
	From 25,001-50,000	17.63	4,488	3,851	302	19	5,499	5,012	402	36	9,303	8,406	916	36	10,640	9,750	1,090
	From 50,001- 75,000	7.67	1,540	1,333	145	4	794	710	88	14	2,751	2,462	347	11	1,773	1,598	307
	From 75,000-100,000	12.15	1,293	1,066	163	14	1,518	1,351	185	24	2,526	2,236	360	20	2,108	1,872	310
	From 1,00,001 -1,25,000	3.41	411	341	76	(1)	(70)	(62)	5	6	683	598	122	4	378	332	120
	Above Rs. 1,25,000	28.19	927	731	533	23	868	747	265	49	1,677	1,405	945	40	1,524	1,268	635
	<i>vi) Individual non Single Premium- Annuity (INSPA)</i>																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>vii) Group Non Single Premium (GNSP)</i>																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	0	1	118	1	-	-	-	-	0	1	118	1
	From 25,001-50,000	0.03	-	20	3	0	2	354	2	0	7	2,100	384	0	8	1,470	7
	From 50,001- 75,000	-	-	-	-	0	7	2,986	99	1	3	9,102	535	0	15	4,920	124
	From 75,000-100,000	0.08	-	658	83	0	-	16	1	0	5	4,188	824	0	4	1,145	20
	From 1,00,001 -1,25,000	0.01	1	(67)	2	0	2	985	16	0	3	5,190	15	0	5	1,940	36
	Above Rs. 1,25,000	5.40	23	198,622	2,495	5	18	115,617	3,737	26	78	510,917	9,566	12	60	396,926	6,471
	<i>viii) Group Non Single Premium- Annuity (GNSPA)</i>																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Sr. No	Particulars	For the Quarter Ended 31 March 2017				For the Quarter Ended 31 March 2016				Upto the Quarter Ended 31 March 2017				Upto the Quarter Ended 31 March 2016			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
2	Renewal Premium :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	i) Individual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 0-10,000	3.84	2,381	1,972	4,270	34	12,839	12,003	-	8	8,421	7,442	4,270	37	17,353	16,156	-
	From 10,000-25,000	20.38	8,094	6,645	3,919	2	(2,685)	(2,595)	-	49	27,197	24,642	3,919	18	10,628	9,962	-
	From 25,001-50,000	22.10	4,409	3,524	1,627	7	729	487	-	46	12,370	10,855	1,627	24	6,707	5,994	-
	From 50,001- 75,000	8.92	1,117	861	623	2	32	16	-	19	3,236	2,806	623	8	1,433	1,293	-
	From 75,000-100,000	12.05	912	709	459	6	457	368	-	23	2,272	1,929	459	10	1,046	904	-
	From 1,00,001 -1,25,000	3.03	235	175	238	(1)	(149)	(134)	-	7	686	578	238	3	287	251	-
	Above Rs. 1,25,000	22.15	628	414	1,249	8	198	150	-	46	1,606	1,265	1,249	22	743	630	-
		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	ii) Individual- Annuity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii) Group	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 0-10,000	0.00	1	58	2	(0)	-	(1)	-	0	1	209	2	0	2	2,342	-
	From 10,000-25,000	-	-	-	1	0	1	(1)	-	0	-	-	1	0	1	(8)	-
	From 25,001-50,000	0.01	1	46	31	0	2	23	-	0	5	366	31	0	7	384	-
	From 50,001- 75,000	0.18	1	2,511	92	0	2	(7)	-	0	6	3,067	92	0	4	177	-
	From 75,000-100,000	0.01	2	91	373	0	1	95	-	0	6	968	373	0	5	479	-
	From 1,00,001 -1,25,000	0.01	2	424	55	0	1	(8)	-	0	3	1,029	55	0	4	1,230	-
	Above Rs. 1,25,000	9.18	25	46,338	9,156	2	4	1,974	-	14	55	80,605	9,156	5	27	32,954	-
		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iv) Group- Annuity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Name of Insurer : Edelweiss Tokio Life Insurance Company Ltd.

