

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

Public Disclosures for the half Year ended 30th September 2017		
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## Form L-1-A-RA

Name of the Insurer: EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number : 147 dated 10 May 2011

## REVENUE ACCOUNT FOR THE QUARTER ENDED 30 SEPTEMBER 2017

(₹ in '000)

## POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

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
<b>Premium earned-net</b>	L-4											
(a) Premium		1,266,618	220,064	40,945	534,340	17,814	3,523	134,595	79,914	226,903	6,840	1,680
(b) Reinsurance ceded		(56,718)	(398)	-	(22,327)	-	(583)	(32,670)	-	(740)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>1,209,900</b>	<b>219,666</b>	<b>40,945</b>	<b>512,013</b>	<b>17,814</b>	<b>2,940</b>	<b>101,925</b>	<b>79,914</b>	<b>226,163</b>	<b>6,840</b>	<b>1,680</b>
<b>Income from Investments</b>												
(a) Interest & Dividends Gross & Amortisation (Net)		162,170	30,455	4,136	87,300	3,103	264	14,203	797	16,900	1,069	3,942
(b) Profit on sale / redemption of investments		186,958	52,099	3,508	36,067	600	184	6,269	225	75,972	4,719	7,316
(c) Loss on sale / redemption of investments		(66,762)	(6,727)	(468)	(39,852)	(532)	-	(370)	-	(15,567)	(1,033)	(2,213)
(d) Transfer /Gain on revaluation / change in fair value*		135	-	-	-	-	-	-	-	118	(116)	133
<b>Sub Total</b>		<b>282,501</b>	<b>75,827</b>	<b>7,176</b>	<b>83,515</b>	<b>3,171</b>	<b>448</b>	<b>20,102</b>	<b>1,022</b>	<b>77,423</b>	<b>4,639</b>	<b>9,178</b>
<b>Other Income</b>												
Contribution from the Shareholders' Account		575,719	90,594	13,601	267,028	6,805	4,360	12,916	11,634	167,424	557	798
Other Income		784	67	(1)	763	(1)	(0)	(14)	-	(31)	1	(0)
<b>Sub Total</b>		<b>576,503</b>	<b>90,661</b>	<b>13,600</b>	<b>267,791</b>	<b>6,804</b>	<b>4,360</b>	<b>12,902</b>	<b>11,634</b>	<b>167,393</b>	<b>558</b>	<b>798</b>
<b>Total (A)</b>		<b>2,068,904</b>	<b>386,154</b>	<b>61,719</b>	<b>863,319</b>	<b>27,789</b>	<b>7,748</b>	<b>134,929</b>	<b>92,570</b>	<b>470,979</b>	<b>12,037</b>	<b>11,656</b>
Commission	L-5	85,481	27,163	1,631	45,416	331	96	166	-	10,605	71	-
Operating Expenses related to Insurance Business	L-6	768,410	160,605	19,603	357,411	5,242	5,093	29,544	11,030	176,634	1,446	1,801
Service Tax/ GST on ULIP Charges		4,313	-	-	-	-	-	-	-	4,189	114	9
Provision for Doubtful debts		421	-	-	421	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-
<b>Total (B)</b>		<b>858,625</b>	<b>187,768</b>	<b>21,234</b>	<b>403,248</b>	<b>5,573</b>	<b>5,189</b>	<b>29,710</b>	<b>11,030</b>	<b>191,429</b>	<b>1,631</b>	<b>1,810</b>
Benefits Paid (Net)	L-7	187,333	40,938	818	16,483	2,223	(205)	86,733	6,962	27,066	122	6,192
Interim Bonuses Paid		69	69	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-
(a) Gross **		1,145,095	157,379	39,667	561,406	19,993	2,764	22,886	74,578	252,484	10,284	3,654
(b) Amount ceded in Reinsurance		(122,218)	-	-	(117,818)	-	-	(4,400)	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
<b>Total (C)</b>		<b>1,210,279</b>	<b>198,386</b>	<b>40,485</b>	<b>460,071</b>	<b>22,216</b>	<b>2,559</b>	<b>105,219</b>	<b>81,540</b>	<b>279,550</b>	<b>10,406</b>	<b>9,846</b>
<b>SURPLUS/ (DEFICIT ) (D) = (A) - (B) - (C)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Appropriations</b>												
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (D)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>NOTES:</b>												
* Represents the deemed realised gain as per norms specified by the Authority.												
**represents Mathematical Reserves after allocation of bonus.												
The total surplus is disclosed below:												
(a) Interim Bonuses Paid		69	69	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-	-	-	-	-	-	-	-
<b>(d) Total Surplus [ (a) + (b)+ (c) ]</b>		<b>69</b>	<b>69</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

## 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 HALF YEAR ENDED ENDED 30 SEPTEMBER 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
<b>Premium earned-net</b>	L-4											
(a) Premium		1,948,383	316,451	56,761	745,520	22,865	5,854	271,178	81,414	427,474	17,837	3,030
(b) Reinsurance ceded		(96,354)	(788)	-	(43,250)	-	(1,114)	(49,729)	-	(1,474)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>1,852,029</b>	<b>315,663</b>	<b>56,761</b>	<b>702,270</b>	<b>22,865</b>	<b>4,740</b>	<b>221,449</b>	<b>81,414</b>	<b>426,000</b>	<b>17,837</b>	<b>3,030</b>
<b>Income from Investments</b>												
(a) Interest & Dividends Gross & Amortisation (Net)		311,284	60,943	7,935	165,655	5,955	535	27,577	1,004	31,671	1,985	8,024
(b) Profit on sale / redemption of investments		339,661	64,685	5,149	92,163	956	275	7,190	262	145,301	8,612	15,069
(c) (Loss on sale / redemption of investments)		(104,872)	(8,807)	(647)	(61,382)	(532)	-	(372)	-	(27,948)	(1,742)	(3,441)
(d) Transfer /Gain on revaluation / change in fair value*		17,082	-	-	-	-	-	-	-	14,177	786	2,119
<b>Sub Total</b>		<b>563,155</b>	<b>116,821</b>	<b>12,437</b>	<b>196,436</b>	<b>6,379</b>	<b>810</b>	<b>34,395</b>	<b>1,266</b>	<b>163,201</b>	<b>9,641</b>	<b>21,771</b>
<b>Other Income</b>												
Contribution from the Shareholders' Account		1,150,253	128,770	29,408	497,449	8,481	9,166	31,404	12,020	427,011	4,412	2,135
Other Income		1,418	281	0	1,010	-	-	-	-	35	86	5
<b>Sub Total</b>		<b>1,151,671</b>	<b>129,051</b>	<b>29,408</b>	<b>498,459</b>	<b>8,481</b>	<b>9,166</b>	<b>31,404</b>	<b>12,020</b>	<b>427,046</b>	<b>4,498</b>	<b>2,140</b>
<b>Total (A)</b>		<b>3,566,855</b>	<b>561,535</b>	<b>98,606</b>	<b>1,397,165</b>	<b>37,725</b>	<b>14,716</b>	<b>287,248</b>	<b>94,700</b>	<b>1,016,247</b>	<b>31,976</b>	<b>26,941</b>
Commission	L-5	125,722	35,847	2,457	66,553	395	206	834	-	19,084	347	-
Operating Expenses related to Insurance Business	L-6	1,496,666	232,331	39,907	689,408	7,045	10,022	57,898	11,279	438,721	6,825	3,233
Service Tax/ GST on ULIP Charges		7,649	-	-	-	-	-	-	-	7,354	274	21
Provision for Doubtful debts		219	-	-	219	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-
<b>Total (B)</b>		<b>1,630,256</b>	<b>268,178</b>	<b>42,364</b>	<b>756,180</b>	<b>7,440</b>	<b>10,228</b>	<b>58,732</b>	<b>11,279</b>	<b>465,159</b>	<b>7,446</b>	<b>3,254</b>
Benefits Paid (Net)	L-7	344,655	75,607	1,163	31,483	3,979	18	168,993	9,246	43,407	210	10,549
Interim Bonuses Paid		79	79	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies												
(a) Gross **		1,770,748	217,670	55,079	781,284	26,306	4,470	66,624	74,175	507,681	24,320	13,138
(b) Amount ceded in Reinsurance		(178,883)	-	-	(171,783)	-	-	(7,101)	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
<b>Total (C)</b>		<b>1,936,599</b>	<b>293,357</b>	<b>56,242</b>	<b>640,985</b>	<b>30,285</b>	<b>4,488</b>	<b>228,516</b>	<b>83,421</b>	<b>551,088</b>	<b>24,530</b>	<b>23,687</b>
<b>SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Appropriations</b>												
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (D)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

## NOTES:

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

\*\*represents Mathematical Reserves after allocation of bonus.

The total surplus is disclosed below:

(a) Interim Bonuses Paid	79	79	-	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders	-	-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account	-	-	-	-	-	-	-	-	-	-	-	-
<b>(d) Total Surplus [ (a) + (b)+ (c) ]</b>	<b>79</b>	<b>79</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

## REVENUE ACCOUNT FOR THE QUARTER ENDED 30 SEPTEMBER 2016

## POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

(₹ in '000)

Particulars	Schedule	Total	Non-Linked Life			Health	Group Non Par	Group Variable	Linked Life			
			Individual Par	Individual Par Pension	Individual Non Par				Individual Non Par Pension	Individual Life	Individual Linked Pension	Group
<b>Premium earned-net</b>	L-4											
(a) Premium		882,902	139,241	31,359	436,118	26,007	2,740	126,321	7,445	107,207	6,466	-
(b) Reinsurance ceded		(36,796)	(453)	-	(17,193)	-	(336)	(18,448)	-	(367)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>846,104</b>	<b>138,788</b>	<b>31,359</b>	<b>418,925</b>	<b>26,007</b>	<b>2,404</b>	<b>107,873</b>	<b>7,445</b>	<b>106,840</b>	<b>6,466</b>	<b>-</b>
<b>Income from Investments</b>												
(a) Interest & Dividends Gross & Amortisation (Net)		98,400	23,835	2,390	50,391	760	15	9,217	53	7,666	373	3,699
(b) Profit on sale / redemption of investments		124,235	19,010	2,580	39,642	38	104	3,796	19	45,572	1,883	11,591
(c) (Loss on sale / redemption of investments)		(20,164)	(5,421)	(299)	(169)	-	-	(1,406)	-	(11,249)	(435)	(1,187)
(d) Transfer /Gain on revaluation / change in fair value*		7,770	-	-	-	-	-	-	-	5,724	876	1,170
<b>Sub Total</b>		<b>210,240</b>	<b>37,424</b>	<b>4,671</b>	<b>89,864</b>	<b>798</b>	<b>119</b>	<b>11,607</b>	<b>72</b>	<b>47,713</b>	<b>2,697</b>	<b>15,274</b>
<b>Other Income</b>												
Contribution from the Shareholders' Account		685,617	36,473	20,013	431,992	19,252	7,345	44,571	1,245	116,165	8,626	(66)
Other Income		173	76	-	74	-	-	-	-	24	-	-
<b>Sub Total</b>		<b>685,790</b>	<b>36,549</b>	<b>20,013</b>	<b>432,066</b>	<b>19,252</b>	<b>7,345</b>	<b>44,571</b>	<b>1,245</b>	<b>116,189</b>	<b>8,626</b>	<b>(66)</b>
<b>Total (A)</b>		<b>1,742,135</b>	<b>212,761</b>	<b>56,043</b>	<b>940,855</b>	<b>46,057</b>	<b>9,868</b>	<b>164,051</b>	<b>8,762</b>	<b>270,742</b>	<b>17,789</b>	<b>15,208</b>
Commission	L-5	62,736	10,925	1,431	44,722	490	162	114	-	4,500	392	-
Operating Expenses related to Insurance Business	L-6	722,556	71,527	28,194	427,677	14,673	7,516	44,870	1,229	117,921	8,624	325
Service Tax on ULIP Charges		1,602	-	-	-	-	-	-	-	1,535	67	-
Provision for Doubtful debts		351	-	-	351	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-
<b>Total (B)</b>		<b>787,245</b>	<b>82,452</b>	<b>29,625</b>	<b>472,750</b>	<b>15,163</b>	<b>7,678</b>	<b>44,984</b>	<b>1,229</b>	<b>123,956</b>	<b>9,084</b>	<b>325</b>
Benefits Paid (Net)	L-7	86,743	4,862	161	9,297	626	-	59,907	-	6,293	211	5,386
Interim Bonuses Paid		92	92	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies												
(a) Gross **		971,460	125,355	26,257	559,264	30,268	2,190	62,109	7,533	140,493	8,494	9,497
(b) Amount ceded in Reinsurance		(103,405)	-	-	(100,456)	-	-	(2,949)	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
<b>Total (C)</b>		<b>954,890</b>	<b>130,309</b>	<b>26,418</b>	<b>468,105</b>	<b>30,894</b>	<b>2,190</b>	<b>119,067</b>	<b>7,533</b>	<b>146,786</b>	<b>8,705</b>	<b>14,883</b>
<b>SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Appropriations</b>												
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (D)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>NOTES:</b>												
* Represents the deemed realised gain as per norms specified by the Authority.												
**represents Mathematical Reserves after allocation of bonus.												
The total surplus is disclosed below:												
(a) Interim Bonuses Paid		92	92	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-	-	-	-	-	-	-	-
<b>(d) Total Surplus [ (a) + (b) + (c) ]</b>		<b>92</b>	<b>92</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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 HALF YEAR ENDED 30 SEPTEMBER 2016

## POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

(' in '000)

Particulars	Schedule	Total	Non-Linked Life					Linked Life				
			Individual Par	Individual Par Pension#	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
<b>Premium earned-net</b>												
(a) Premium	L-4	1,449,850	210,751	38,934	685,257	34,854	4,126	272,393	7,445	182,163	12,528	1,400
(b) Reinsurance ceded		(71,275)	(944)	-	(33,617)	-	(604)	(35,359)	-	(751)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>1,378,575</b>	<b>209,807</b>	<b>38,934</b>	<b>651,640</b>	<b>34,854</b>	<b>3,522</b>	<b>237,034</b>	<b>7,445</b>	<b>181,412</b>	<b>12,528</b>	<b>1,400</b>
<b>Income from Investments</b>												
(a) Interest & Dividends Gross & Amortisation (Net)		190,333	46,568	4,531	95,930	1,216	38	18,326	110	15,260	718	7,634
(b) Profit on sale / redemption of investments		161,976	26,402	2,769	51,788	55	176	5,424	20	56,430	2,578	16,334
(c) (Loss on sale / redemption of investments)		(34,177)	(8,454)	(605)	(222)	-	-	(1,406)	-	(20,205)	(792)	(2,493)
(d) Transfer /Gain on revaluation / change in fair value*		47,907	-	-	-	-	-	-	-	41,494	2,093	4,319
<b>Sub Total</b>		<b>366,039</b>	<b>64,516</b>	<b>6,695</b>	<b>147,496</b>	<b>1,271</b>	<b>214</b>	<b>22,344</b>	<b>130</b>	<b>92,979</b>	<b>4,597</b>	<b>25,794</b>
<b>Other Income</b>												
Contribution from the Shareholders' Account		1,232,842	58,543	25,823	825,314	25,405	12,806	79,938	1,373	180,679	22,407	554
Other Income		325	132	-	146	-	-	-	-	47	-	-
<b>Sub Total</b>		<b>1,233,167</b>	<b>58,675</b>	<b>25,823</b>	<b>825,460</b>	<b>25,405</b>	<b>12,806</b>	<b>79,938</b>	<b>1,373</b>	<b>180,726</b>	<b>22,407</b>	<b>554</b>
<b>Total (A)</b>		<b>2,977,781</b>	<b>332,998</b>	<b>71,452</b>	<b>1,624,597</b>	<b>61,530</b>	<b>16,542</b>	<b>339,316</b>	<b>8,948</b>	<b>455,117</b>	<b>39,532</b>	<b>27,748</b>
Commission	L-5	98,733	16,185	1,726	71,806	649	234	278	-	7,066	787	2
Operating Expenses related to Insurance Business	L-6	1,311,050	111,129	35,376	826,997	19,111	13,390	90,344	1,355	189,404	22,262	1,683
Service Tax on ULIP Charges		3,075	-	-	-	-	-	-	-	2,948	126	1
Provision for Doubtful debts		591	-	-	591	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-
<b>Total (B)</b>		<b>1,413,450</b>	<b>127,314</b>	<b>37,102</b>	<b>899,394</b>	<b>19,760</b>	<b>13,624</b>	<b>90,622</b>	<b>1,355</b>	<b>199,418</b>	<b>23,175</b>	<b>1,686</b>
Benefits Paid (Net)	L-7	145,115	8,398	297	20,053	945	-	97,629	38	7,702	220	9,834
Interim Bonuses Paid		98	98	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-
(a) Gross **		1,559,330	197,188	34,053	840,454	40,825	2,918	155,972	7,555	247,997	16,137	16,228
(b) Amount ceded in Reinsurance		(140,212)	-	-	(135,305)	-	-	(4,907)	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
<b>Total (C)</b>		<b>1,564,331</b>	<b>205,684</b>	<b>34,350</b>	<b>725,202</b>	<b>41,770</b>	<b>2,918</b>	<b>248,694</b>	<b>7,593</b>	<b>255,699</b>	<b>16,357</b>	<b>26,062</b>
<b>SURPLUS/ (DEFICIT ) (D) = (A) - (B) - (C)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Appropriations</b>												
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (D)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>NOTES:</b>												
* Represents the deemed realised gain as per norms specified by the Authority.												
**represents Mathematical Reserves after allocation of bonus.												
The total surplus is disclosed below:												
(a) Interim Bonuses Paid		98	98	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-	-	-	-	-	-	-	-
<b>(d) Total Surplus [ (a) + (b)+ (c) ]:</b>		<b>98</b>	<b>98</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

