

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

Public Disclosures for the nine month ended 31st December 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 31 DECEMBER 2017

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

(₹ in '000)

Particulars	Schedule	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par			
			Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Premium earned-net												
(a) Premium	L-4	13,30,955	2,38,740	49,699	5,40,364	14,733	2,700	1,49,485	4,435	3,12,663	9,886	8,250
(b) Reinsurance ceded		(45,640)	(466)	-	(23,549)	-	(613)	(20,222)	-	(790)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Sub Total		12,85,315	2,38,274	49,699	5,16,815	14,733	2,087	1,29,263	4,435	3,11,873	9,886	8,250
Income from Investments												
(a) Interest & Dividends Gross & Amortisation (Net)		1,70,196	33,907	4,615	93,673	3,365	251	14,666	1,534	13,613	946	3,626
(b) Profit on sale / redemption of investments		1,20,104	15,634	1,183	23,996	546	66	4,920	85	63,826	3,335	6,512
(c) Loss on sale / redemption of investments		(1,44,295)	(14,571)	(1,695)	(1,01,557)	(1,299)	-	(197)	(543)	(19,469)	(1,323)	(3,642)
(d) Transfer /Gain on revaluation / change in fair value*		84,926	-	-	-	-	-	-	-	81,252	2,788	887
Sub Total		2,30,931	34,970	4,103	16,112	2,612	317	19,389	1,076	1,39,222	5,746	7,383
Other Income												
Contribution from the Shareholders' Account		8,13,990	1,30,879	15,397	3,55,097	8,558	3,435	(26,988)	369	3,19,127	5,980	2,137
Other Income		736	199	-	512	-	-	-	-	21	3	-
Sub Total		8,14,726	1,31,078	15,397	3,55,609	8,558	3,435	(26,988)	369	3,19,148	5,983	2,137
Total (A)		23,30,972	4,04,322	69,198	8,88,535	25,904	5,840	1,21,664	5,880	7,70,243	21,615	17,770
Commission	L-5	88,328	29,855	1,612	42,504	283	108	1,140	-	12,353	472	-
Operating Expenses related to Insurance Business	L-6	10,06,015	1,92,165	22,031	4,09,853	4,077	4,173	34,504	(329)	3,30,615	6,886	2,038
Service Tax/ GST on ULIP Charges		5,994	-	-	-	-	-	-	-	5,746	151	98
Provision for Doubtful debts		143	-	-	143	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-
Total (B)		11,00,480	2,22,020	23,643	4,52,500	4,360	4,281	35,644	(329)	3,48,714	7,509	2,136
Benefits Paid (Net)	L-7	1,69,009	42,811	5,915	13,017	3,209	(12)	65,959	2,405	22,014	410	13,279
Interim Bonuses Paid		44	44	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-
(a) Gross **		11,60,395	1,39,446	39,642	5,14,847	18,334	1,572	27,188	3,804	3,99,515	13,696	2,354
(b) Amount ceded in Reinsurance		(98,956)	-	-	(91,830)	-	-	(7,127)	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
Total (C)		12,30,492	1,82,301	45,557	4,36,034	21,543	1,560	86,020	6,209	4,21,529	14,106	15,633
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		-	-	-	-	-	-	-	-	-	-	-
Appropriations												
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)		-	-	-	-	-	-	-	-	-	-	-

NOTES:

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

**represents Mathematical Reserves after allocation of bonus [The bonus is ₹ Nil for the current year (previous period ₹ Nil thousands)].

The total surplus is disclosed below:

(a) Interim Bonuses Paid		44	44	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-	-	-	-	-	-	-	-
(d) Total Surplus [(a) + (b)+ (c)]		44	44	-	-	-	-	-	-	-	-	-

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 NINE MONTH ENDED 31 DECEMBER 2017

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

(₹ in '000)