Registration Number: 147 dated 10 May 2011

Date: 31 March 17

Business Acquisition through different channels (Group)

(₹ in Crores)

Sr.No.	Channels	For the quarter ended 31 March 17			Upto the quarter ended 31 March 17			For the quarter ended 31 March 16			Upto the quarter ended 31 March 16		
		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	14	187,886	4.41	52	457,124	12.51	21	88,397	1.94	63	351,648	7.68
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	4	3,688	0.23	17	21,199	1.21	5	11,891	0.76	16	25,010	1.66
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	6	12,232	7.89	27	61,187	31.56	8	21,795	15.94	20	36,299	27.95
	Total(A)	24	203,806	12.53	96	539,510	45.28	34	122,083	18.64	99	412,957	37.29
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	24	203,806	12.53	96	539,510	45.28	34	122,083	18.64	99	412,957	37.29

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

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

Date: 31 March 2017

Business Acquisition through different channels (Individuals)

(₹ in Crores)

Sr.No.	Channels	For the Quarter ended 31 March 2017		Upto the Quarter ended 31 March 2017		For the Quarter ended 31 March 2016		Upto the Quarter ended 31 March 2016	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	12,947	58.70	29,997	113.99	10,196	42.76	23,697	82.99
2	Corporate Agents-Banks	2,351	19.08	4,902	38.75	1,686	10.13	3,716	18.78
3	Corporate Agents -Others	1,141	8.87	2,191	16.78	760	7.28	1,452	11.93
4	Brokers	200	0.62	1166	6.85	1,424	12.71	3,032	25.83
5	Micro Agents	127	0.00	266	0.01	249	0.00	710	0.01
6	Direct Business	5,602	3.08	7,250	6.34	2,454	1.71	5,175	6.76
Total (A)		22,368	90.36	45,772	182.71	16,769	74.60	37,782	146.30
1	Referral (B)	-	-	-	-	-	-	-	-
Grand Total (A+B)		22,368	90.36	45,772	182.71	16,769	74.60	37,782	146.30

FORM L-39-Data on Settlement of Claims

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

Date: 31 March 2017

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	-	2*	-	-	-	-	2	0.03
1	Group Death Claims	-	351	-	-	-	-	351	9.00
2	Individual Death Claims	-	40	-	-	-	-	40	3.38

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

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

FORM L-40 : Quarterly claims data for Life

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

Date: 31 March 2017

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	5	-	-	-	-	1
2	Claims reported during the period	39	-	-	-	-	4
3	Claims Settled during the period	40	-	-	-	-	1
4	T & C Rejected	-	-	-	-	-	2
5	Claims Repudiated during the period	4	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	4	-	-	-	-	-
	b) Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
6	Claims Written Back	-	-	-	-	-	-
7	Claims O/S at End of the period	-	-	-	-	-	2
	Less than 3months	-	-	-	-	-	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	2	-	-	-	-	-
2	Claims reported during the period	349	-	-	-	-	1
3	Claims Settled during the period	351	-	-	-	-	1
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 months to 6 months	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

#Other benefits include claim under ECI rider

FORM L-40 : YTD claims data for Life

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

Date: 31 March 2017

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	3	-	-	-	-	2
2	Claims reported during the period	161	-	-	-	-	19
3	Claims Settled during the period	153	-	-	-	-	15
4	T & C Rejected	-	-	-	-	-	3
5	Claims Repudiated during the period	11	-	-	-	-	1
	a) Less than 2years from the date of acceptance of risk	9	-	-	-	-	-
	b) Grater than 2 year from the date of acceptance of risk	2	-	-	-	-	1
6	Claims Written Back	-	-	-	-	-	-
7	Claims O/S at End of the period	-	-	-	-	-	2
	Less than 3months	-	-	-	-	-	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	3	-	-	-	-	-
2	Claims reported during the period	1,426	-	-	-	-	2
3	Claims Settled during the period	1,429	-	-	-	-	2
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 months to 6 months	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