## PROFIT AND LOSS ACCOUNT FOR THE HALF YEAR ENDED 30 SEPTEMBER 2017

## SHAREHOLDERS' ACCOUNT (NON-TECHNICAL ACCOUNT)

(₹ in '000)

Particulars	SCHEDULE	For the Quarter ended 30 September 2017	For the Half Year Ended 30 September 2017	For the Quarter ended 30 September 2016	For the Half Year Ended 30 September 2016
Amounts transferred from the policyholders account (Technical Account)		-	-	-	-
Income from investments					
(a) Interest, Dividend & Rent- Gross & Amortisation (Net)		104,099	203,458	137,480	283,471
(b) Profit on sale / redemption of investments		112,241	156,043	158,174	261,957
(c) (Loss on sale / redemption of investments)		(14,884)	(23,894)	(25,592)	(34,654)
(d) Transfer /Gain/(Loss) on revaluation / change in fair value		-	-	-	-
<b>Sub Total</b>		<b>201,456</b>	<b>335,607</b>	<b>270,062</b>	<b>510,774</b>
Other income		-	-	31	92
<b>Total (A)</b>		<b>201,456</b>	<b>335,607</b>	<b>270,093</b>	<b>510,866</b>
Expenses other than those directly related to the insurance business	L-6A	12,781	13,167	655	1,506
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		575,719	1,150,253	685,616	1,232,842
<b>Total (B)</b>		<b>588,500</b>	<b>1,163,420</b>	<b>686,271</b>	<b>1,234,348</b>
<b>Profit / (Loss) before tax</b>		<b>(387,044)</b>	<b>(827,813)</b>	<b>(416,178)</b>	<b>(723,482)</b>
Provision for taxation		-	-	-	-
Current Year		-	-	-	-
For earlier years		-	-	-	-
<b>Profit / (Loss) after tax</b>		<b>(387,045)</b>	<b>(827,813)</b>	<b>(416,177)</b>	<b>(723,482)</b>
<b>APPROPRIATIONS</b>					
(a) Balance at the beginning of the period		(6,488,975)	(6,048,207)	(4,197,202)	(3,889,897)
(b) Interim dividends paid during the period		-	-	-	-
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution tax		-	-	-	-
(e) Transfer to reserves / other accounts		-	-	-	-
<b>Profit / (Loss) carried to the Balance Sheet</b>		<b>(6,876,020)</b>	<b>(6,876,020)</b>	<b>(4,613,379)</b>	<b>(4,613,379)</b>
Earning per share of face value ₹ 10 - Basic/Diluted		(1.48)	(3.16)	(1.59)	(2.77)

## BALANCE SHEET AS AT 30 SEPTEMBER 2017

(₹ in '000)

PARTICULARS	SCHEDULE	As at		
		30 September 2017	30 September 2016	31 March 2017
<b>SOURCES OF FUNDS</b>				
<b>Shareholders' funds</b>				
Share capital	L-8, L-9	2,615,922	2,615,922	2,615,922
Reserves and surplus	L-10	10,658,765	10,658,765	10,658,765
Credit/(debit) fair value change account		53,142	58,849	93,164
<b>Sub-total</b>		<b>13,327,828</b>	<b>13,333,535</b>	<b>13,367,851</b>
<b>Borrowings</b>				
	L-11	-	-	-
<b>Policyholders' Funds</b>				
Credit/(Debit) Fair Value Change Account		23,865	7,751	14,442
Policy liabilities		8,120,491	4,936,435	7,051,095
Insurance reserves		-	-	-
Provision for Linked Liabilities		2,303,615	1,224,981	1,923,461
Add: Credit/(Debit) Fair Value Change Account		108,098	54,611	91,015
<b>Total Provision for Linked Liabilities</b>		<b>2,411,713</b>	<b>1,279,592</b>	<b>2,014,476</b>
<b>Sub-total</b>		<b>10,556,070</b>	<b>6,223,778</b>	<b>9,080,014</b>
<b>Funds for Discontinued Policies</b>				
Discontinued on account of non-payment of premium-Linked Others		253,917	134,027	128,685
Funds for Future Appropriations		-	-	-
<b>Total</b>		<b>24,137,815</b>	<b>19,691,340</b>	<b>22,576,549</b>
<b>APPLICATION OF FUNDS</b>				
<b>Investments</b>				
Shareholders'	L-12	5,043,654	7,700,833	6,137,745
Policyholders'	L-13	8,200,167	4,936,273	6,592,697
Assets held to cover linked liabilities	L-14	2,665,630	1,413,619	2,143,162
Loans	L-15	10,310	5,440	5,996
Fixed assets	L-16	723,251	529,924	659,002
<b>Current assets</b>				
Cash and bank balances	L-17	145,730	127,106	1,015,567
Advances and other assets	L-18	1,904,425	1,370,429	1,491,808
<b>Sub-total (A)</b>		<b>2,050,154</b>	<b>1,497,535</b>	<b>2,507,375</b>
Current liabilities	L-19	1,220,017	809,384	1,253,432
Provisions	L-20	211,355	196,277	264,203
<b>Sub-total (B)</b>		<b>1,431,372</b>	<b>1,005,662</b>	<b>1,517,635</b>
<b>Net Current Assets (C) = (A - B)</b>		<b>618,783</b>	<b>491,873</b>	<b>989,740</b>
Miscellaneous expenditure (to the extent not written off or adjusted)	L-21	-	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		6,876,020	4,613,379	6,048,207
Debit Balance in Revenue Account (Policyholders' Account)		-	-	-
<b>Total</b>		<b>24,137,815</b>	<b>19,691,340</b>	<b>22,576,549</b>

## Contingent Liability

PARTICULARS	As at		
	30 September 2017	30 September 2016	31 March 2017
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	1,83,242 *	75,232 *	75,232
Reinsurance obligations to the extent not provided for in accounts	-	-	-
Others (Claims against policies under litigation)	9,739	10,332	6,859

\* The Company has received show cause-cum-demand notices relating to Service tax demand amounting to Rs.1,83,242 thousands (Previous year Rs.75,232 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 30 SEPTEMBER 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	527,232	98,051	15,368	180,981	-	1,210	17,701	80,914	128,690	1,287	3,030
Renewal Premiums	618,959	122,013	25,577	349,594	-	2,313	34,601	(1)	81,508	5,704	-1,350
Single Premiums	120,427	-	-	3,765	17,814	-	82,293	-	16,705	-150	-
<b>Total</b>	<b>1,266,618</b>	<b>220,064</b>	<b>40,945</b>	<b>534,340</b>	<b>17,814</b>	<b>3,523</b>	<b>134,595</b>	<b>79,914</b>	<b>226,903</b>	<b>6,840</b>	<b>1,680</b>

For the Half Year Ended 30 SEPTEMBER 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	843,540	124,992	24,640	286,832	-	2,189	90,080	81,414	227,356	3,008	3,030
Renewal Premiums	909,442	191,460	32,121	452,641	-	3,665	56,717	-	158,061	14,779	-
Single Premiums	195,401	-	-	6,047	22,865	-	124,381	-	42,058	50	-
<b>Total</b>	<b>1,948,383</b>	<b>316,451</b>	<b>56,761</b>	<b>745,520</b>	<b>22,865</b>	<b>5,854</b>	<b>271,178</b>	<b>81,414</b>	<b>427,474</b>	<b>17,837</b>	<b>3,030</b>

For the Quarter Ended 30 September 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	376,532	25,931	16,965	208,891	-	1,839	56,849	7,445	51,307	5,906	1,400
Renewal Premiums	420,443	113,310	14,394	223,691	-	901	26,472	-	41,676	-	-
Single Premiums	85,927	-	-	3,536	26,007	-	43,000	-	14,224	560	-1,400
<b>Total</b>	<b>882,902</b>	<b>139,241</b>	<b>31,359</b>	<b>436,118</b>	<b>26,007</b>	<b>2,740</b>	<b>126,321</b>	<b>7,445</b>	<b>107,207</b>	<b>6,466</b>	<b>-</b>

For the Half Year Ended 30 September 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	661,244	36,276	19,874	349,727	-	2,757	155,942	7,445	76,107	11,718	1,400
Renewal Premiums	656,835	174,475	19,060	331,042	-	1,369	45,107	-	85,781	-	-
Single Premiums	131,771	-	-	4,488	34,854	-	71,344	-	20,275	810	-
<b>Total</b>	<b>1,449,850</b>	<b>210,751</b>	<b>38,934</b>	<b>685,257</b>	<b>34,854</b>	<b>4,126</b>	<b>272,393</b>	<b>7,445</b>	<b>182,163</b>	<b>12,528</b>	<b>1,400</b>



## Form L-5- Commission Schedule

## COMMISSION

For the Quarter Ended 30 September 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
<b>Commission</b>											
First year Premiums	64,283	22,363	1,139	31,522	-	92	162	-	9,026	(22)	-
Renewal Premiums	20,571	4,800	492	13,834	-	4	4	-	1,341	96	-
Single Premiums	627	-	-	60	331	-	-	-	238	(3)	-
<b>Other Commissions</b>	-	-	-	-	-	-	-	-	-	-	-
<b>Total (A)</b>	<b>85,481</b>	<b>27,163</b>	<b>1,631</b>	<b>45,416</b>	<b>331</b>	<b>96</b>	<b>166</b>	<b>-</b>	<b>10,605</b>	<b>71</b>	<b>-</b>
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
<b>Net commission</b>	<b>85,481</b>	<b>27,163</b>	<b>1,631</b>	<b>45,416</b>	<b>331</b>	<b>96</b>	<b>166</b>	<b>-</b>	<b>10,605</b>	<b>71</b>	<b>-</b>
<b>Break-up of the commission expenses (gross) incurred to procure business:</b>											
Agents	63,243	23,664	627	32,783	57	86	-	-	5,979	47	-
Brokers	3,111	324	3	2,563	-	0	166	-	54	-	-
Corporate agency	19,127	3,175	1,001	10,071	274	10	-	-	4,572	24	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>85,481</b>	<b>27,163</b>	<b>1,631</b>	<b>45,416</b>	<b>331</b>	<b>96</b>	<b>166</b>	<b>-</b>	<b>10,605</b>	<b>71</b>	<b>-</b>

For the Half Year Ended 30 September 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
<b>Commission</b>											
First year Premiums	97,019	28,778	1,835	49,745	-	192	583	-	15,797	89	-
Renewal Premiums	29,555	7,069	622	16,721	-	14	251	-	2,621	257	-
Single Premiums	1,148	-	-	87	395	-	-	-	665	0	-
<b>Other Commissions</b>	-	-	-	-	-	-	-	-	-	-	-
<b>Total (A)</b>	<b>125,722</b>	<b>35,847</b>	<b>2,457</b>	<b>66,553</b>	<b>395</b>	<b>206</b>	<b>834</b>	<b>-</b>	<b>19,083</b>	<b>347</b>	<b>-</b>
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
<b>Net commission</b>	<b>125,722</b>	<b>35,847</b>	<b>2,457</b>	<b>66,553</b>	<b>395</b>	<b>206</b>	<b>834</b>	<b>-</b>	<b>19,083</b>	<b>347</b>	<b>-</b>
<b>Break-up of the commission expenses (gross) incurred to procure business:</b>											
Agents	93,884	31,201	963	49,674	98	186	-	-	11,486	277	-
Brokers	4,445	652	(1)	2,884	-	0	834	-	75	-	-
Corporate agency	27,393	3,995	1,494	13,995	297	20	-	-	7,521	70	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>125,722</b>	<b>35,847</b>	<b>2,457</b>	<b>66,553</b>	<b>395</b>	<b>206</b>	<b>834</b>	<b>-</b>	<b>19,083</b>	<b>347</b>	<b>-</b>

For the Quarter Ended 30 September 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
<b>Commission</b>											
First year Premiums	47,182	6,219	1,167	35,645	-	155	92	-	3,518	382	2
Renewal Premiums	14,743	4,706	264	9,021	-	7	22	-	724	-	-
Single Premiums	811	-	-	56	490	-	-	-	258	10	(2)
<b>Other Commissions</b>	-	-	-	-	-	-	-	-	-	-	-
<b>Total (A)</b>	<b>62,736</b>	<b>10,925</b>	<b>1,431</b>	<b>44,722</b>	<b>490</b>	<b>162</b>	<b>114</b>	<b>-</b>	<b>4,500</b>	<b>392</b>	<b>-</b>
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
<b>Net commission</b>	<b>62,736</b>	<b>10,925</b>	<b>1,431</b>	<b>44,722</b>	<b>490</b>	<b>162</b>	<b>114</b>	<b>-</b>	<b>4,500</b>	<b>392</b>	<b>-</b>
<b>Break-up of the commission expenses (gross) incurred to procure business:</b>											
Agents	46,028	8,358	758	33,845	118	152	75	-	2,361	359	-
Brokers	3,963	264	-	3,659	-	0	39	-	22	(19)	-
Corporate agency	12,745	2,303	673	7,218	372	10	-	-	2,117	52	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>62,736</b>	<b>10,925</b>	<b>1,431</b>	<b>44,722</b>	<b>490</b>	<b>162</b>	<b>114</b>	<b>-</b>	<b>4,500</b>	<b>392</b>	<b>-</b>

For the Half Year Ended 30 September 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
<b>Commission</b>											
First year Premiums	75,092	8,647	1,371	58,698	0	227	197	-	5,176	773	2
Renewal Premiums	22,574	7,538	355	13,037	-	7	81	-	1,555	-	-
Single Premiums	1,067	-	-	71	649	-	-	-	335	14	-
<b>Other Commissions</b>	-	-	-	-	-	-	-	-	-	-	-
<b>Total (A)</b>	<b>98,733</b>	<b>16,185</b>	<b>1,726</b>	<b>71,805</b>	<b>649</b>	<b>234</b>	<b>278</b>	<b>-</b>	<b>7,067</b>	<b>787</b>	<b>2</b>
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
<b>Net commission</b>	<b>98,733</b>	<b>16,185</b>	<b>1,726</b>	<b>71,805</b>	<b>649</b>	<b>234</b>	<b>278</b>	<b>-</b>	<b>7,067</b>	<b>787</b>	<b>2</b>
<b>Break-up of the commission expenses (gross) incurred to procure business:</b>											
Agents	65,987	12,307	983	47,453	192	214	124	-	4,045	666	-
Brokers	14,868	592	10	14,071	-	1	154	-	35	5	2
Corporate agency	17,878	3,286	733	10,282	457	19	-	-	2,986	116	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>98,733</b>	<b>16,185</b>	<b>1,726</b>	<b>71,806</b>	<b>649</b>	<b>234</b>	<b>278</b>	<b>-</b>	<b>7,066</b>	<b>787</b>	<b>2</b>

L-6- Operating Expenses Schedule

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

For the Quarter Ended 30 SEPTEMBER 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	464,424	97,671	12,308	206,519	3,460	2,489	22,639	7,576	109,378	975	1,408
Travel, conveyance and vehicle running expenses	38,420	8,226	1,181	16,398	195	159	474	316	11,331	74	66
Training expenses	19,723	4,013	666	7,947	88	55	(2)	64	6,834	63	(4)
Rent, rates & taxes	51,109	11,103	1,192	27,431	220	459	(212)	243	10,620	58	(6)
Repairs & Maintenance	15,325	3,956	500	6,296	76	40	0	0	4,444	13	0
Printing & stationery	5,497	1,012	134	2,662	69	41	199	282	1,076	12	9
Communication expenses	12,757	2,630	345	6,136	81	88	(53)	262	3,226	16	26
Legal & professional charges	20,928	3,110	441	9,894	279	166	1,995	1,100	3,843	65	36
Medical Fees	3,986	52	-	3,130	-	389	158	-	256	-	-
Auditors' Fees, expenses, etc.	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	470	78	6	311	1	8	0	0	65	1	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	50	8	1	33	0	1	0	0	7	0	0
Advertisement & publicity	28,001	6,479	742	13,402	129	193	66	27	6,935	27	1
Bank charges	1,735	329	64	827	30	4	103	162	215	0	2
Others:	-	-	-	-	-	-	-	-	-	-	-
a) Business Development, Marketing & Sales Promotion	34,546	10,807	1,062	13,923	311	65	592	398	7,478	(68)	(21)
b) Information Technology Cost	18,951	3,253	250	12,146	60	304	56	44	2,796	41	2
c) Business Support Expenses	7,643	1,836	221	3,214	112	29	271	545	1,411	(15)	17
d) Stamp duty on policies	6,042	213	17	2,431	4	50	2,990	-	339	(2)	-
e) General & Other Insurance Expenses	6,370	925	101	3,878	48	25	231	26	1,028	28	80
f) (Profit)/Loss on sale of Fixed Assets	(43)	(13)	(2)	(25)	(1)	(0)	10	(9)	(4)	1	(0)
Depreciation	30,739	4,919	374	20,434	81	524	26	4	4,295	81	1
Service Tax	1,737	0	-	426	-	2	-	(11)	1,063	73	184
<b>Total</b>	<b>768,410</b>	<b>160,605</b>	<b>19,603</b>	<b>357,411</b>	<b>5,242</b>	<b>5,093</b>	<b>29,544</b>	<b>11,030</b>	<b>176,634</b>	<b>1,446</b>	<b>1,801</b>