Particulars	Schedule	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
			Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Premium earned-net												
(a) Premium	L-4	32,79,337	5,55,191	1,06,460	12,85,884	37,598	8,554	4,20,663	85,849	7,40,137	27,723	11,280
(b) Reinsurance ceded		(1,41,994)	(1,253)	-	(66,799)	-	(1,727)	(69,951)	-	(2,263)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Sub Total		31,37,343	5,53,938	1,06,460	12,19,085	37,598	6,827	3,50,712	85,849	7,37,873	27,723	11,280
Income from Investments												
(a) Interest & Dividends Gross & Amortisation (Net)		4,81,480	94,850	12,550	2,59,328	9,320	786	42,243	2,538	45,284	2,931	11,650
(b) Profit on sale / redemption of investments		4,59,764	80,319	6,332	1,16,159	1,502	342	12,110	347	2,09,127	11,945	21,581
(c) (Loss on sale / redemption of investments)		(2,49,168)	(23,378)	(2,342)	(1,62,939)	(1,831)	-	(569)	(543)	(47,417)	(3,065)	(7,083)
(d) Transfer /Gain on revaluation / change in fair value*		1,02,009	-	-	-	-	-	-	-	95,428	3,574	3,006
Sub Total		7,94,085	1,51,791	16,540	2,12,548	8,991	1,128	53,784	2,342	3,02,423	15,385	29,154
Other Income												
Contribution from the Shareholders' Account		19,64,246	2,59,649	44,805	8,52,546	17,039	12,601	4,416	12,390	7,46,138	10,392	4,272
Other Income		2,154	480	0	1,522	-	-	-	-	56	89	5
Sub Total		19,66,400	2,60,129	44,805	8,54,068	17,039	12,601	4,416	12,390	7,46,194	10,481	4,277
Total (A)		58,97,828	9,65,858	1,67,805	22,85,700	63,628	20,556	4,08,912	1,00,580	17,86,490	53,589	44,712
Commission	L-5	2,14,051	65,703	4,069	1,09,058	679	314	1,974	-	31,436	819	-
Operating Expenses related to Insurance Business	L-6	25,02,681	4,24,496	61,938	10,99,260	11,121	14,194	92,402	10,949	7,69,337	13,710	5,271
Service Tax/ GST on ULIP Charges		13,643	-	-	-	-	-	-	-	13,100	425	118
Provision for Doubtful debts		362	-	-	362	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)												
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-
Total (B)		27,30,737	4,90,199	66,007	12,08,680	11,800	14,508	94,376	10,949	8,13,872	14,954	5,390
Benefits Paid (Net)	L-7	5,13,662	1,18,418	7,078	44,499	7,187	6	2,34,951	11,652	65,422	619	23,829
Interim Bonuses Paid		124	124	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies												
(a) Gross **		29,31,144	3,57,116	94,720	12,96,132	44,640	6,041	93,812	77,978	9,07,196	38,015	15,493
(b) Amount ceded in Reinsurance		(2,77,839)	-	-	(2,63,612)	-	-	(14,227)	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
Total (C)		31,67,091	4,75,658	1,01,798	10,77,019	51,827	6,047	3,14,536	89,631	9,72,618	38,634	39,322
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		-	-	-	-	-	-	-	-	-	-	-
Appropriations												
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)		-	-	-	-	-	-	-	-	-	-	-

NOTES:

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

**represents Mathematical Reserves after allocation of bonus [The bonus is ₹ Nil for the current year (previous period ₹ Nil thousands)].

The total surplus is disclosed below:

(a) Interim Bonuses Paid	124	124	-	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders	-	-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account	-	-	-	-	-	-	-	-	-	-	-	-
(d) Total Surplus [(a) + (b)+ (c)] .	124	124	-	-	-	-	-	-	-	-	-	-