#Other benefits include claim under ECI Rider

FORM L-41 - GREIVANCE DISPOSAL

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

Date: 31 March 2017

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 upto 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	8
(b)	Policy Servicing	0	30	26	0	4	0	94
(c)	Proposal Processing	0	26	21	0	5	0	144
(d)	Survival Claims	0	0	0	0	0	0	5
(e)	ULIP Related	0	2	1	0	1	0	16
(f)	Unfair Business Practices	4	154	29	8	121	0	742
(g)	Others	0	17	14	0	3	0	27
	Total Number of complaints:	4	229	91	8	134	0	1036

2	Total No. of policies during previous year:	37881
3	Total No. of claims during previous year	1423
4	Total No. of policies during current year	45868
5	Total No. of claims during current year	1608
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	226
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :	50

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
(a)	Upto 7 days	0	0	0
(b)	7 - 15 days	0	0	0
(c)	15-30 days	0	0	0
(d)	30-90 days	0	0	0
(e)	90 days & Beyond	0	0	0
	Total No. of complaints	0	0	0

L-42- Valuation Basis (Life Insurance)

<p>a. How the policy data needed for valuation is accessed.</p> <p>b. How the valuation bases are supplied to the system</p>	<p>The policy data is extracted from the Ingenium (policy administration system) and checks are performed for completeness and consistency of data.</p> <p>The current months data is reconciled with the previous months data and the movements during the month. Consistency check is done for number of contracts, sum assured 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</p> <p>Prophet (actuarial software) is used for valuation. The bases and parameters are passed on to Prophet. The Bases are also extracted from Prophet run results and compared with bases stored in spreadsheets for consistency.</p>																												
<p>1) Interest : Maximum and minimum interest rate taken for each segment</p>																													
<p>i. Individual Business</p> <p>1. Life - Participating Policies</p> <p>2. Pension - Participating Policies</p> <p>3. Life - Non-participating Policies</p> <p>4. Annuities - Participating policies</p> <p>5. Annuities - Non-participating policies</p> <p>6. Annuities - Individual Pension Plan</p> <p>7. Unit Linked - Life (Non-Unit Fund)</p> <p>8. Unit Linked - Pension (Non-Unit Fund)</p> <p>9. Health Insurance</p> <p>ii. Group Business</p> <p>1. Group Credit Protection</p> <p>2. Group Wealth Accumulation (Non-Unit Fund)</p> <p>3. Group Employee Benefit</p>	<table> <tr> <th>Min</th><th>Max</th></tr> <tr> <td>7.60% (Without MAD*)</td><td>7.60% (Without MAD*)</td></tr> <tr> <td>7.60% (Without MAD*)</td><td>7.60% (Without MAD*)</td></tr> <tr> <td>7.00% (Without MAD*)</td><td>7.50% (Without MAD*)</td></tr> <tr> <td>7.50% (Without MAD*)</td><td>7.50% (Without MAD*)</td></tr> <tr> <td>7.00% (Without MAD*)</td><td>7.00% (Without MAD*)</td></tr> <tr> <td>7.00% (Without MAD*)</td><td>7.00% (Without MAD*)</td></tr> <tr> <td>7.00% (Without MAD*)</td><td>7.00% (Without MAD*)</td></tr> <tr> <td>7.00% (Without MAD*)</td><td>7.00% (Without MAD*)</td></tr> <tr> <td>7.00% (Without MAD*)</td><td>7.00% (Without MAD*)</td></tr> <tr> <td>7.00% (Without MAD*)</td><td>7.00% (Without MAD*)</td></tr> <tr> <td>7.00% (Without