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

For the Half Year Ended 30 September 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	870,631	137,405	24,291	386,441	4,465	5,075	35,621	7,726	263,435	3,986	2,187
Travel, conveyance and vehicle running expenses	66,366	11,030	2,050	27,708	280	297	1,750	329	22,521	297	105
Training expenses	29,992	5,267	998	12,102	138	88	305	67	10,789	151	87
Rents, rates & taxes	104,831	16,439	2,726	52,656	355	816	772	256	30,308	458	46
Repairs & Maintenance	31,957	5,646	1,094	12,756	105	98	1	0	12,113	145	0
Printing and stationery	9,608	1,466	241	4,588	94	73	346	286	2,451	51	11
Communication expenses	26,079	3,990	642	12,997	136	221	706	270	6,965	119	34
Legal & Professional charges	33,659	4,271	654	16,761	340	310	3,369	1,110	6,650	154	42
Medical fees	6,627	52	-	5,638	-	446	178	-	313	-	-
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	920	122	12	622	2	16	2	0	141	4	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	100	13	1	68	0	2	0	0	15	0	0
Advertisement & publicity	57,808	9,322	1,621	27,604	177	421	102	29	18,294	237	1
Bank charges	3,955	643	115	1,514	47	12	547	167	868	36	6
Others:	-	-	-	-	-	-	-	-	-	-	-
a) Business Development, Marketing & Sales Promotion	100,181	17,354	3,385	38,688	424	278	1,688	410	37,438	444	71
b) Information Technology Cost	39,201	5,244	550	25,966	95	638	156	47	6,345	159	3
c) Business Support Expenses	21,533	3,342	574	9,717	192	139	951	558	5,922	110	28
d) Stamp duty on policies	16,024	272	27	4,116	5	87	10,892	-	625	(0)	-
e) General & Other Insurance Expenses	17,799	3,114	198	11,257	76	56	441	27	2,425	61	144
f) (Profit)/Loss on sale of Fixed Assets	(212)	(31)	(5)	(84)	(3)	(1)	(26)	(9)	(52)	(1)	(0)
Depreciation	55,783	7,370	733	37,767	117	947	98	7	8,518	224	2
Service Tax	3,824	1	-	525	-	2	-	-	2,637	192	467
<b>Total</b>	<b>1,496,666</b>	<b>232,331</b>	<b>39,907</b>	<b>689,408</b>	<b>7,045</b>	<b>10,022</b>	<b>57,898</b>	<b>11,279</b>	<b>438,721</b>	<b>6,825</b>	<b>3,233</b>

L-6- Operating Expenses Schedule

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

For the Quarter Ended 30 September 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	394,503	39,825	15,984	234,635	6,906	3,939	21,877	700	65,767	4,710	160
Travel, conveyance and vehicle running expenses	29,797	2,948	1,154	17,892	503	297	1,673	50	4,886	378	16
Training expenses	10,841	1,055	405	6,557	178	108	615	17	1,755	144	7
Rents, rates & taxes	45,283	4,502	1,836	27,532	784	428	2,322	81	7,309	469	19
Repairs & Maintenance	11,992	1,277	544	6,945	230	121	641	25	2,089	118	1
Printing and stationery	3,748	363	138	2,272	61	37	213	6	604	50	2
Communication expenses	11,031	1,141	471	6,483	202	110	602	21	1,876	121	3
Legal & Professional charges	12,607	1,234	477	7,607	209	125	712	20	2,049	165	7
Medical fees	3,741	21	4	3,018	-	401	193	-	104	-	-
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	450	47	19	264	8	5	25	1	77	5	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	50	5	2	29	1	1	3	0	9	1	0
Advertisement & publicity	91,536	8,483	3,047	56,569	1,372	905	5,337	126	14,240	1,374	84
Bank charges	1,031	118	54	575	22	10	52	2	190	7	(0)
Others:	-	-	-	-	-	-	-	-	-	-	-
a) Business Development, Marketing & Sales Promotion	46,154	4,684	1,891	27,382	815	461	2,551	83	7,727	542	17
b) Information Technology Cost	16,503	1,683	684	9,767	294	165	909	30	2,774	191	6
c) Business Support Expenses	9,326	993	423	5,403	179	94	500	19	1,624	92	1
d) Stamp duty on policies	8,400	70	20	2,744	5	74	5,328	0	142	17	-
e) General & Other Insurance Expenses	3,463	873	136	(603)	2,516	21	108	6	407	1	(3)
f) (Profit)/Loss on sale of Fixed Assets	(447)	(37)	(11)	(288)	(5)	(4)	(28)	(0)	(64)	(8)	(1)
Depreciation	21,849	2,242	917	12,893	394	219	1,199	41	3,691	247	7
Service Tax	699	-	-	-	-	-	34	1	665	0	(0)
<b>Total</b>	<b>722,556</b>	<b>71,527</b>	<b>28,194</b>	<b>427,677</b>	<b>14,673</b>	<b>7,516</b>	<b>44,870</b>	<b>1,229</b>	<b>117,921</b>	<b>8,624</b>	<b>325</b>

L-6- Operating Expenses Schedule

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

For the Half Year Ended 30 September 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	730,194	62,952	20,191	464,484	9,506	7,165	44,197	774	107,258	12,711	957
Travel, conveyance and vehicle running expenses	51,661	4,454	1,428	32,862	673	507	3,127	55	7,588	899	68
Training expenses	17,805	1,535	492	11,326	232	175	1,078	19	2,615	310	23
Rents, rates & taxes	88,625	7,478	2,376	57,253	1,119	843	5,191	91	12,658	1,494	122
Repairs & Maintenance	26,039	2,245	720	16,563	339	255	1,576	28	3,825	453	34
Printing and stationery	6,051	522	167	3,849	79	59	366	6	889	105	8
Communication expenses	22,026	1,899	609	14,011	287	216	1,333	23	3,235	383	29
Legal & Professional charges	21,090	1,818	583	13,416	275	207	1,277	22	3,098	367	28
Medical fees	6,856	52	4	5,500	-	728	361	-	212	-	-
Auditors' fees, expenses etc.	-	-	-	-	-	-	-	-	-	-	-
(a) as auditor	900	78	25	572	12	9	54	1	132	16	1
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-
(d) Out of pocket expenses	100	9	3	64	1	1	6	0	15	2	0
Advertisement & publicity	125,661	10,834	3,475	79,935	1,636	1,233	7,606	133	18,458	2,187	165
Bank charges	2,692	232	74	1,712	35	26	163	3	395	47	4
Others:	-	-	-	-	-	-	-	-	-	-	-
a) Business Development, Marketing & Sales Promotion	86,837	7,486	2,401	55,238	1,131	852	5,256	92	12,755	1,512	114
b) Information Technology Cost	31,533	2,719	872	20,058	411	309	1,909	33	4,632	549	41
c) Business Support Expenses	20,227	1,744	559	12,867	263	198	1,224	21	2,971	352	27
d) Stamp duty on policies	17,295	100	23	4,309	7	118	12,501	0	220	17	0
e) General & Other Insurance Expenses	12,084	1,339	206	6,175	2,557	73	532	8	1,061	125	9
f) (Profit)/Loss on sale of Fixed Assets	(362)	(31)	(10)	(231)	(5)	(4)	(22)	(0)	(53)	(6)	(0)
Depreciation	42,531	3,667	1,176	27,055	554	417	2,574	45	6,247	740	56
Service Tax	1,206	-	-	(20)	-	-	35	1	1,191	0	(1)
<b>Total</b>	<b>1,311,050</b>	<b>111,129</b>	<b>35,376</b>	<b>826,997</b>	<b>19,111</b>	<b>13,390</b>	<b>90,344</b>	<b>1,355</b>	<b>189,404</b>	<b>22,262</b>	<b>1,683</b>

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

L-6A- Expense other than those directly related to the insurance business

(₹ in '000)

Particulars	FOR THE QUARTER		FOR THE QUARTER	
	Ended 30 SEPTEMBER 2017	For the Half Year Ended 30 September 2017	Ended 30 SEPTEMBER 2016	For the Half Year Ended 30 September 2016
Employees' remuneration & welfare benefits	10,000	10,000	-	-
Rents,rates & taxes	1,153	1,153	-	-
Legal and Professional fee	-	-	-	-
Bank Charges	(31)	104	110	248
Others				
(a) Directors Sitting fees	220	420	120	200
(b) Others	1,439	1,490	425	1,058
<b>Total</b>	<b>12,781</b>	<b>13,167</b>	<b>655</b>	<b>1,506</b>

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-7 - Benefits Paid Schedule

For the Quarter Ended 30 September 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
<b>1. Insurance claims</b>											
(a) Claims by Death,	143,402	2,224	342	29,554	-	18	108,476	-	2,756	32	-
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	2,223	-	-	-	2,223	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
(i) Surrenders	39,339	5,678	480	8,581	-	-	-	-	24,308	90	-
(ii) Survival benefit	32,837	32,837	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health	(998)	272	-	230	-	(1,500)	-	-	-	-	-
Withdrawals	18,124	(4)	(4)	(11)	-	-	4,987	6,963	-	-	6,192
<b>2. (Amount ceded in reinsurance)</b>											
(a) Claims by Death	(48,719)	(132)	-	(21,857)	-	-	(26,730)	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	1,126	(136)	-	(15)	-	1,277	-	-	-	-	-
<b>3. Amount accepted in reinsurance</b>											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>187,333</b>	<b>40,938</b>	<b>818</b>	<b>16,483</b>	<b>2,223</b>	<b>(205)</b>	<b>86,733</b>	<b>6,963</b>	<b>27,066</b>	<b>122</b>	<b>6,192</b>

For the Half Year Ended 30 September 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
<b>1. Insurance claims</b>											
(a) Claims by Death,	258,391	3,039	435	37,565	-	18	213,016	-	4,206	112	-
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	3,979	-	-	-	3,979	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
(i) Surrenders	67,908	12,305	732	15,570	-	-	1	-	39,201	98	-
(ii) Survival benefit	60,325	60,325	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health	502	272	-	230	-	-	-	-	-	-	-
Withdrawals	28,517	(4)	(4)	(11)	-	-	8,739	9,246	-	-	10,549
<b>2. (Amount ceded in reinsurance):</b>											
(a) Claims by Death	(74,816)	(195)	-	(21,857)	-	-	(52,764)	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(151)	(136)	-	(15)	-	-	-	-	-	-	-
<b>3. Amount accepted in reinsurance:</b>											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>344,655</b>	<b>75,607</b>	<b>1,163</b>	<b>31,483</b>	<b>3,979</b>	<b>18</b>	<b>168,993</b>	<b>9,246</b>	<b>43,407</b>	<b>210</b>	<b>10,549</b>

Form L-7- Benefits Paid Schedule

For the Quarter Ended 30 September 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
<b>1. Insurance claims</b>											
(a) Claims by Death,	105,719	4,033	78	33,691	-	-	66,484	-	1,220	212	1
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	626	-	-	-	626	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
(i) Surrenders	9,608	2,669	83	1,616	-	-	-	-	5,241	(1)	-
(ii) Survival benefit	-	-	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health Withdrawals	43	44	-	-	-	-	-	-	-	-	-
	8,565	-	-	-	-	-	3,180	-	-	-	5,385
<b>2. (Amount ceded in reinsurance)</b>											
(a) Claims by Death	(37,816)	(1,880)	-	(26,010)	-	-	(9,757)	-	(168)	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(4)	(4)	-	-	-	-	-	-	-	-	-
<b>3. Amount accepted in reinsurance</b>											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>86,743</b>	<b>4,862</b>	<b>161</b>	<b>9,297</b>	<b>626</b>	<b>-</b>	<b>59,907</b>	<b>-</b>	<b>6,293</b>	<b>211</b>	<b>5,386</b>

For the Half Year Ended 30 September 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
<b>1. Insurance claims</b>											
(a) Claims by Death,	174,137	5,231	100	58,392	-	-	107,574	-	2,626	213	2
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	945	-	-	-	945	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
(i) Surrenders	15,355	5,236	197	4,671	-	-	-	-	5,244	7	-
(ii) Survival benefit	-	-	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health Withdrawals	69	69	-	-	-	-	-	-	-	-	-
	16,884	-	-	-	-	-	7,014	38	0	-	9,832
<b>2. (Amount ceded in reinsurance)</b>											
(a) Claims by Death	(62,271)	(2,134)	-	(43,010)	-	-	(16,959)	-	(168)	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(4)	(4)	-	-	-	-	-	-	-	-	-
<b>3. Amount accepted in reinsurance</b>											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>145,115</b>	<b>8,398</b>	<b>297</b>	<b>20,053</b>	<b>945</b>	<b>-</b>	<b>97,629</b>	<b>38</b>	<b>7,702</b>	<b>220</b>	<b>9,834</b>



EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-8 - Share Capital Schedule

SHARE CAPITAL

(₹ in '000)

Particulars	(₹ in '000)		
	As at 30 September 2017	As at 30 September 2016	As at 31 March 2017
<b>Authorised Capital</b>			
275,000,000 Equity Shares of ₹ 10 each (previous year 275,000,000)	2,750,000	2,750,000	2,750,000
<b>Issued Capital</b>			
261,592,176 Equity Shares of ₹ 10 each (previous year 261,592,176)	2,615,922	2,615,922	2,615,922
<b>Subscribed Capital</b>			
261,592,176 Equity Shares of ₹ 10 each (previous year 261,592,176)	2,615,922	2,615,922	2,615,922
<b>Called-up Capital</b>			
261,592,176 Equity Shares of ₹ 10 each (previous year 261,592,176)	2,615,922	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	-	-	-
<b>Total</b>	<b>2,615,922</b>	<b>2,615,922</b>	<b>2,615,922</b>

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	% of Holding	Number of Shares	% of Holding
Promoters :					
• Indian/Holding Company	133,412,010	51	51	133,412,010	51
• Foreign	128,180,166	49	49	128,180,166	49
Others	-	-	-	-	-
<b>Total</b>	<b>261,592,176</b>	<b>100</b>	<b>100</b>	<b>261,592,176</b>	<b>100</b>

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-10-Reserves and Surplus Schedule

RESERVES AND SURPLUS

(₹ in '000)

Particulars	As at 30 September 2017	As at 30 September 2016	As at 31 March 2017
Capital reserve	-	-	-
Capital redemption reserve	-	-	-
Share Premium	-	-	-
Opening Balance	10,658,765	10,658,765	10,658,765
Add: Addition during the year	-	-	-
Closing Balance	10,658,765	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	-	-	-
<b>Total</b>	<b>10,658,765</b>	<b>10,658,765</b>	<b>10,658,765</b>

Form L-11 -Borrowings Schedule

BORROWINGS

(₹ in '000)

Particulars	As at 30 September 2017	As at 30 September 2016	As at 31 March 2017
Debentures / Bonds	-	-	-
Banks	-	-	-
Financial Institutions	-	-	-
Others	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

Form L-12- Investments- Shareholders Schedule

INVESTMENTS - SHAREHOLDERS

(₹ in '000)

Particulars	As at 30 September 2017	As at 30 September 2016	As at 31 March 2017
<b>LONG TERM INVESTMENTS</b>			
Government securities and Government guaranteed bonds including			
Treasury Bills	196,836	806,218	306,283
Other Approved Securities	-	-	-
Other Investments			
(a) Shares			
(aa) Equity	-	-	-
(bb) Preference	2,574	72,160	72,160
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds*	472,128	809,353	674,629
(e) Other Securities- Bank Deposits	1,691,600	1,623,300	1,809,700
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	418,002	-	418,002
Investment in Infrastructure and Social Sector	763,407	1,593,276	773,137
Other than Approved Investments	332,559	768,965	307,753
<b>Sub-Total (A)</b>	<b>3,877,106</b>	<b>5,673,272</b>	<b>4,361,664</b>
<b>SHORT TERM INVESTMENTS</b>			
Government securities and Government guaranteed bonds including			
Treasury Bills	-	-	-
Other Approved Securities	-	-	-
Other Investments	-	-	-
(a) Shares			
(aa) Equity	269,788	469,948	334,071
(bb) Preference	-	-	-
(b) Mutual Funds	220,661	49,139	602,939
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	100,000	151,300	100,000
(e) Other Securities- Bank Deposits/CBLO	1,394	479,880	108,904
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	293,601	70,439	306,878
Other than Approved Investments**	281,104	806,855	323,289
<b>Sub-Total (B)</b>	<b>1,166,548</b>	<b>2,027,561</b>	<b>1,776,081</b>
<b>Total (A+B)</b>	<b>5,043,654</b>	<b>7,700,833</b>	<b>6,137,745</b>
In India	5,043,654	7,700,833	6,137,745
Outside India	-	-	-
<b>Total</b>	<b>5,043,654</b>	<b>7,700,833</b>	<b>6,137,745</b>

**Notes :**

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

Book Value (Historical cost)	4,207,961	6,260,234	4,766,024
Market Value	4,380,842	6,411,073	4,876,166

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

Book Value (Historical cost)	788,309	1,389,747	1,284,066
Market Value	841,451	1,448,596	1,377,230

3 Includes Investment in

\* Non Convertible Debentures (NCD) of ₹ 552,128 thousands in Fellow subsidiaries (previous period Rs 603,713 thousands)

\*\* unlisted Equity shares of ₹ 2,58,132 thousands (previous period ₹ Nil thousands)

Form L-13-Investments- Policyholder Schedule

INVESTMENTS - POLICYHOLDERS

(₹ in '000)

Particulars	As at	As at	As at
	30 September 2017	30 September 2016	31 March 2017
<b>LONG TERM INVESTMENTS</b>			
Government securities and Government guaranteed bonds including Treasury Bills	5,178,645	3,057,393	4,024,333
Other Approved Securities	-	-	-
Other Investments			
(a) Shares			
(aa) Equity	-	-	-
(bb) Preference	21,525	-	-
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds*	100,000	-	70,337
(e) Other Securities - Bank Deposits	993,600	1,075,100	1,231,200
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	614,335	205,972	489,191
Other than Approved Investments	-	-	-
<b>Sub-Total (A)</b>	<b>6,908,105</b>	<b>4,338,465</b>	<b>5,815,061</b>
<b>SHORT TERM INVESTMENTS</b>			
Government securities and Government guaranteed bonds including Treasury Bills	42,275	87,047	158,900
Other Approved Securities	-	-	-
Other Investments			
(a) Shares			
(aa) Equity**	264,952	102,622	218,781
(bb) Preference	-	-	-
(b) Mutual Funds	611,185	96,913	169,881
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	324	-	600
(e) Other Securities- Bank Deposit/CBLO	321,286	111,611	149,561
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	47,617	7,981	62,465
Other than Approved Investments	4,423	191,634	17,448
<b>Sub-Total (B)</b>	<b>1,292,062</b>	<b>597,808</b>	<b>777,636</b>
<b>Total (A+B)</b>	<b>8,200,167</b>	<b>4,936,273</b>	<b>6,592,697</b>
In India	8,200,167	4,936,273	6,592,697
Outside India	-	-	-
<b>Total</b>	<b>8,200,167</b>	<b>4,936,273</b>	<b>6,592,697</b>

**Notes :**

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

Book Value (Historical cost)	7,066,484	4,544,034	6,172,044
Market Value	7,207,442	4,803,947	6,289,958

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

Book Value (Historical cost)	1,125,427	390,290	414,560
Market Value	1,149,148	399,149	432,996

3 Includes Investment

\* Non Convertible Debentures (NCD) of ₹ 50,000 thousands in Fellow subsidiaries (previous period ₹ Nil thousands)

\*\* Equity shares amounting to ₹ 6,538 thousands through IPO awaiting listing as on balance sheet date (previous period ₹ Nil thousands)

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

ASSETS HELD TO COVER LINKED LIABILITIES

(₹ in '000)

Particulars	As at 30 September 2017	As at 30 September 2016	As at 31 March 2017
<b>LONG TERM INVESTMENTS</b>			
Government securities and Government guaranteed bonds including			
Treasury Bills	118,101	100,670	145,423
Other Approved Securities	-	-	-
Other Investments			
(a) Shares			
(aa) Equity	-	-	-
(bb) Preference	37,122	15,109	15,109
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds*	53,669	80,614	43,530
(e) Other Securities-Bank Deposits	29,600	29,600	29,600
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	189,086	151,628	182,397
Other than Approved Investments	4,068	-	-
<b>Sub-Total (A)</b>	<b>431,646</b>	<b>377,621</b>	<b>416,059</b>
<b>SHORT TERM INVESTMENTS</b>			
Government securities and Government guaranteed bonds including			
Treasury Bills	231,397	99,447	101,057
Other Approved Securities	-	-	-
Other Investments			
(a) Shares			
(aa) Equity**	1,285,102	610,983	993,950
(bb) Preference	-	-	-
(b) Mutual Funds	34,669	-	33,104
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds*	14,006	2,223	10,105
(e) Other Securities - Bank Deposits/CBLO	66,387	62,296	104,739
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	230,927	60,758	112,609
Other than Approved Investments	164,286	164,640	161,118
<b>Sub-Total (B)</b>	<b>2,026,774</b>	<b>1,000,347</b>	<b>1,516,682</b>
<b>CURRENT ASSETS</b>			
Cash and Bank Balances	9,455	1,529	48,303
Advance and Other Assets	265,188	35,950	243,664
<b>Sub-Total (C)</b>	<b>274,643</b>	<b>37,479</b>	<b>291,967</b>
Current Liabilities	67,433	1,827	81,546
Provisions	-	-	-
<b>Sub-Total (D)</b>	<b>67,433</b>	<b>1,827</b>	<b>81,546</b>
<b>Net Current Asset (E) = (C-D)</b>	<b>207,210</b>	<b>35,651</b>	<b>210,421</b>
<b>Total (A+B+E)</b>	<b>2,665,630</b>	<b>1,413,619</b>	<b>2,143,162</b>
In India	2,665,630	1,413,619	2,143,162
Outside India	-	-	-
<b>Total</b>	<b>2,665,630</b>	<b>1,413,619</b>	<b>2,143,162</b>

Note :

1 Includes Investment in

\*Non Convertible Debentures (NCD) of fellow subsidiary amounting to ₹ 14,502 thousands (previous period ₹ 16,789 thousands)

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-15-Loans Schedule

LOANS

(₹ in '000)

Particulars	As at 30 September 2017	As at 30 September 2016	As at 31 March 2017
<b>SECURITY- WISE CLASSIFICATION</b>			
<b>Secured</b>			
(a) On mortgage of property			
(aa) In India	-	-	-
(bb) Outside India	-	-	-
(b) On Shares, Bonds, Govt Securities etc	-	-	-
(c) Loans against policies	10,310	5,440	5,996
(d) Others	-	-	-
<b>Unsecured</b>	-	-	-
<b>Total</b>	<b>10,310</b>	<b>5,440</b>	<b>5,996</b>
<b>BORROWER - WISE CLASSIFICATION</b>			
(a) Central and State Governments	-	-	-
(b) Banks and Financial Institutions	-	-	-
(c) Subsidiaries	-	-	-
(d) Companies	-	-	-
(e) Loans against policies	10,310	5,440	5,996
(f) Others	-	-	-
<b>Total</b>	<b>10,310</b>	<b>5,440</b>	<b>5,996</b>
<b>PERFORMANCE - WISE CLASSIFICATION</b>			
(a) Loans classified as standard:			
(aa) In India	10,310	5,440	5,996
(bb) Outside India	-	-	-
(b) Non - standard loans less provisions:			
(aa) In India	-	-	-
(bb) Outside India	-	-	-
<b>Total</b>	<b>10,310</b>	<b>5,440</b>	<b>5,996</b>
<b>MATURITY - WISE CLASSIFICATION</b>			
(a) Short Term	-	-	-
(b) Long Term	10,310	5,440	5,996
<b>Total</b>	<b>10,310</b>	<b>5,440</b>	<b>5,996</b>

## FIXED ASSETS

(₹ in '000)

Particulars	Cost/Gross Block				Depreciation				Net Block		
	As at 01 April 2017	Additions	Deductions / Adjustments	As at 30 September 2017	As at 01 April 2017	For the Year	On Sale/Adjustment	As at 30 September 2017	As at 30 September 2017	As at 30 September 2016	As at 31 March 2017
<b>Intangible assets:</b>											
Goodwill	-	-	-	-	-	-	-	-	-	-	-
Computer Software	232,466	17,989	-	250,455	145,544	14,391	-	159,934	90,521	70,363	86,922
<b>Tangible assets:</b>											
Land-Freehold	-	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	113,554	11,339	-	124,892	55,100	6,304	-	61,403	63,489	38,780	58,454
Furniture & Fittings	37,247	2,922	198	39,970	17,382	3,308	198	20,491	19,478	10,478	19,865
Information Technology Equipments (including servers)	188,031	24,668	7,758	204,941	135,782	18,917	7,229	147,469	57,472	46,023	52,249
Vehicles	16,087	-	1,388	14,699	8,330	1,193	1,192	8,331	6,368	6,595	7,757
Office Equipment	55,064	13,076	263	67,876	32,751	11,146	240	43,657	24,219	8,668	22,313
Buildings	-	261,869	-	261,869	-	524	-	524	261,345	-	-
<b>Total</b>	<b>642,449</b>	<b>331,862</b>	<b>9,607</b>	<b>964,702</b>	<b>394,889</b>	<b>55,783</b>	<b>8,860</b>	<b>441,810</b>	<b>522,892</b>	<b>180,906</b>	<b>247,559</b>
Capital Work-In-Progress	-	-	-	-	-	-	-	-	200,359	349,018	411,442
<b>Grand Total</b>	<b>642,449</b>	<b>331,862</b>	<b>9,607</b>	<b>964,702</b>	<b>394,889</b>	<b>55,783</b>	<b>8,860</b>	<b>441,810</b>	<b>723,251</b>	<b>529,924</b>	<b>659,002</b>
Previous year	480,370	177,987	15,911	642,449	315,359	93,154	13,625	394,889			

## Form L-17-Cash and Bank Balances Schedule

## CASH AND BANK BALANCES

(₹ in '000)

Particulars	As at 30 September 2017	As at 30 September 2016	As at 31 March 2017
Cash [including cheques, drafts and stamps amounting to `184,050 thousand (previous year `159,638 thousand)	28,691	55,382	221,108
Bank balances			
(a) Deposit accounts			
(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-	-
(bb) Others	52	-	50
(b) Current accounts	116,987	71,724	794,409
(c) Others	-	-	-
Money at call and short notice			
(a) With banks	-	-	-
(b) With other institutions	-	-	-
Others	-	-	-
<b>Total</b>	<b>145,730</b>	<b>127,106</b>	<b>1,015,567</b>
Balances with non-scheduled banks included in 2 above	-	-	-
<b>Cash and bank balances</b>			
In India	145,730	127,106	1,015,567
Outside India	-	-	-
<b>Total</b>	<b>145,730</b>	<b>127,106</b>	<b>1,015,567</b>



## Form L-18-Advances and Other Assets Schedule

## ADVANCES AND OTHER ASSETS

(₹ in '000)

Particulars	As at 30 September 2017	As at 30 September 2016	As at 31 March 2017
<b>ADVANCES</b>			
Reserve deposits with ceding companies	-	-	-
Application money for investments	323,751	-	-
Prepayments	21,845	12,861	22,519
Advances to Directors/Officers	-	-	-
Advance tax paid and taxes deducted at source(Net of provision for taxation)	1,425	107	620
Others			
a) Advance to Suppliers	18,139	6,431	13,198
b) Staff Loans and Advances	4,796	3,575	4,089
<b>Total (A)</b>	<b>369,956</b>	<b>22,974</b>	<b>40,426</b>
<b>OTHER ASSETS</b>			
Income accrued on Investments	891,072	671,870	858,547
Outstanding premiums	129,977	93,526	272,049
Agents' Balances			
Gross	5,140	3,368	4,424
Less : Provision for doubtful agents' balance	(2,933)	(1,823)	(2,513)
Net	2,207	1,545	1,911
Foreign Agencies Balances	-	-	-
Due from other entities carrying on insurance business (including reinsurers)	17,229	24,185	2,203
Due from subsidiaries/holding company	-	1,315	-
Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act,1938]	-	-	-
Others			
Service Tax Unutilised Credit	56,620	73,903	30,145
Rent & Others Security Deposit	99,708	82,670	91,668
Assets held for unclaimed amount of policyholders	22,320	-	18,182
Other Receivables	315,336	398,441	176,677
<b>Total (B)</b>	<b>1,534,469</b>	<b>1,347,455</b>	<b>1,451,382</b>
<b>Total (A + B)</b>	<b>1,904,425</b>	<b>1,370,429</b>	<b>1,491,808</b>

Form L-19-Current Liabilities Schedule

CURRENT LIABILITIES

(₹ in '000)

Particulars	As at	As at	As at
	30 September 2017	30 September 2016	31 March 2017
Agents' Balances	56,825	44,335	68,316
Balances due to other insurance companies (including reinsurers)	52,506	16,551	11,859
Deposits held on reinsurance ceded	-	-	-
Premiums received in advance	12,659	9,470	9,368
Unallocated premium	84,878	69,769	132,966
Sundry creditors	261,192	165,925	157,799
Due to subsidiaries/holding company	24,358	-	84,981
Claims Outstanding	38,196	18,995	116
Annuities Due	-	-	-
Due to Officers/Directors	-	-	-
Others			
a) Tax Deducted to be remitted	24,873	21,716	30,525
b) Service Tax Liability	37,827	24,774	3,906
c) Unclaimed amount - policyholders	22,320	17,824	10,825
d) Expenses Payable	504,172	370,127	449,236
e) Security Deposit Received	23,283	-	23,283
f) Other- Payable	76,928	49,898	270,252
<b>Total</b>	<b>1,220,017</b>	<b>809,384</b>	<b>1,253,432</b>

Form L-20- Provisions Schedule

PROVISIONS

(₹ in '000)

Particulars	As at	As at	As at
	30 September 2017	30 September 2016	31 March 2017
For taxation	-	-	-
For proposed dividends	-	-	-
For dividend distribution tax	-	-	-
<b>Others:</b>			
Provision for Employees Benefit	211,355	196,277	264,203
<b>Total</b>	<b>211,355</b>	<b>196,277</b>	<b>264,203</b>

Form L-21-Miscellaneous Expenditure Schedule

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

(₹ in '000)

Particulars	As at	As at	As at
	30 September 2017	30 September 2016	31 March 2017
Discount allowed on issue of shares / debentures	-	-	-
Others	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>

Analytical Ratios

S. No.	Particulars	For the quarter ended 30 September 2017	For the half year ended 30 September 2017	For the quarter ended 30 September 2016	For the half year ended 30 September 2016	For the year ended 31 March 2017
<b>1</b>	<b>New business premium income growth</b>					
	Participating Life	278.13%	244.56%	-32.43%	-40.50%	-23.03%
	Participating Pension Life	-9.42%	23.98%	70.53%	28.51%	81.03%
	Non Participating Individual	-13.03%	-17.32%	13.95%	20.83%	-1.03%
	Non Participating Individual Annuity	-31.50%	-34.40%	3615.34%	3385.39%	429.16%
	Non Participating Fund – Health	-34.18%	-20.58%	45.77%	24.32%	-3.66%
	Non Participating Group	0.14%	-5.64%	45.73%	146.38%	61.46%
	Non Participating – Group Variable	986.88%	993.59%	N.A.	N.A.	199.01%
	Linked Life	121.87%	179.53%	107.26%	63.92%	87.28%
	Unit Linked – Pension	-82.42%	-75.59%	N.A.	N.A.	13.63%
	Linked Life Group	100.00%	116.45%	-100.00%	16.67%	-97.30%
<b>2</b>	<b>Net retention ratio</b>	95.52%	95.05%	95.83%	95.08%	96.50%
<b>3</b>	<b>Expense of Management to Gross Direct Premium Ratio</b>	67.79%	83.67%	89.17%	97.49%	72.21%
<b>4</b>	<b>Commission Ratio (Gross commission paid to Gross Premium)</b>	6.75%	6.45%	7.11%	6.81%	6.55%
<b>5</b>	<b>Ratio of Policyholders' liabilities to shareholders' funds</b>	167.55%	167.55%	72.91%	72.91%	125.81%
<b>6</b>	<b>Growth rate of Shareholders' funds</b>	-6.28%	-11.86%	-4.59%	-7.17%	-22.08%
<b>7</b>	<b>Ratio of surplus / (deficit) to Policyholders' liability</b>	-	-	-	-	-
<b>8</b>	<b>Change in Net worth ( ₹ in 000)</b>	(4,32,012)	(8,67,835)	(4,19,600)	(6,73,740)	(20,74,253)
<b>9</b>	<b>Profit after tax / Total income</b>	..**	..**	..**	..**	..**
	** The company does not have any profit after tax and therefore this ratio cannot be calculated.					
<b>10</b>	<b>(Total Real Estate+ Loans) / Cash and invested assets</b>	4.30%	4.30%	1.89%	1.89%	4.32%
<b>11</b>	<b>Total Investments / (Capital + Surplus)</b>	246.59%	246.59%	161.13%	161.13%	203.20%
<b>12</b>	<b>Total Affiliated Investments / (Capital + Surplus)</b>	9.56%	9.56%	7.21%	7.21%	8.56%
<b>13</b>	<b>Investment Yield (Annualized)</b>					
	<b>A. With Realized Gains</b>					
	Shareholders' Funds	13.78%	11.04%	12.72%	10.88%	10.62%
	Policyholders' Funds :					
	<u>Non Linked</u>					
	Par	15.58%	12.58%	11.15%	9.93%	9.96%
	Non Par	6.73%	8.07%	12.43%	11.11%	9.04%
	<u>Linked</u>					
	Par	NA	NA	NA	NA	NA
	Non Par	14.94%	15.65%	17.70%	13.44%	9.54%
	<b>B. With unrealized Gains</b>					
	Shareholders' Funds	18.66%	15.10%	15.80%	16.79%	14.06%
	Policyholders' Funds :					
	<u>Non Linked</u>					
	Par	6.59%	11.96%	23.63%	20.65%	12.11%
	Non Par	1.53%	9.09%	26.83%	20.68%	10.86%
	<u>Linked</u>					
	Par	NA	NA	NA	NA	NA
	Non Par	14.33%	16.49%	19.40%	21.87%	15.72%
<b>14</b>	<b>Conservation Ratio</b>					
	Participating Life	87.63%	90.85%	82.00%	80.33%	85.13%
	Participating Pension Life	81.56%	82.50%	64.27%	67.41%	77.83%
	Non Participating Individual	80.82%	66.49%	73.95%	72.27%	75.33%
	Non Participating Individual Annuity	N.A.	N.A.	N.A.	N.A.	N.A.
	Non Participating Fund – Health	84.41%	88.83%	71.41%	61.76%	74.56%
	Non Participating Group	41.53%	28.21%	56.66%	64.62%	58.39%
	Non Participating – Group Variable	-13.43%	0.00%	N.A.	N.A.	N.A.
	Linked Life	87.66%	97.64%	88.21%	107.05%	72.93%
	Unit Linked – Pension	96.58%	126.12%	N.A.	N.A.	46.67%
	Linked Life Group	-96.43%	0.00%	N.A.	N.A.	N.A.
<b>15</b>	<b>Persistence Ratio</b>					
	<b>Persistence Rate (Premium)</b>					
	For 13th month	78.05%	73.82%	65.49%	68.42%	71.54%
	For 25th month	53.19%	56.96%	55.96%	57.15%	58.46%
	For 37th month	48.65%	50.35%	40.69%	41.91%	45.84%
	For 49th Month	38.05%	38.85%	35.02%	37.11%	42.76%
	for 61st month	30.81%	33.13%	31.29%	0.31	31.12%
	<b>Renewal Rate (Premium)</b>					
	For 13th month	77.8%	73.58%	65.34%	68.25%	71.42%
	For 25th month	76.0%	79.38%	77.62%	79.23%	79.35%
	For 37th month	79.9%	83.68%	83.54%	85.47%	85.34%
	For 49th Month	86.8%	88.83%	86.13%	87.50%	91.84%
	for 61st month	81.7%	84.68%	60.82%	61.02%	81.68%
<b>16</b>	<b>NPA Ratio</b>					
	Gross NPA Ratio	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-