MAD*)</td><td>7.00% (Without MAD*)</td></tr> <tr> <td>7.00% (Without MAD*)</td><td>7.00% (Without MAD*)</td></tr> </table>	Min	Max	7.60% (Without MAD*)	7.60% (Without MAD*)	7.60% (Without MAD*)	7.60% (Without MAD*)	7.00% (Without MAD*)	7.50% (Without MAD*)	7.50% (Without MAD*)	7.50% (Without MAD*)	7.00% (Without MAD*)	7.00% (Without MAD*)	7.00% (Without MAD*)	7.00% (Without MAD*)	7.00% (Without MAD*)	7.00% (Without MAD*)	7.00% (Without MAD*)	7.00% (Without MAD*)	7.00% (Without MAD*)	7.00% (Without MAD*)	7.00% (Without MAD*)	7.00% (Without MAD*)	7.00% (Without MAD*)	7.00% (Without MAD*)	7.00% (Without MAD*)	7.00% (Without MAD*)		
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<p>2) Mortality Rates : the mortality rates used for each segment (Expressed as a % of Indian Assured Lives Mortality (2006-08), unless otherwise stated)</p>																													
<p>i. Individual Business</p> <p>1. Life - Participating policies</p> <p>2. Pension - Participating Policies</p> <p>3. Life - Non-participating Policies</p> <p> - Pure Term Plans</p> <p> - Non Term Plans</p> <p>4. Annuities - Participating policies</p> <p>5. Annuities - Non-participating policies</p> <p>6. Annuities - Individual Pension Plan</p> <p>7. Unit Linked - Life</p> <p>8. Unit Linked - Pension</p> <p>9. Health Insurance</p> <p>ii. Group Business</p> <p>1. Group Credit Protection</p> <p>2. Group Wealth Accumulation</p> <p>3. Group Employee Benefit</p>	<table> <tr> <th>Min</th><th>Max</th></tr> <tr> <td>90.0% (Without MAD*)</td><td>90.0% (Without MAD*)</td></tr> <tr> <td>90.0% (Without MAD*)</td><td>90.0% (Without MAD*)</td></tr> <tr> <td>24.0% (Without MAD*)</td><td>195.0% (Without MAD*)</td></tr> <tr> <td>90.0% (Without MAD*)</td><td>140.0% (Without MAD*)</td></tr> <tr> <td>70% (Without MAD*) of Modified Mortality for Annuitants - LIC (a) (1996-98) Ultimate Rates</td><td>80% (Without MAD*) of Modified Mortality for Annuitants - LIC (a) (1996-98) Ultimate Rates</td></tr> <tr> <td>80.0% (Without MAD*)</td><td>95.0% (Without MAD*)</td></tr> <tr> <td>90.0% (Without MAD*)</td><td>90.0% (Without MAD*)</td></tr> <tr> <td>80.0% (Without MAD*)</td><td>80.0% (Without MAD*)</td></tr> <tr> <td>80.0% (Without MAD*)</td><td>120.0% (Without MAD*)</td></tr> <tr> <td>90.0% (Without MAD*)</td><td>90.0% (Without MAD*)</td></tr> <tr> <td>90.0% (Without MAD*)</td><td>90.0% (Without MAD*)</td></tr> </table>	Min	Max	90.0% (Without MAD*)	90.0% (Without MAD*)	90.0% (Without MAD*)	90.0% (Without MAD*)	24.0% (Without MAD*)	195.0% (Without MAD*)	90.0% (Without MAD*)	140.0% (Without MAD*)	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	80.0% (Without MAD*)	95.0% (Without MAD*)	90.0% (Without MAD*)	90.0% (Without MAD*)	80.0% (Without MAD*)	80.0% (Without MAD*)	80.0% (Without MAD*)	120.0% (Without MAD*)	90.0% (Without MAD*)	90.0% (Without MAD*)	90.0% (Without MAD*)	90.0% (Without MAD*)				
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<p>4) Bonus Rates :</p>																													