Equity Holding Pattern for Life Insurers

S. No.	Particulars	For the quarter ended 30 September 2017	For the half year ended 30 September 2017	For the quarter ended 30 September 2016	For the half year ended 30 September 2016	For the year ended 31 March 2017
1	No. of shares	26,15,92,176	26,15,92,176	26,15,92,176	26,15,92,176	26,15,92,176
2	Percentage of shareholding (Indian / Foreign)	51/49	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)	(1.48)	(3.16)	(1.59)	(2.77)	(8.25)
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(1.48)	(3.16)	(1.59)	(2.77)	(8.25)
6	Book value per share (Rs)	24.66	24.66	33.33	33.33	27.98

**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 HALF YEAR ENDED 30 SEPTEMBER 2017 (DIRECT BASIS)**

(₹ '000)

Particulars	For the half year ended 30 September 2017	For the half year ended 30 September 2016
<b>A Cash Flows from operating activities:</b>		
1 Premium received from policyholders, including advance receipts	20,45,659	13,76,983
2 Other receipts (Other Income)	1,044	233
3 Payments to the re-insurance premium, net of commission and claims	4,234	34,695
4 Payments of claims / benefits	(3,74,265)	(1,93,147)
5 Payments of commission and brokerage	(1,44,740)	(1,20,454)
6 Payments of other operating expenses	(15,05,873)	(12,87,646)
7 Preliminary and pre-operative expenses	-	-
8 Deposits, advances and staff loans	(2,92,559)	(17,199)
9 Income taxes (Paid) / Refund	(805)	(107)
10 Service tax / GST paid	(53,242)	(13,861)
11 Other payments	-	-
12 Cash flows before extraordinary items	(3,20,547)	(2,20,504)
13 Cash flow from extraordinary operations	-	-
<b>Net cash flow from operating activities</b>	<b>(3,20,547)</b>	<b>(2,20,504)</b>
<b>B Cash flows from investing activities:</b>		
1 Purchase of fixed assets	(1,37,321)	(3,89,146)
2 Proceeds from sale of fixed assets	747	1,058
3 Purchases of investments	(93,38,740)	(2,13,16,951)
4 Loans disbursed	-	-
5 Loans against policies	(4,314)	(1,776)
6 Sales of investments	87,26,860	2,09,88,612
7 Repayments received	-	-
8 Rents/Interests/ Dividends received	4,82,916	3,33,333
9 Investments in money market instruments and in liquid mutual funds (Net)	(3,18,287)	2,46,455
10 Expenses related to investments	-	-
<b>Net cash flow from investing activities</b>	<b>(5,88,138)</b>	<b>(1,38,416)</b>
<b>C Cash flows from financing activities:</b>		
1 Proceeds from issuance of share capital	-	-
2 Proceeds from borrowing	-	-
3 Repayments of borrowing	-	-
4 Interest/dividends paid	-	-
<b>Net cash flow from financing activities</b>	<b>-</b>	<b>-</b>
<b>Effect of foreign exchange rates on cash and cash equivalents, net</b>	<b>-</b>	<b>-</b>
<b>Net increase in cash and cash equivalents</b>	<b>(9,08,685)</b>	<b>(3,58,919)</b>
<b>Cash and cash equivalents at the beginning of the period</b>	<b>10,63,870</b>	<b>4,87,554</b>
<b>Cash and cash equivalents at the end of the period</b>	<b>1,55,185</b>	<b>1,28,635</b>

**FORM L-24 Valuation of net Liabilities**

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

Date: 30 September 2017

**Valuation on Net Liabilities***( ` in Lakhs)*

S.No.	Particulars	As at 30 September 2017	As at 30 September 2016	As at 31 March 2017
<b>1</b>	<b>Linked</b>			
	a) Life	26,303.54	13,947.60	21,095.33
	b) General Annuity	-	-	-
	c) Pension	1,320.10	556.45	1,076.90
	d) Health	-	-	-
<b>2</b>	<b>Non-Linked</b>			
	a) Life	75,214.94	46,614.23	65,606.24
	b) General Annuity	1,860.16	732.12	1,597.10
	c) Pension	2,947.75	1,552.59	2,396.97
	d) Health	214.72	97.55	170.02

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: 30 September 2017

Geographical Distribution of New Business for the Quarter Ended 30 September 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	36	32	0.11	1.45	414	358	1.36	30.49	450	390	1.47	31.94
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	25	23	0.04	0.36	112	104	0.19	2.19	137	127	0.23	2.55
4	Bihar	42	38	0.09	1.05	261	229	0.51	7.51	303	267	0.61	8.56
5	Chattisgarh	31	29	0.07	0.72	199	189	0.56	25.00	230	218	0.64	25.72
6	Goa	26	25	0.23	2.63	75	70	0.27	4.41	101	95	0.50	7.04
7	Gujarat	62	55	0.33	2.46	590	559	2.79	79.39	652	614	3.12	81.85
8	Haryana	83	81	0.18	3.34	305	284	0.93	31.12	388	365	1.11	34.45
9	Himachal Pradesh	27	26	0.11	0.84	53	45	0.13	1.93	80	71	0.24	2.77
10	Jammu & Kashmir	23	23	0.05	1.86	69	64	0.18	5.90	92	87	0.24	7.77
11	Jharkhand	106	96	0.22	2.55	351	316	0.81	11.69	457	412	1.03	14.23
12	Karnataka	74	73	0.37	3.80	394	350	2.18	44.56	468	423	2.55	48.36
13	Kerala	328	304	2.56	24.43	410	388	4.14	31.80	738	692	6.71	56.22
14	Madhya Pradesh	23	21	0.13	1.05	289	252	0.92	15.03	312	273	1.06	16.08
15	Maharashtra	282	258	0.56	34.65	2,948	2,606	11.76	889.43	3,230	2,864	12.32	924.08
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	152	143	0.29	3.22	399	362	0.68	9.24	551	505	0.97	12.46
21	Punjab	75	65	0.20	2.61	355	322	1.15	38.04	430	387	1.35	40.65
22	Rajasthan	33	33	0.09	1.44	176	163	0.61	11.81	209	196	0.70	13.25
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	30	25	0.14	1.19	600	560	2.48	42.11	630	585	2.62	43.30
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	143	134	0.30	6.13	847	761	2.53	65.08	990	895	2.83	71.21
27	Uttrakhand	23	21	0.06	0.63	92	80	0.19	3.65	115	101	0.25	4.28
28	West Bengal	53	43	0.08	0.89	459	406	1.88	68.37	512	449	1.96	69.26
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	28	25	0.14	1.03	971	830	3.60	82.04	999	855	3.74	83.07
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	4	4	0.01	0.21	27	25	0.10	1.21	31	29	0	1
<b>Company Total</b>		<b>1,709</b>	<b>1,577</b>	<b>6.39</b>	<b>98.54</b>	<b>10396</b>	<b>9,323</b>	<b>39.98</b>	<b>1,502.00</b>	<b>12,105</b>	<b>10,900</b>	<b>46.37</b>	<b>1,600.54</b>

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: 30 September 2017

Geographical Distribution of New Business for the Half Year Ended 30 September 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	48	44	0.15	3.59	647	575	2.19	54.19	695	619	2.34	57.78
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	28	26	0.05	0.39	159	149	0.26	3.90	187	175	0.31	4.30
4	Bihar	64	59	0.11	1.40	421	383	0.96	12.98	485	442	1.07	14.38
5	Chattisgarh	35	33	0.08	0.79	309	296	0.85	37.86	344	329	0.93	38.66
6	Goa	37	36	0.26	3.11	103	98	0.50	6.19	140	134	0.76	9.30
7	Gujarat	76	69	0.38	3.50	891	837	3.95	128.62	967	906	4.33	132.12
8	Haryana	138	136	0.30	6.18	603	572	1.63	55.13	741	708	1.93	61.31
9	Himachal Pradesh	38	36	0.12	1.01	99	88	0.23	4.72	137	124	0.35	5.72
10	Jammu & Kashmir	32	32	0.07	2.10	109	101	0.27	9.68	141	133	0.34	11.79
11	Jharkhand	142	130	0.31	3.97	606	547	1.32	20.34	748	677	1.63	24.32
12	Karnataka	108	106	0.42	4.67	648	585	5.26	83.58	756	691	5.68	88.26
13	Kerala	455	425	3.36	34.11	697	662	6.02	52.16	1,152	1,087	9.37	86.27
14	Madhya Pradesh	34	32	0.16	1.42	419	382	1.24	22.26	453	414	1.40	23.68
15	Maharashtra	871	845	0.80	47.85	4,799	4,286	20.62	1,554.40	5,670	5,131	21.41	1,602.25
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	202	193	0.35	3.86	641	589	1.06	15.02	843	782	1.41	18.88
21	Punjab	100	89	0.24	3.17	595	544	1.91	66.12	695	633	2.15	69.29
22	Rajasthan	42	42	0.11	1.60	317	300	0.89	19.02	359	342	1.00	20.61
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	45	40	0.16	2.14	987	923	4.19	70.37	1,032	963	4.35	72.51
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	200	188	0.41	8.76	1,308	1,195	4.17	110.39	1,508	1,383	4.58	119.16
27	Uttrakhand	27	25	0.07	0.72	164	149	0.34	5.80	191	174	0.41	6.51
28	West Bengal	61	51	0.09	1.00	726	647	2.51	94.75	787	698	2.60	95.75
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	0	0	-	-	0	0	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	39	36	0.16	1.58	1,482	1,300	5.37	121.55	1,521	1,336	5.54	123.13
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	4	4	0.01	0.21	27	25	0.10	1.21	31	29	0.12	1.42
Company Total		2,826	2,677	8.18	137.13	16,757	15,233	65.83	2,550.27	19,583	17,910	74.00	2,687.40

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: 30 September 2017

Geographical Distribution of New Business For the Quarter Ended 30 September 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	-	-	-	-	-	343	1.28	53.47	-	343	1.28	53.47
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	11	0.00	2.04	-	11	0.00	2.04
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	1,032	2.56	151.16	-	1,032	2.56	151.16
8	Haryana	-	-	-	-	6	2,379	0.59	228.31	6	2,379	0.59	228.31
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	2	11,216	8.70	557.81	2	11,216	8.70	557.81
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	1	4,885	0.13	242.37	1	4,885	0.13	242.37
15	Maharashtra	-	-	-	-	2	5,963	2.10	727.69	2	5,963	2.10	727.69
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	0	0	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	46	0.03	4.94	-	46	0.03	4.94
22	Rajasthan	-	-	-	-	1	883	0.24	11.94	1	883	0.24	11.94
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	2	1,202	2.48	330.78	2	1,202	2.48	330.78
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	(1)	(2,548)	(0.07)	(89.16)	(1)	(2,548)	(0.07)	(89.16)
27	Uttrakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	2	2,439	0.31	97.73	2	2,439	0.31	97.73
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	-	-	-	-	1	226	0.04	49.25	1	226	0.04	49.25
	<b>Company Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>16</b>	<b>28,077</b>	<b>18.39</b>	<b>2,368.33</b>	<b>16</b>	<b>28,077</b>	<b>18.39</b>	<b>2,368.33</b>



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: 30 September 2017

Geographical Distribution of New Business for the Half Year Ended 30 September 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	-	-	-	-	-	581	-	2	86	-	581	2	86.03
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	23	0.02	5	-	23	0.02	5.20	
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-	
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	
6	Goa	-	-	-	-	-	1	0.00	0	-	1	0.00	0.30	
7	Gujarat	-	-	-	-	-	1,439	3.20	203	-	1,439	3.20	202.96	
8	Haryana	-	-	-	-	9	4,916	0.78	589	9	4,916	0.78	588.94	
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	
12	Karnataka	-	-	-	-	9	24,396	10.10	1,401	9	24,396	10.10	1,400.80	
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-	
14	Madhya Pradesh	-	-	-	-	4	55,288	1.94	532	4	55,288	1.94	531.73	
15	Maharashtra	-	-	-	-	7	14,368	3.79	1,666	7	14,368	3.79	1,665.91	
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-	
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-	
21	Punjab	-	-	-	-	-	52	0.04	6	-	52	0.04	5.72	
22	Rajasthan	-	-	-	-	3	2,765	0.34	90	3	2,765	0.34	89.91	
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	
24	Tamil Nadu	-	-	-	-	2	1,470	3.33	367	2	1,470	3.33	367.12	
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-	
26	Uttar Pradesh	-	-	-	-	1	3,432	0.19	212	1	3,432	0.19	211.90	
27	Uttarakhand	-	-	-	-	0	2	0.00	0.12	-	2	0.00	0.12	
28	West Bengal	-	-	-	-	1	23,852	3.38	1,384	1	23,852	3.38	1,383.74	
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-	
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	
33	Delhi	-	-	-	-	2	3,258	0.63	191	2	3,258	0.63	190.69	
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	
36	Telangana	-	-	-	-	2	691	0.09	106	2	691	0.09	106.36	
<b>Company Total</b>		-	-	-	-	<b>40</b>	<b>1,36,534</b>	<b>29.89</b>	<b>6,837.42</b>	<b>40</b>	<b>1,36,534</b>	<b>29.89</b>	<b>6837.42</b>	

Total Application as per Balance Sheet (A)			-
PARTICULARS	SCH	Amount	
Investments (Shareholders)	8	50,437	
Investments (Policyholders)	8A	82,002	
Investments (Linked Liabilities)	8B	26,656	
Loans	9	103	
Fixed Assets	10	7,233	
Current Assets			
a. Cash & Bank Balance	11	1,457	
b. Advances & Other Assets	12	19,044	
Current Liabilities			
a. Current Liabilities	13	12,200	
b. Provisions	14	2,114	
c. Misc. Exp not Written Off	15	-	
d. Debit Balance of P&L A/c		68,760	
Application of Funds as per Balance Sheet (A)	TOTAL (A)	1,03,858	
Less: Other Assets	SCH	Amount	
Loans (if any)	9	103	
Fixed Assets (if any)	10	7,233	
Cash & Bank Balance (if any)	11	1,457	
Advances & Other Assets (if any)	12	19,044	
Current Liabilities	13	12,200	
Provisions	14	2,114	
Misc. Exp not Written Off	15	-	
Investments held outside India		-	
Debit Balance of P&L A/c		68,760	
	TOTAL (B)	(55,237)	
Funds Available for Investments	(A-B)	1,59,095	

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)	1,59,095
Balance Sheet Value of :	
A. Life Fund (including Fund Beyond Solvency Margin)	1,25,854
B. Pension & Gen Annuity Fund	9,821
C. Unit Linked Funds	26,656
	1,62,332

NON - LINKED BUSINESS

INVESTMENT ASSETS	PERCENTAGE AS PER REG.	SH			PH		BOOK VALUE (SH + PH)		Actual %	FVC AMOUNT	TOTAL FUND (Balance Sheet Value)	MARKET VALUE
		BALANCE	FRSM+	UL-NON UNIT RESERVE	PAR	NON PAR	F=(b+c+d+e)					
A. LIFE FUND		(a)	(b)	(c)	(d)	(e)						
1. Govt. Securities	Not Less than 25%	987	982	-	10,029	34,167	45,177	51.56	-	46,164	47,384	
2. Govt. Securities or Other Approved Securities (Incl. 1 above)	Not Less than 50%	987	982	-	10,029	34,167	45,177	51.56	-	46,164	47,384	
3. Investment Subject to Exposure Norms												
a. Housing & Infrastructure												
1. Approved Investment	Not Less than 15%	2,885	7,693	-	1,816	4,501	14,010	15.99	(61)	16,835	17,925	
2. Other Investment		-	-	-	-	-	-	0.00	-	-	-	
b. (i) Approved Investments	Not exceeding 35%	29,264	2,231	1,003	6,778	16,614	26,626	30.39	785	56,675	57,254	
(ii) Other Investments* not to exceed 15%		4,353	1,750	-	50	-	1,800	2.05	28	6,181	6,384	
TOTAL : LIFE FUND	100%	37,489	12,655	1,003	18,672	55,282	87,613	100.00	753	1,25,854	1,28,948	

B. PENSION / GROUP GRATUITY FUND	PERCENTAGE AS PER REG.	PH		TOTAL BOOK VALUE	Actual %	FVC AMOUNT	TOTAL FUND (Balance Sheet Value)	MARKET VALUE
		PAR	NON PAR					
1. Government Securities	Not Less than 20%	2,106	5,908	8,014	81.73	-	8,014	8,263
2. Government Securities or other approved securities ( including (i) above )	Not Less than 40%	2,106	5,908	8,014	81.73	-	8,014	8,263
3. Balance in approved investment	Not Exceeding 60%	698	1,094	1,792	18.27	16	1,808	1,811
TOTAL : PENSION / GROUP GRATUITY FUND	100%	2,804	7,002	9,806	100.00	16	9,821	10,074

LINKED BUSINESS

C. LINKED LIFE INSURANCE FUND	PERCENTAGE AS PER REG.	PH		TOTAL FUND (Balance Sheet Value)	Actual %
		PAR	NON PAR		
1. Approved Investments	Not Less than 75%	-	24,973	24,973	93.68
2. Other than Approved Investment	Not More than 25%	-	1,684	1,684	6.32
TOTAL : LINKED LIFE INSURANCE FUND	100%	-	26,656	26,656	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 : (+) FRSM refers to 'funds representing solvency Margin'

Pattern of Investment will apply only to Shareholders ( SH) funds representing FRSM ('F')

Other Investment as permitted under Section 27A(2) and 27B(2) of Insurance Act 1938

Approved Investment includes IPO application made through ASBA Fixed Deposit amounting to Rs. 47.03 crores. The same is reflected under application money in schedule 12 of Balance Sheet. Hence there is a difference of 47.03 crores between Investment books and financials



**FORM L-28-ULIP-NAV-3A**

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

Statement as on : 30 Sep, 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			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
					(Rs in Lacs)	NAV as per LB 2	NAV as on the above date							
1	BOND FUND	ULIF00317/08/11BONDFUND147	28-Jul-11	NON PAR	1,465.75	17.458	17.458	17.1888	16.8653	16.5984	16.2842	7.21%	9.64%	17.4603
2	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	01-Feb-12	NON PAR	2,375.15	14.9865	14.9865	14.7848	14.5726	14.4240	14.2332	5.29%	6.95%	14.9865
3	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	28-Jul-11	NON PAR	7,401.89	24.9598	24.9598	23.8535	22.7021	19.9573	21.9127	13.91%	10.65%	25.8493
4	EQUITY TOP 250	ULIF0027/07/11EQTOP250147	20-Jul-11	NON PAR	5,906.62	24.4461	24.4461	23.504	22.1700	19.2637	21.0420	16.18%	13.24%	25.3771
5	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	25-Jan-13	NON PAR	931.32	17.122	17.122	16.7499	16.2013	15.4610	15.5764	9.92%	11.45%	17.2880
6	GROUP BOND FUND	ULGF00305/09/11GFBOND147	25-Jan-13	NON PAR	770.47	15.8513	15.8513	15.6622	15.2083	15.0299	14.6923	7.89%	11.07%	15.8944
7	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	25-Jan-13	NON PAR	1,625.63	18.3009	18.3009	17.7522	17.0740	15.8625	16.4475	11.27%	11.43%	18.6725
8	GROUP MONEY MARKET FUND	ULGF00405/09/11GFMONEYMARKET147	25-Jan-13	NON PAR	-	10.0000	10.0000	10.0000	10.0000	10.0000	10.0000	-	-	10.0000
9	MANAGED FUND	ULIF00618/08/11MANAGED147	03-Aug-11	NON PAR	1,064.08	20.2463	20.2463	19.7614	19.1262	18.0720	18.3759	10.18%	11.45%	20.4637
10	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	25-Aug-11	NON PAR	362.49	16.5978	16.5978	16.3234	16.0679	15.7984	15.5230	6.92%	7.99%	16.5978
11	PE BASED FUND	ULIF00526/08/11PEBASED147	22-Jul-11	NON PAR	2,022.37	21.3258	21.3258	20.6271	19.8982	18.4385	19.1984	11.08%	10.27%	21.7523
12	PENSION GROWTH FUND	ULIF00831/03/15ETLIPNSGRT147	04-Feb-16	NON PAR	772.62	13.0851	13.0851	12.4816	11.8882	10.4822	11.4730	14.05%	-	13.5714
13	PENSION SECURE FUND	ULIF00931/03/15ETLIPNSSCR147	04-Feb-16	NON PAR	344.28	11.8814	11.8814	11.7548	11.4475	11.3263	11.0756	7.28%	-	11.9261
14	DISCONTINUED POLICY PENSION	ULIF01031/03/15ETLIPNSDSCR147	04-Feb-16	NON PAR	164.02	10.7274	10.7274	10.5809	10.4397	10.3003	10.1531	5.66%	-	10.7274
15	EQUITY MIDCAP FUND	ULIF001107/10/16ETLIMIDCAP147	19-Jan-17	NON PAR	1,449.61	12.1686	12.1686	11.7922	11.0560	-	10.0000	21.69%	-	12.6141

**Note:**

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

**CERTIFICATION**

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

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

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

Date: 30 Sep, 2017

## Detail regarding Debt securities

(` in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 30/09/2017	As % of total for this class	As at 30/06/2016	As % of total for this class	As at 30/09/2017	As % of total for this class	As at 30/06/2016	As % of total for this class
<b>Break down by credit rating</b>								
Sovereign	47,384	40.54%	38,881	33.13%	46,164	40.67%	36,381	32.14%
AAA rated	16,534	14.14%	23,485	20.01%	15,864	13.98%	22,650	20.01%
AA or better	7,741	6.62%	7,553	6.44%	6,825	6.01%	7,355	6.50%
Rated below AA but above A	3,203.58	0.03	7,926	6.75%	3,000.00	0.03	7,608	6.72%
Rated below A but above B	-	-	-	-	-	-	-	-
<b>Others</b>	-	-	-	-	-	-	-	-
MF/REV REPO/CBLO/FD	37,850	32.38%	39,501	33.66%	37,474	33.01%	39,196	34.63%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	0.00%
OTHERS	4,180.02	0.04	-	-	4,180.02	0.04	-	0.00%
<b>Total</b>	<b>1,16,893</b>	<b>100.00%</b>	<b>1,17,345</b>	<b>100.00%</b>	<b>1,13,507</b>	<b>100.00%</b>	<b>1,13,190</b>	<b>100.00%</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	16,131	13.80%	17,894	15.25%	14,750	12.99%	17,472	15.44%
more than 1 year and up to 3years	5,763	4.93%	15,413	13.13%	5,370	4.73%	14,839	13.11%
More than 3 years and up to 7years	15,369	13.15%	17,876	15.23%	14,796	13.04%	17,331	15.31%
More than 7 years and up to 10 years	22,303	19.08%	28,936	24.66%	22,393	19.73%	28,610	25.28%
More than 10 years and up to 15 years	8,775	7.51%	5,224	4.45%	8,797	7.75%	5,258	4.65%
More than 15 years and up to 20 years	-	-	2,122	1.81%	-	-	2,119	1.87%
Above 20 years	48,552	41.54%	29,881	25.46%	47,401	41.76%	27,562	24.35%
<b>Total</b>	<b>1,16,893</b>	<b>100.00%</b>	<b>1,17,345</b>	<b>100.00%</b>	<b>1,13,507</b>	<b>100.00%</b>	<b>1,13,190</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	47,384	40.54%	38,881	33.13%	46,164	40.67%	36,381	32.14%
State Government	-	-	-	-	-	-	-	-
Corporate Securities	25,126	21.49%	36,342	30.97%	23,253	20.49%	34,992	30.91%
MF/REV REPO/CBLO/FD	37,850	32.38%	42,122	35.90%	37,474	33.01%	41,817	36.94%
Others	6,532	5.59%	-	0.00%	6,616	5.83%	-	0.00%
<b>Total</b>	<b>1,16,893</b>	<b>100.00%</b>	<b>1,17,345</b>	<b>100.00%</b>	<b>1,13,507</b>	<b>100.00%</b>	<b>1,13,190</b>	<b>100.00%</b>

**Note :**

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

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

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

Date: 30 Sep, 2017

**Detail regarding Debt securities**

(` in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 30/09/2017	As % of total for this class	As at 30/06/2016	As % of total for this class	As at 30/09/2017	As % of total for this class	As at 30/06/2016	As % of total for this class
<b>Break down by credit rating</b>								
Sovereign	3,190.59	39.41%	1,929.49	32.68%	3,198.95	40.47%	1,912.34	33.19%
AAA rated	2,487.64	30.73%	1,895.66	32.11%	2,440.87	30.88%	1,846.48	32.05%
AA or better	256.85	3.17%	474.56	8.04%	247.07	3.13%	458.81	7.96%
Rated below AA but above A	30.51	0.00	-	-	30.49	0.00	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
<b>Others</b>	-	-	-	-	-	-	-	-
MF/REV REPO/CBLO/FD	2,130.32	26.31%	1,604.66	27.18%	1,987.02	25.14%	1,543.49	26.79%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
<b>Total</b>	<b>8,096</b>	<b>100.00%</b>	<b>5,904</b>	<b>100.00%</b>	<b>7,904</b>	<b>100.00%</b>	<b>5,761</b>	<b>100.00%</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	4,403.13	54.39%	2,436.13	41.26%	4,257.78	53.87%	2,374.68	41.22%
more than 1 year and up to 3years	1,396.05	17.24%	1,037.72	17.58%	1,371.61	17.35%	1,021.56	17.73%
More than 3 years and up to 7years	630.76	7.79%	1,158.44	19.62%	614.06	7.77%	1,128.56	19.59%
More than 7 years and up to 10 years	787.95	9.73%	283.67	4.80%	778.24	9.85%	269.63	4.68%
More than 10 years and up to 15 years	312.36	3.86%	239.17	4.05%	308.02	3.90%	226.05	3.92%
More than 15 years and up to 20 years	-	0.00%	175.47	2.97%	-	0.00%	170.46	-
Above 20 years	565.66	6.99%	573.75	9.72%	574.68	7.27%	570.19	9.90%
<b>Total</b>	<b>8,096</b>	<b>100.00%</b>	<b>5,904</b>	<b>100.00%</b>	<b>7,904</b>	<b>100.00%</b>	<b>5,761</b>	<b>97.04%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	3,190.59	39.41%	1,929.49	32.68%	3,198.95	40.47%	1,912.34	33.19%
State Government	-	-	-	0.00%	-	-	-	-
Corporate Securities	2,775.00	34.28%	2,370.21	40.14%	2,718.42	34.39%	2,305.29	40.01%
MF/REV REPO/CBLO/FD	2,130.32	26.31%	1,604.66	27.18%	1,987.02	25.14%	1,543.49	26.79%
<b>Total</b>	<b>8,096</b>	<b>100.00%</b>	<b>5,904</b>	<b>100.00%</b>	<b>7,904</b>	<b>100.00%</b>	<b>5,761</b>	<b>100.00%</b>

**Note :**

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

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

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

Date: **30 Sep, 2017**

**Detail regarding Debt securities**

( ` in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 30/09/2017	As % of total for this class	As at 30/06/2016	As % of total for this class	As at 30/09/2017	As % of total for this class	As at 30/06/2016	As % of total for this class
<b>Break down by credit rating</b>								
Sovereign	7,482.73	84.42%	3,431.13	67.75%	7,225.69	83.99%	3,125.79	65.74%
AAA rated	317.34	3.58%	613.03	12.10%	317.27	3.69%	608.17	12.79%
AA or better	203.32	2.29%	-	-	200.00	2.32%	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
<b>Others</b>	-	-	-	-	-	-	-	-
MF/REV REPO/CBLO/FD	860.11	9.70%	1,020.49	20.15%	860.11	10.00%	1,020.49	21.46%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
*Others	-	-	-	-	-	-	-	-
<b>Total</b>	<b>8,863</b>	<b>100.00%</b>	<b>5,065</b>	<b>100.00%</b>	<b>8,603</b>	<b>100.00%</b>	<b>4,754</b>	<b>100.00%</b>
<b>Breakdown by residual maturity</b>								
Up to 1 year	783.60	8.84%	1,163.34	22.97%	783.60	9.11%	1,163.34	24.47%
more than 1 year and up to 3years	328.66	3.71%	10.00	0.20%	324.96	3.78%	10.00	0.21%
More than 3 years and up to 7years	554.91	6.26%	419.24	8.28%	555.58	6.46%	414.38	8.72%
More than 7 years and up to 10 years	471.40	5.32%	115.00	2.27%	471.73	5.48%	115.00	2.42%
More than 10 years and up to 15 years	1,001.93	11.30%	-	-	1,005.67	11.69%	-	-
More than 15 years and up to 20 years	-	-	-	-	-	-	-	-
Above 20 years	5,722.98	64.57%	3,357.07	66.28%	5,461.52	63.48%	3,051.73	64.19%
<b>Total</b>	<b>8,863</b>	<b>100.00%</b>	<b>5,065</b>	<b>100.00%</b>	<b>8,603</b>	<b>100.00%</b>	<b>4,754</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
Central Government	7,482.73	84.42%	3,431.13	67.75%	7,225.69	83.99%	3,125.79	65.74%
State Government	-	-	-	-	-	-	-	0.00%
Corporate Securities	520.66	5.87%	419.24	8.28%	517.27	6.01%	414.38	8.72%
MF/REV REPO/CBLO/FD	860.11	9.70%	1,214.28	23.98%	860.11	10.00%	1,214.28	25.54%
<b>Total</b>	<b>8,863</b>	<b>100.00%</b>	<b>5,065</b>	<b>100.00%</b>	<b>8,603</b>	<b>100.00%</b>	<b>4,754</b>	<b>100.00%</b>

**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	For the Quarter ending 30th Sept 2017	For the Half Year ended 30th Sept 2017	For the Quarter ending 30th Sept 2016	For the Half Year ended 30th Sept 2016
1	Edelweiss Financial Service Limited	Holding Company	Reimbursement of Cost of premium towards Group Term Life	-	30.81	9.00	18.00
			Directors Nomination Deposit	-	3.00	-	-
			Refund of Directors Nomination Deposit	3.00	3.00	-	-
			Premium collected for group insurance policy	-	-	10.00	10.00
2	Edelweiss Securities Limited	Fellow Subsidiary	Brokerage (For Securities transaction)	8.27	17.18	8.33	14.46
			Rent Paid for Office Premises	-	-	8.62	17.25
3	Edelweiss Commodities Services Limited	Fellow Subsidiary	Purchase of Securities	-	72.77	2,120.24	5,245.65
			Sale of Securities	-	-	2,412.70	2,933.83
4	ECL Finance Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	3.47	7.06	3.63	7.21
			Premium collected for group insurance policy	-13.60	0.39	234.51	381.23
5	Edelweiss Broking Limited	Fellow Subsidiary	Insurance Commission paid as Corporate Agent	48.78	85.02	31.22	43.08
			Brokerage Paid (For capital market transactions)	0.65	0.65	-	-
			Sale of IT Asset	-	-	-	1.67
6	Edelweiss Retail Finance Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	50.46	97.27	45.27	84.98
			Premium collected for group insurance policy	102.48	225.20	78.27	126.48
			Claims paid to Group Policyholders	29.89	33.09	17.02	17.02
7	Edelweiss Finance & Investments Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	41.59	82.73	41.55	82.58
			Purchase of Securities	-	-	4,844.35	9,601.30
			Sale of Securities	-	1,035.23	6,382.80	20,417.26
8	Ecap Equities Limited (Serenity Business Park Ltd & Eternity Business Park Ltd merged in Q2 of FY2018)	Fellow Subsidiary	Business centre Charges	223.79	223.79	-	-
9	Edel Finance Company Limited	Fellow Subsidiary	Lease Rent for Office Equipment	-	3.48	3.47	6.92
10	Serenity Business Park Limited	Fellow Subsidiary	Business centre Charges	-	167.75	167.75	335.51
11	Eternity Business Centre Limited	Fellow Subsidiary	Business centre Charges	89.61	89.61	79.36	158.72
12	Edelweiss Asset Reconstruction Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	81.29	161.69	161.69	161.69
13	Edelweiss Housing Finance Limited	Fellow Subsidiary	Premium collected for group insurance policy	692.94	1,005.09	117.22	205.73
			Claims paid to Group Policyholders	81.85	107.91	24.87	24.87
14	Edelcap Securities Ltd.	Fellow Subsidiary	Purchase of Securities	-	-	501.39	501.39
15	Key Managerial Personnel	Key Managerial Personnel	Premium collected toward policies	-	-	12.00	12.00



**FORM - L-31****LNL - 6 : Board of Directors & Key Persons**Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**Date : **30 September 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	<i>Resigned w.e.f. September 30, 2017</i>
3	Mr. Deepak Mittal	Managing Director & CEO	-
4	Mr. Himanshu Kaji	Director	-
5	Mr. Ian Brimecome	Director	-
6	Mr. P. N. Venkatachalam	Independent Director	-
7	Mr. P. Vaidyanathan	Independent Director	-
8	Mr. Navtej S. Nandra	Independent Director	-
9	Ms. Shabnam Panjwani	Director	-
10	Mr. Venkat Ramaswamy	Director	-
11	Mr. Trevor Matthews	Director	-
12	Mr. Yasuyuki Sekioka	Director	-
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	Head of Sales and Chief Marketing Officer	-
5	Mr. Ajeet Lodha	Chief Risk Officer	-
6	Mr. Bismillah Chowdhary	Chief Investment Officer	-
7	Ms. Shirin Patel	Chief Compliance Officer	<i>Ceased to be Company Secretary w.e.f. July 31, 2017</i>
8	Mr. Tarun Khurana	Company Secretary	<i>Appointed w.e.f. August 1, 2017</i>