<p>1. Cashflow Protection</p> <p>2. Save n Grow Plan (WA)</p> <p>3. MultiGain Plan (WA)</p> <p>4. Save n Prosper Plan (WA)</p> <p>5. EduSave</p> <p>6. Milestones Plan (WA)</p> <p>7. Cashflow Protection Plus</p> <p>8. Triple Advantage Plan</p> <p>9. Pension</p>	<table> <tr> <th>Declared for FY 16-17^A</th><th>Provision for Future Years</th></tr> <tr> <td>NA</td><td>17.5 - 25</td></tr> <tr> <td>26.5 - 36.5</td><td>16 - 28</td></tr> <tr> <td>37.5 - 42.3</td><td>28</td></tr> <tr> <td>30 - 94</td><td>15 - 39</td></tr> <tr> <td>25.5 - 87</td><td>11.5 - 34</td></tr> <tr> <td>24 - 35</td><td>13 - 15</td></tr> <tr> <td>47 - 59.5</td><td>Reversionary Bonus: 21 - 28</td></tr> <tr> <td>60 - 102.5</td><td>Cash Bonus: 21 - 28</td></tr> <tr> <td>NA</td><td>27 - 45</td></tr> <tr> <td></td><td>23 - 48</td></tr> </table> <p>^A Declared Bonus rate for FY 16-17 includes one time Special Bonus declared for FY 2017 by company on completion of 5 years of operation.</p>	Declared for FY 16-17 ^A	Provision for Future Years	NA	17.5 - 25	26.5 - 36.5	16 - 28	37.5 - 42.3	28	30 - 94	15 - 39	25.5 - 87	11.5 - 34	24 - 35	13 - 15	47 - 59.5	Reversionary Bonus: 21 - 28	60 - 102.5	Cash Bonus: 21 - 28	NA	27 - 45		23 - 48						
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<p>5) Policyholders Reasonable Expectations</p>	<p>The provisions for future bonuses are consistent with assumed valuation rate of interest.</p>																												
<p>6) Taxation and Shareholder Transfers</p>	<p>Transfers to Shareholders are made through a window of 90:10 of surplus. These tranfers are then subjected to taxation at the rate of 14.80625%.</p>																												
<p>7) Basis of provisions for Incurred But Not Reported (IBNR)</p>	<p>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: 240 days for DCCB schemes, 70 days for other schemes</p>																												
<p>8) Change in Valuation Methods or Bases:</p>																													
<p>i. Individuals Assurances</p> <p>1. Interest</p> <p>2. Expenses</p> <p>3. Inflation</p> <p>ii. Annuities</p> <p>1. Interest</p> <p> a. Annuity in payment</p> <p> b. Annuity during deferred period</p> <p> c. Pension : All Plans</p> <p>2. Expenses</p> <p>3. Inflation</p> <p>iii. Unit Linked</p> <p>1. Interest</p> <p>2. Expenses</p> <p>3. Inflation</p> <p>iv. Health</p> <p>1. Interest</p> <p>2. Expenses</p> <p>3. Inflation</p> <p>v. Group</p> <p>1. Interest</p> <p>2. Expenses</p> <p>3. Inflation</p>	<p>Best Estimate Interest rate (without MAD) has been decreased (by 0 to 53 bps) for some of the products.</p> <p>No change</p> <p>No change</p> <p>Best Estimate Interest rate (without MAD) has been decreased by 43 bps for Annuity products.</p> <p>NA</p> <p>Best Estimate Interest rate (without MAD) has been decreased (by 0 to 53 bps) for some of the products.</p> <p>No change</p> <p>No change</p> <p>Best Estimate Interest rate for Non-Unit fund (without MAD) has been decreased by 53 bps for Unit Linked products.</p> <p>No change</p> <p>No change</p> <p>Best Estimate Interest rate (without MAD) has been decreased by 53 bps for the Health product.</p> <p>No change</p> <p>No change</p> <p>Best Estimate Interest rate (without MAD) has been decreased (by 0 to 53 bps) for some of the products.</p> <p>No change</p> <p>No change</p>																												
<p>MAD*</p>	<p>Interest: 75 - 550 bps</p> <p>Mortality: 10%; additional 5% MAD to cater AIDS risk</p> <p>Expenses: 10%</p> <p>* Margin for Adverse Deviation (MAD) is over and above the base rate mentioned above</p>																												