Key Management Person(KMP) as defined in Guidelines for Corporate Governance for Insurers in India dated 18 May, 2016 (Circular Ref: IRDA/F&amp;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 : 30 September 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

*(` in 000)*

Item	Description	Adjusted Value
01	Available Assets in Policyholders' Fund:	1,08,66,757
	Deduct:	
02	Mathematical Reserves	1,07,86,121
03	Other Liabilities	-
04	Excess in Policyholders' funds	80,636
05	Available Assets in Shareholders Fund:	12,88,782
	Deduct:	
06	Other Liabilities of shareholders' fund	-
07	Excess in Shareholders' funds	12,88,782
08	Total ASM (04)+(07)	13,69,418
09	Total RSM	6,12,206
10	Solvency Ratio (ASM/RSM)	224%

**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 &amp; CODE: Edelweiss Tokio Life Insurance Company Limited - 147

Name of the fund: Life Fund

Statement as on : 30 Sep, 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)	69,417	65,701	-	-	37,340	53,290	18,345	78	1,25,102	1,19,069
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)	69,417	65,701	-	-	37,340	53,290	18,345	78	1,25,102	1,18,991
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

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

**CERTIFICATION**

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

## FORM 7

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

Name of the fund: Pension and General Annuity Fund

Statement as on : 30 Sep, 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)	8,531	6,250	-	-	926	870	349	-	9,806	7,120
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)	8,531	6,250	-	-	926	870	349	-	9,806	7,120
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

**CERTIFICATION**

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

FORM 7

COMPANY NAME & CODE: Edelweiss Tokio Life Insurance Company Limited - 147  
 Statement as on : 30 Sep, 2017

Name of the fund: Life Fund

: Unit Linked Fund

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)	6,373	5,225	-	-	1,678	16,207	18,605.33	-	26,656	21,432
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)	6,373	5,225	-	-	1,678	16,207	18,605.33	-	26,656	21,432
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

**CERTIFICATION**

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

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Current Quarter				Year to Date				Previous Year			
			Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD
<b>A CENTRAL GOVERNMENT SECURITIES</b>														
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	44,270	1,406	12.60%	12.60%	42,513	2,195	10.30%	10.30%	30,253	1,621	10.69%	10.69%
A2	Deposits under section 7 of Insurance Act 1938	CDSS	-	-	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
A3	Treasury Bills	CTRB	689	10	5.98%	5.98%	834	25	6.02%	6.02%	2,327	78	6.68%	6.68%
<b>B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>														
B1	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
B2	State Government Bonds	SGGB	-	-	-	-	-	0.00%	0.00%	-	-	-	-	-
<b>C HOUSING &amp; LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>														
<b>TAXABLE BONDS OF</b>														
C1	Bonds / Debentures issued by NHB/Institution accredited by NHB	HTDN	8,434	182	8.55%	8.55%	8,391	284	6.76%	6.76%	11,456	508	8.85%	8.85%
C2	Commercial Papers - NHB / Institution accredited by NHB	HTLN	-	-	-	-	-	-	-	2,836	42	7.61%	7.61%	
<b>TAX FREE BONDS</b>														
C3	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	-	-	-	-	2,046	21	15.09%	15.09%	
<b>D INFRASTRUCTURE INVESTMENTS</b>														
D1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	379	16	15.44%	15.44%	357	64	15.05%	15.05%	472	78	12.80%	12.80%
D2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	224	5	9.44%	9.44%	184	8	8.29%	8.29%	70	25	12.55%	12.55%
<b>TAXABLE BONDS OF</b>														
D3	Infrastructure - PSU - Debentures / Bonds	IPFD	4,154	76	7.23%	7.23%	4,238	117	5.49%	5.49%	2,617	174	13.25%	13.25%
D4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	982	22	8.97%	8.97%	1,133	76	13.36%	13.36%	2,153	94	8.74%	8.74%
D5	Infrastructure - Debentures / Bonds / CPs / Loans	IODS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	4,624	232	10.02%	10.02%
D6	Infrastructure - Other Corporate Securities - CPs	ICCP	231	3	6.01%	6.01%	229	6	6.61%	6.61%	4,623	35	8.11%	8.11%
D7	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	4,999	3	7.00%	7.00%	
D8	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	-	-	-	-	-	-	-	500	0	0	0.08	
<b>D9 INFRASTRUCTURE OTHER- EQUITY</b>														
D10	Units of INVIT	IDEL	62	(41)	-385.65%	-385.65%	169	(21)	-10.44%	-10.44%	188	(12)	-12.76%	-12.76%
<b>TAX FREE BONDS</b>														
D10	Infrastructure - PSU - Debentures / Bonds	IPFD	2,443	(39)	-6.36%	-6.36%	2,339	(38)	-3.70%	-3.70%	-	-	-	-
<b>E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>														
E1	PSU - Equity shares - quoted	EAEQ	360	6	6.22%	6.22%	330	21	12.78%	12.78%	294	72	48.57%	48.57%
E2	Corporate Securities - Equity shares (Ordinary) quoted	EACE	4,426	436	39.10%	39.10%	4,568	709	30.95%	30.95%	5,733	888	30.88%	30.88%
E3	Corporate Securities - Debentures	ECDS	3,568	197	21.91%	21.91%	4,068	205	10.06%	10.06%	7,367	277	7.51%	7.51%
E4	Corporate Securities - Debentures	EDPS	3,023	88	11.56%	11.56%	3,005	172	11.34%	11.34%	2,973	264	20.39%	20.39%
E5	Corporate Securities - Preference Shares	EPNCL	149	78	208.47%	208.47%	256	128	77.34%	77.34%	664	28	8.26%	0.08
E6	Application Money	ECAM	2,932	8	2.99%	2.99%	3,676	24	4.23%	4.23%	10,314	104	5.93%	5.93%
E7	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance maintenance Investment) (FYE - 80)	ECDB	26,903	824	12.15%	12.15%	27,775	1,613	11.59%	11.59%	23,853	1,253	10.48%	10.48%
E8	Deposits - CDs with Scheduled Banks	ECDD	-	-	-	-	-	-	-	4,998	5	11.99%	11.99%	
E9	CCIL - CBID	ECBO	3,076	45	5.76%	5.76%	3,024	88	5.80%	5.80%	4,494	139	6.16%	6.16%
E10	Perpetual Debt Instruments of Tier 1 & 2 Capital issued by PSU Banks	EUPD	512	(1)	-3.22%	-3.22%	516	5	3.34%	3.34%	-	-	-	-
E11	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	9,125	401	17.43%	17.43%	9,044	498	10.99%	10.99%	1,083	33	7.41%	7.41%
E12	Mutual Funds - Under Promoter Group	EMPG	552	5	3.48%	3.48%	539	10	4.56%	4.56%	-	-	-	-
E13	Corporate Securities - Bonds - (Tax Free)	EPFB	-	-	-	-	-	-	-	1,013	43	30.99%	30.99%	
E14	Commercial Papers	ECCP	-	-	0.00%	0.00%	2,487	7	6.39%	6.39%	2,713	32	7.90%	7.90%
E15	Investment Properties - Immovable	ENP	4,180	138	13.12%	13.12%	4,180	225	10.73%	10.73%	-	-	-	-
<b>F OTHER INVESTMENTS</b>														
F1	Equity Shares (Ind. Co-op Societies)	OESH	2,723	90	13.16%	13.16%	2,792	109	7.79%	7.79%	772	336	86.68%	86.68%
F2	Equity Shares (PSUs & Unlisted)	OEPU	69	(2)	-29.79%	-29.79%	64	(1)	-4.17%	-4.17%	8	0	0	0.22
F3	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	-	-	-	-	-	-	-	8,349	87	2.07%	2.07%	
F4	DEBENTURES	OLDB	-	-	-	-	-	-	-	-	-	-	-	
F5	Debentures / Bonds / CPs / Loans - (Promoter Group)	ODPG	3,000	81	10.75%	10.75%	3,000	162	10.75%	10.75%	3,000	162	10.75%	10.75%
F6	Mutual Funds (Under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	
F7	Passively Managed Equity ETF (Non Promoter group)	OIEP	111	34	122.95%	122.95%	147	39	52.76%	52.76%	234	-	-	-
F8	Derivative Instrument	OCDD	-	(331)	-5.13%	-5.13%	-	(34)	-0.28%	-0.28%	4,880	318	0.26	0.26
F9	Passively Managed Equity ETF Promoter Group)	OIEP	-	-	-	-	-	-	-	-	-	-	-	
F10	Securitized Assets	OISA	76	-	-	-	77	-	-	82	10	23.36%	23.36%	
F11	Alternate Investment Fund (Category II)	OAFB	250	-	-	-	250	-	-	-	-	-	0.00%	0.00%
<b>TOTAL</b>			<b>1,26,894</b>	<b>3,738</b>	<b>9.88%</b>	<b>9.88%</b>	<b>1,30,595</b>	<b>6,707</b>	<b>9.02%</b>	<b>9.02%</b>	<b>1,56,200</b>	<b>7,359</b>	<b>11.62%</b>	<b>11.62%</b>

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

**CERTIFICATION**

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

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: 30 Sep, 2017

NAME OF THE FUND : PENSION AND GENERAL ANNUITY FUND

( In Lakhs)

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Current Quarter				Year to Date				Previous Year						
			Investment*	INCOME ON INVESTMENT (Rs.)		GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)		GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)		GROSS YIELD	NET YIELD
<b>A</b>	<b>CENTRAL GOVERNMENT SECURITIES</b>																
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	6,343.11	112.84	7.06%	7.06%	5,820.15	212.33	7.28%	7.28%	2,583.06	103.64	8.00%	8.00%			
a2	Treasury Bills	CTRB	290.10	4.08	5.58%	5.58%	360.97	10.59	5.85%	5.85%	93.82	3.23	6.87%	6.87%			
<b>B</b>	<b>GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>	SGGB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-	-	-	-
B1	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B2	State Government Bonds	SGGB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>C</b>	<b>INFRASTRUCTURE INVESTMENTS</b>																
C1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	19.73	0.85	17.09%	17.09%	18.83	1.87	19.76%	19.76%	11.51	1.42	24.65%	24.65%			
C2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	14.23	0.65	17.99%	17.99%	12.02	0.81	13.48%	13.48%	2.57	0.83	188.00%	188.00%			
C3	Infrastructure - PSU - Debentures / Bonds	IPTD	296.73	0.18	-	0.06	296.73	0.18	-	0.06	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C8	Units of InvIT	EIIT	-	-	0.00%	0.00%	160.06	0.09	1.52%	1.52%	-	-	0.00%	0.00%			
<b>D</b>	<b>HOUSING AND LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>																
D1	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	312.55	5.38	6.83%	6.83%	319.24	11.54	7.21%	7.21%	25.56	0.98	10.30%	10.30%			
D2	Commercial Papers - NHB / Institution accredited by NHB	HTLN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	299.78	0.49	7.49%	7.49%			
<b>E</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>																
E1	PSU - Equity shares - quoted	EAEQ	21.10	0.75	14.09%	14.09%	17.84	1.70	18.95%	18.95%	3.69	0.27	14.84%	14.84%			
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	229.49	37.63	65.06%	65.06%	224.21	50.20	44.66%	44.66%	161.90	18.17	22.38%	22.38%			
E3	CCIL - CBO	ECBO	1,018.13	14.58	5.75%	5.75%	853.58	24.62	5.78%	5.78%	841.92	25.94	6.14%	6.14%			
E4	Corporate Securities - Debentures	ECOS	200.00	4.36	8.65%	8.65%	200.00	8.67	8.65%	8.65%	170.25	19.08	36.52%	36.52%			
E5	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	EADB	169.02	4.45	10.44%	10.44%	157.08	8.34	10.60%	10.60%	116.86	5.85	9.99%	9.99%			
E6	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	EEPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E7	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	615.38	8.02	6.52%	6.52%	578.96	16.11	6.47%	6.47%	167.01	5.03	7.33%	7.33%			
E8	Mutual Funds - (Under Insurer Promoter Group)	EMPG	177.23	1.46	6.83%	6.83%	168.06	3.04	6.53%	6.53%	-	-	-	-			
E9	Application Money	ECAM	1,148.26	0.66	3.00%	3.00%	1,440.98	2.59	4.38%	4.38%	404.49	1.35	5.80%	5.80%			
E10	Net Current Assets (Only in respect of ULIP Business)	ENCA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>F</b>	<b>OTHER INVESTMENTS</b>																
F1	Equity Shares (incl. Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F2	Equity Shares (PSUs & Unlisted)	OEPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F3	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F4	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>			<b>10,855</b>	<b>196</b>	<b>8.38%</b>	<b>8.38%</b>	<b>10,629</b>	<b>353</b>	<b>8.08%</b>	<b>8.08%</b>	<b>4,882</b>	<b>186</b>	<b>8.99%</b>	<b>8.99%</b>			

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

**CERTIFICATION**

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

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 : 30 Sep, 2017

NAME OF THE FUND : LINKED FUND

( In Lakhs)

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Current Quarter				Year to Date				Previous Year			
			Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD
<b>A CENTRAL GOVERNMENT SECURITIES</b>														
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	1,480	9	2.46%	2.46%	1,330	53	8.00%	8.00%	1,180	122	20.54%	20.54%
a2	Treasury Bills	CTRB	2,113	32	6.06%	6.06%	1,709	52	6.05%	6.05%	730	25	6.74%	6.74%
<b>B GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES</b>														
B1	Central Government Guaranteed Loans / Bonds	SGGB	128	2	5.08%	5.08%	128	4	6.27%	6.27%	-	-	-	-
B2	State Government Bonds	CGSL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
<b>C INFRASTRUCTURE INVESTMENTS</b>														
C1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	996	115	45.61%	45.61%	821	138	33.62%	33.62%	392	70	35.51%	35.51%
C2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	742	(22)	-11.57%	-11.57%	612	18	5.86%	5.86%	119	(34)	-56.68%	-56.68%
C3	Infrastructure - PSU - Debentures / Bonds	IPTD	1,115	23	8.04%	8.04%	1,199	55	9.17%	9.17%	810	53	13.01%	13.01%
C4	Infrastructure - Other Investment	IOEQ	51	3	22.15%	22.15%	75	13	34.66%	34.66%	224	(35)	-31.26%	-31.26%
C5	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	59	1	9.76%	9.76%	61	3	9.56%	9.56%	90	6	13.56%	13.56%
C6	Infrastructure - Other Corporate Securities - CPs	ICCP	250	3	6.04%	6.04%	248	7	6.63%	6.63%	-	-	0.00%	0.00%
C7	Infrastructure - PSU - CPs	IPCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
<b>D HOUSING AND LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT</b>														
D1	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	1,037	21	7.95%	7.95%	966	54	11.16%	11.16%	642	48	14.81%	14.81%
D2	Bonds / Debentures issued by HUDCO	HFHD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
<b>E APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>														
E1	PSU - Equity shares - quoted	EAEQ	992	(0)	-0.13%	-0.13%	888	6	1.31%	1.31%	109	25	46.49%	46.49%
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	11,774	631	21.25%	21.25%	11,253	1,312	23.26%	23.26%	5,375	682	25.30%	25.30%
E3	CCIL - CBLO	ECBO	903	13	5.74%	5.74%	1,068	31	5.74%	5.74%	436	13	6.01%	6.01%
E4	Corporate Securities - Debentures	ECOS	525	10	7.75%	7.75%	481	23	9.64%	9.64%	481	30	12.24%	12.24%
E5	Corporate Securities - Debentures	EDPG	150	3	8.29%	8.29%	153	7	9.08%	9.08%	157	11	13.51%	13.51%
E6	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	296	9	12.11%	12.11%	296	18	12.04%	12.04%	303	17	10.90%	10.90%
E7	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
E8	Application Money	ECAM	819	3	3.63%	3.63%	804	5	4.00%	4.00%	194	2	6.03%	6.03%
E9	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E10	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	344	7	8.19%	8.19%	340	16	9.19%	9.19%	-	-	0.00%	0.00%
E11	Corporate Securities - Preference Shares	EPNQ	304	12	15.98%	15.98%	229	15	12.79%	12.79%	140	3	13.15%	13.15%
E12	Deposits - CDs with Schedule Banks	EDCD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
E13	Corporate Securities - Bonds - (Tax Free)	EPBF	23	1	9.25%	9.25%	23	1	9.21%	9.21%	16	2	28.80%	28.80%
E14	Net Current Assets (Only in respect of ULIP Business)	ENCA	350	-	0.00%	0.00%	350	-	0.00%	0.00%	357	-	0.00%	0.00%
<b>F OTHER INVESTMENTS</b>														
F1	Equity Shares (Incl. Co-op Societies)	OESH	528	(4)	-2.71%	-2.71%	686	10	2.84%	2.84%	657	84	25.37%	25.37%
F2	Equity Shares (PSUs & Unlisted)	OEPD	89	(4)	-19.97%	-19.97%	131	(20)	-30.59%	-30.59%	-	-	0.00%	0.00%
F3	Debentures	OLDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F4	Passively Managed Equity ETF (Non Promoter group)	OETF	1,000	37	14.78%	14.78%	903	106	23.34%	23.34%	568	100	35.06%	35.06%
F5	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	35	1	8.48%	8.48%
<b>TOTAL</b>			<b>26,056</b>	<b>904</b>	<b>14.26%</b>	<b>14.26%</b>	<b>24,749</b>	<b>1,927</b>	<b>16.13%</b>	<b>16.13%</b>	<b>13,016</b>	<b>1,223</b>	<b>19.62%</b>	<b>19.62%</b>

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

**CERTIFICATION**

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



FORM L-35-DOWNGRADING OF INVESTMENTS - 2  
 COMPANY NAME & CODE : EDELWEISS TOKIO LIFE INSURANCE CO. LTD (147)  
 Statement as on : 30 September, 2017  
 STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : LIFE FUND

(Rs In Lakhs)

NO.	NAME OF THE SECURITY	COI	AMOUNT ( As per balance sheet)	DATE OF PURCHASE	RATING AGENCY	ORIGINAL GRADE	CURRENT GRADE	DATE OF DOWNGRADE	REMARKS
A.	<u>DURING THE QUARTER</u>			-----NIL-----					
B.	<u>AS ON DATE</u>								
	0.00% RELIANCE CAPITAL LTD NCD 03-10-2017 B/342 III	ECOS	1000	04-Feb-16	CARE	AAA	AA+	24-Mar-17	

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

**CERTIFICATION:**

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2  
 COMPANY NAME & CODE : EDELWEISS TOKIO LIFE INSURANCE CO. LTD (147)  
 Statement as on : 30 September, 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> 8.80% STEEL AUTHORITY OF INDIA LTD NCD 22-06-2019	ORAD	30.51	07-Jul-17	FITCH	AA+	AA-(IND)	03-Aug-17	-
B.	<u>AS ON DATE</u> 8.80% STEEL AUTHORITY OF INDIA LTD NCD 22-06-2019	ORAD	30.51	07-Jul-17	FITCH	AA+	AA-(IND)	03-Aug-17	-
	9.35% PUNJAB NATIONAL BANK NCD 12-12-2022	ECOS	20.05	03-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 : 30 September, 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.



Sr. No	Particulars	For the Quarter Ended 30 September 2017				For the Half year Ended 30 September 2017				For the Quarter Ended 30 September 2016				For the Half year Ended 30 September 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
	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)	-	(7)	(0)	(0)	-	(7)	(0)	0	-	(918)	-	0	-	(917)	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	0	-	1	-
	From 25,001-50,000	0.01	2	95	5	0	4	1,424	104	0	1	165	-	0	3	259	-
	From 50,001- 75,000	0.07	2	1,070	56	0	3	1,110	64	0	3	456	-	0	4	518	-
	From 75,000-100,000	(0.00)	-	(99)	(7)	0	5	3,299	231	0	1	80	-	0	2	480	-
	From 1,00,001 -1,25,000	0.03	1	395	38	0	1	378	36	0	1	451	-	0	1	454	-
	Above Rs. 1,25,000	3.12	10	11,622	4,202	5	32	29,479	6,063	3	11	11,011	-	4	24	30,899	-
	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: **30 September 17**

**Business Acquisition through different channels (Group)**

(₹ in Crores)

Sr.No.	Channels	For the quarter ended 30 September 17			For the half year ended 30 September 17			For the quarter ended 30 September 16			For the half year ended 30 September 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	-	-676	(0.01)	0	(636)	(0.01)	11	1,06,011	3.41	17	1,20,547	4.00
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	4	2,556	0.45	19	24601	1.66	1	2,916	0.22	8	13,212	0.83
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	12	26,197	17.96	21	112569	28.24	7	14,379	7.10	18	40,150	18.78
	<b>Total(A)</b>	<b>16</b>	<b>28,077</b>	<b>18.39</b>	<b>40</b>	<b>1,36,534</b>	<b>29.89</b>	<b>19</b>	<b>1,23,306</b>	<b>10.73</b>	<b>43</b>	<b>1,73,909</b>	<b>23.61</b>
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>16</b>	<b>28,077</b>	<b>18.39</b>	<b>40</b>	<b>1,36,534</b>	<b>29.89</b>	<b>19</b>	<b>1,23,306</b>	<b>10.73</b>	<b>43</b>	<b>1,73,909</b>	<b>23.61</b>

FORM L-38- BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (INDIVIDUALS)  
 Name of the Insurer : EDELWEISS TOKIO LIFE INSURANCE CO. LTD.

Date: 30 September 2017

Business Acquisition through different channels (Individuals)

(₹ in Crores)

Sr.No.	Channels	For the Quarter ended 30 September 2017		For the half year ended 30 September 2017		For the Quarter ended 30 September 2016		For the half year ended 30 September 2016	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	9,062	30.56	14,292	49.76	7,434	22.35	10,789	33.03
2	Corporate Agents-Banks	1,008	8.24	1,540	11.48	1,036	7.46	1,397	10.10
3	Corporate Agents -Others	833	4.88	1,357	8.33	361	3.64	567	4.63
4	Brokers	185	0.76	239	1.23	106	0.80	888	5.66
5	Micro Agents	96	0.00	135	0.00	-	0.00	48	0.00
6	Direct Business	921	1.94	2,020	3.20	752	1.26	1,245	2.28
	<b>Total (A)</b>	<b>12,105</b>	<b>46.37</b>	<b>19,583</b>	<b>74.00</b>	<b>9,689</b>	<b>35.52</b>	<b>14,934</b>	<b>55.69</b>
1	Referral (B)	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>12,105</b>	<b>46.37</b>	<b>19,583</b>	<b>74.00</b>	<b>9,689</b>	<b>35.52</b>	<b>14,934</b>	<b>55.69</b>

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	-	4*	-	-	-	4	0.03	
<hr/>									
1	Group Death Claims	-	605	-	-	-	605	10.84	
2	Individual Death Claims	-	41	-	-	-	41	1.67	

\* Other benefits include claim under Health Product and PWB rider  
 \*\*Ageing reckoned from the date of receipt of last requirement



**FORM L-40 : Quarterly claims data for Life**

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

Date: 30th September 2017

Quarterly claims data for Life For the Quarter ended 30th September, 2017

*(No. of claims only)*

S. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	6	-	-	-	-	2
2	Claims reported during the period	55	-	-	-	-	8*
3	Claims Settled during the period	41	-	-	-	-	4
4	T & C Rejected	-	-	-	-	-	1
5	Claims Repudiated during the period	2	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	2	-	-	-	-	-
	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	18	-	-	-	-	5
	Less than 3months	18	-	-	-	-	5
	3 months to 6 months	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

\*Other benefits include claim under Health product & PWB rider

*(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	Claims reported during the period	606	-	-	-	-	-
3	Claims Settled during the period	605	-	-	-	-	-
4	T & C Rejected	-	-	-	-	-	-
5	Claims Repudiated during the period	-	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	-	-	-	-	-	-
	b) Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
6	Claims Written Back	-	-	-	-	-	-
7	Claims O/S at End of the period	-	-	-	-	-	-
	Less than 3months	1	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

**FORM L-40 : Quarterly claims data for Life**Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**Date: **30th September 2017**

Quarterly claims data for Life For the Half year ended 30th September, 2017

		<i>(No. of claims only)</i>					
S. No.	Claims Experience	For Death	for	Survival	For	For	Other
1	Claims O/S at the beginning of the period	-	-	-	-	-	2
2	Claims reported during the period	90	-	-	-	-	10*
3	Claims Settled during the period	68	-	-	-	-	6
4	T & C Rejected	-	-	-	-	-	1
5	Claims Repudiated during the period	4	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	3	-	-	-	-	-
	b) Grater than 2 year from the date of acceptance of risk	1	-	-	-	-	-
6	Claims Written Back	-	-	-	-	-	-
7	Claims O/S at End of the period	18	-	-	-	-	5
	Less than 3months	18	-	-	-	-	5
	3 months to 6 months	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

\*Other benefits include claim under Health Product and PWB rider

		<i>(No. of claims only)</i>					
S. No.	Claims Experience	For Death	for	Survival	For	For	Other
1	Claims O/S at the beginning of the period	-	-	-	-	-	-
2	Claims reported during the period	1,066	-	-	-	-	-
3	Claims Settled during the period	1,065	-	-	-	-	-
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	1	-	-	-	-	-
	Less than 3months	1	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

## FORM L-41 - GREIVANCE DISPOSAL

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

Date: 30 September 2017

## GRIEVANCE DISPOSAL

SI.No.	Particulars	Opening Balance As on beginning of the quarter	Additions during the quarter	Complaints Resolved / Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered up to the quarter during the financial year
				Fully Accepted	Partially Accepted	Rejected		
<b>1</b>	<b>Complaints made by the customers</b>							
(a)	Death Claims	0	0	0	0	0	0	0
(b)	Policy Servicing	0	3	1	0	2	0	9
(c)	Proposal Processing	0	3	1	0	1	1	5
(d)	Survival Claims	0	1	1	0	0	0	1
(e)	ULIP Related	0	2	1	0	1	0	3
(f)	Unfair Business Practices	2	64	6	1	55	2	142
(g)	Others	1	2	1	0	1	0	6
	<b>Total Number of complaints:</b>	<b>3</b>	<b>75</b>	<b>11</b>	<b>1</b>	<b>60</b>	<b>3</b>	<b>166</b>

2	Total No. of policies during previous year:	45,868
3	Total No. of claims during previous year	1,608
4	Total No. of policies during current year	19,623
5	Total No. of claims during current year	669
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	85
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :	15

8	Duration wise Pending Status	Complaints made by Customers	Complaints made by Intermediaries	Total
(a)	Upto 7 days	3	0	3
(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
	<b>Total No. of complaints</b>	<b>3</b>	<b>0</b>	<b>3</b>

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

**L-42- Valuation Basis (Life Insurance)**

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

<b>1) Interest - Maximum and minimum interest rate taken for each segment</b>		
<b>i. Individual Business</b>	<b>Min</b>	<b>Max</b>
1. Life - Participating Policies	7.60% (Without MAD*)	7.60% (Without MAD*)
2. Pension - Participating Policies	7.60% (Without MAD*)	7.60% (Without MAD*)
3. Life - Non-participating Policies	7.00% (Without MAD*)	7.50% (Without MAD*)
4. Annuities - Participating policies		NA
5. Annuities - Non-participating policies	7.50% (Without MAD*)	7.50% (Without MAD*)
6. Annuities - Individual Pension Plan		NA
7. Unit Linked - Life (Non-Unit Fund)	7.00% (Without MAD*)	7.00% (Without MAD*)
8. Unit Linked - Pension (Non-Unit Fund)	7.00% (Without MAD*)	7.00% (Without MAD*)
9. Health Insurance	7.00% (Without MAD*)	7.00% (Without MAD*)
<b>ii. Group Business</b>		
1. Group Credit Protection	7.00% (Without MAD*)	7.00% (Without MAD*)
2. Group Wealth Accumulation (Non-Unit Fund)	7.00% (Without MAD*)	7.00% (Without MAD*)
3. Group Employee Benefit	7.00% (Without MAD*)	7.00% (Without MAD*)

<b>2) Mortality Rates : the mortality rates used for each segment (Expressed as a % of Indian Assured Lives Mortality (2005-08), unless otherwise stated)</b>		
<b>i. Individual Business</b>	<b>Min</b>	<b>Max</b>
1. Life - Participating policies	90.0% (Without MAD*)	90.0% (Without MAD*)
2. Pension - Participating Policies	90.0% (Without MAD*)	90.0% (Without MAD*)
3. Life- Non-participating Policies		
- Pure Term Plans	24.0% (Without MAD*)	195.0% (Without MAD*)
- Non Term Plans	90.0% (Without MAD*)	140.0% (Without MAD*)
4. Annuities- Participating policies		NA
5. Annuities - Non-participating policies	70% (Without MAD*) of Modified Mortality for Annuitants - LIC (a) (1996-98) Ultimate Rates	80% (Without MAD*) of Modified Mortality for Annuitants - LIC (a) (1996-98) Ultimate Rates
6. Annuities- Individual Pension Plan		NA
7. Unit Linked - Life	80.0% ( Without MAD*)	95.0% ( Without MAD*)
8. Unit Linked - Pension	90.0% ( Without MAD*)	90.0% ( Without MAD*)
9. Health Insurance	80.0% ( Without MAD*)	80.0% ( Without MAD*)
<b>ii. Group Business</b>		
1. Group Credit Protection	80.0% ( Without MAD*)	120.0% ( Without MAD*)
2. Group Wealth Accumulation	90.0% ( Without MAD*)	90.0% ( Without MAD*)
3. Group Employee Benefit	90.0% ( Without MAD*)	90.0% ( Without MAD*)

<b>3) Expense :</b>		
<b>i. Individual Business</b>	<b>Min</b>	<b>Max</b>
1. Life - Participating Policies	402.02 (INFL @5%) (without MAD*) + 1 % Renewal Premium	804.06 (INFL @ 5%) (without MAD*) + 1 % Renewal Premium
2. Pension - Participating Policies	486.2 (INFL @5%) (without MAD*)+ 1 % Renewal Premium	607.75 (INFL @5%) (without MAD*)+ 1 % Renewal Premium
3. Life - Non - participating Policies	250 (INFL @ 5%) (without MAD*) + Note1#	804.06 (INFL @ 5%) (without MAD*) +Note1#
	15.32 (INFL @ 5%) (without MAD*) for micro Insurance plan	15.32 (INFL @ 5%) (without MAD*) for micro Insurance plan
	<i>Note1# -</i>	
	Dhan Nivesh, Single Pay Endowment, Wealth Builder, GCAP, Dhan Labh, Simply Protect, Total Secure+ 0%	
	MyLife+ : 2% of Renewal Premium	
	Raksha Kavach: 20% of Renewal Commission.	
	Other Pure Term plans: 25% of Renewal Commission.	
	Other Non-Par Savings plan: 1% Renewal Premium + 0.2% of Asset Share (only for Education)	
4. Annuities - Participating policies		NA
5. Annuities - Non-participating policies	243.11 (INFL @ 5%) (without MAD*)	486.2 (INFL @ 5%) (without MAD*)
6. Annuities - Individual Pension Plan		NA
7. Unit Linked - Life	525 (INFL @ 5%) (without MAD*) + 0.25 % of fund Value + Note2~	804.06 (INFL @ 5%) (without MAD*) + 0.25 % of fund Value + Note2~
	<i>Note2~ -</i>	
	Wealth Ultima : 0%	
	Other Unit Linked Life plans: 25% of Renewal Commission.	
8. Unit Linked - Pension	275.63 (INFL @ 5%) (without MAD*) + 0.25 % of fund Value + 1% Renewal Premium	551.25 (INFL @ 5%) (without MAD*) + 0.25 % of fund Value + 1% Renewal Premium
9. Health Insurance	463.05 (INFL @5%) (without MAD*)+ 2% Renewal Premium	
<b>ii. Group Business</b>		
1. Group Credit Protection	per member - 255.26 (INFL @ 5%) (without MAD*)	
2. Group Wealth Accumulation	per scheme - 8040.57 (INFL @5%) (without MAD*) + 0.15 % of fund value	
3. Group Employment Benefit	per scheme - 5512.5 (INFL @5%) (without MAD*) + 0.05 % of policy account value	

<b>4) Bonus Rates :</b>		
	<b>Declared for FY 16-17^</b>	<b>Provision for Future Years</b>
1. Cashflow Protection	NA	17.5 - 25
2. Save n Grow Plan (WA)	26.5 - 36.5	16 - 28
3. MultiGain Plan (WA)	37.5 - 42.3	28
4. Save n Prosper Plan (WA)	30 - 94	15 - 39
5. EduSave	25.5 - 87	11.5 - 34
6. Milestones Plan (WA)	24 - 35	13 - 15
7. Cashflow Protection Plus	47 - 59.5	Reversionary Bonus: 21 - 28 Cash Bonus: 21 - 28
8. Triple Advantage Plan	60 - 102.5	27 - 45
9. Pension	NA	23 - 48
10. Smart Lifestyle	NA	10-15
	^ 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.	

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

**6) Taxation and Shareholder Transfers** Transfers to Shareholders are made through a window of 90:10 of surplus. These transfers are then subjected to tax rate as per the applicable tax laws.

**7) Basis of provisions for Incurred But Not Reported (IBNR)** Based on expected delay in claim reporting. Par : 100 days; Non par, Annuity, Health, Pension and Unit Linked : 80 days; Group Mortgage: 65 days; Group Term Life: 240 days for DCCB schemes, 70 days for other schemes

<b>8) Change in Valuation Methods or Bases:</b>		
<b>i. Individuals Assurances</b>		
1. Interest	No change	
2. Expenses	No change	
3. Inflation	No change	
<b>ii. Annuities</b>		
1. Interest		
a. Annuity in payment	No change	
b. Annuity during deferred period	NA	
c. Pension - All Plans	No change	
2. Expenses	No change	
3. Inflation	No change	
<b>iii. Unit Linked</b>		
1. Interest	No change	
2. Expenses	No change	
3. Inflation	No change	
<b>iv. Health</b>		
1. Interest	No change	
2. Expenses	No change	
3. Inflation	No change	
<b>v. Group</b>		
1. Interest	No change	
2. Expenses	No change	
3. Inflation	No change	

**MAD\*** Interest: 75 - 550 bps  
Mortality: 10%; additional 5% MAD to cater AIDS risk  
Expenses: 10%

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