REVENUE ACCOUNT FOR THE QUARTER ENDED 31 DECEMBER 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 Pension	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Premium earned-net												
(a) Premium	L-4	9,16,038	1,44,009	41,604	4,48,494	37,012	2,233	94,347	990	1,34,573	8,850	3,925
(b) Reinsurance ceded		(39,244)	(454)	-	(18,329)	-	(410)	(19,634)	-	(417)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Sub Total		8,76,794	1,43,555	41,604	4,30,165	37,012	1,823	74,713	990	1,34,156	8,850	3,925
Income from Investments												
(a) Interest & Dividends Gross & Amortisation (Net)		1,09,641	25,790	2,995	57,274	1,224	13	10,793	136	7,553	374	3,491
(b) Profit on sale / redemption of investments		79,810	14,988	736	20,158	46	167	1,453	5	31,645	1,804	8,809
(c) (Loss on sale / redemption of investments)		(41,464)	(4,568)	(343)	(6,383)	-	-	(102)	-	(25,746)	(1,109)	(3,212)
(d) Transfer /Gain on revaluation / change in fair value*		(83,607)	-	-	-	-	-	-	-	(68,046)	(3,696)	(11,865)
Sub Total		64,380	36,209	3,388	71,050	1,269	180	12,143	141	(54,593)	(2,628)	(2,778)
Other Income												
Contribution from the Shareholders' Account		7,82,652	22,394	26,276	5,83,600	11,195	5,321	(9,113)	933	1,28,592	11,607	1,848
Other Income		242	44	-	147	-	-	-	-	(64)	53	60
Sub Total		7,82,894	22,438	26,276	5,83,747	11,195	5,321	(9,113)	933	1,28,528	11,660	1,908
Total (A)		17,24,068	2,02,203	71,268	10,84,962	49,477	7,323	77,744	2,064	2,08,090	17,882	3,055
Commission	L-5	61,009	10,190	1,965	41,153	705	134	148	-	6,155	559	-
Operating Expenses related to Insurance Business	L-6	6,29,757	37,088	32,626	3,76,284	7,490	5,891	28,443	844	1,27,767	11,571	1,753
Service Tax on ULIP Charges		1,909	-	-	-	-	-	-	-	1,820	87	1
Provision for Doubtful debts		341	-	-	341	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-
Total (B)		6,93,016	47,278	34,591	4,17,778	8,194	6,025	28,591	844	1,35,742	12,217	1,754
Benefits Paid (Net)	L-7	1,06,090	4,213	778	17,021	970	-	54,420	37	13,895	45	14,712
Interim Bonuses Paid		3	3	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies												
(a) Gross		9,81,661	1,50,710	35,899	7,03,833	40,313	1,299	(2,237)	1,183	58,453	5,620	(13,411)
(b) Amount ceded in Reinsurance		(56,702)	-	-	(53,671)	-	-	(3,031)	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
Total (C)		10,31,052	1,54,925	36,677	6,67,183	41,282	1,299	49,152	1,220	72,348	5,665	1,301
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		-	-	-	-	-	-	-	-	-	-	-
Appropriations												
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)		-	-	-	-	-	-	-	-	-	-	-
NOTES:												
* Represents the deemed realised gain as per norms specified by the Authority.												
**represents Mathematical Reserves after allocation of bonus [The bonus is ₹ Nil for the current year (previous period ₹ Nil thousands)].												
The total surplus is disclosed below:												
(a) Interim Bonuses Paid		3	3	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-	-	-	-	-	-	-	-
(d) Total Surplus [(a) + (b)+ (c)]		3	3	-	-	-	-	-	-	-	-	-

REVENUE ACCOUNT FOR THE NINE MONTH ENDED 31 DECEMBER 2016

(₹ in '000)

POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

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
Premium earned-net												
(a) Premium	L-4	23,65,888	3,54,760	80,538	11,33,750	71,866	6,358	3,66,740	8,435	3,16,736	21,378	5,325
(b) Reinsurance ceded		(1,10,519)	(1,398)	-	(51,946)	-	(1,014)	(54,994)	-	(1,168)	-	-
(c) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-
Sub Total		22,55,369	3,53,363	80,538	10,81,804	71,866	5,345	3,11,747	8,435	3,15,568	21,378	5,325
Income from Investments												
(a) Interest & Dividends Gross & Amortisation (Net)		2,99,974	72,358	7,527	1,53,204	2,440	51	29,119	246	22,813	1,092	11,125
(b) Profit on sale / redemption of investments		2,41,786	41,390	3,505	71,947	100	343	6,877	25	88,075	4,382	25,142
(c) (Loss on sale / redemption of investments)		(75,641)	(13,023)	(948)	(6,605)	-	-	(1,508)	-	(45,951)	(1,902)	(5,705)
(d) Transfer /Gain on revaluation / change in fair value*		(35,700)	-	-	-	-	-	-	-	(26,551)	(1,603)	(7,546)
Sub Total		4,30,419	1,00,725	10,084	2,18,546	2,540	394	34,488	271	38,386	1,969	23,016
Other Income												
Contribution from the Shareholders' Account		20,15,494	80,936	52,099	14,08,914	36,600	18,127	70,825	2,306	3,09,271	34,014	2,402
Other Income		567	176	-	293	-	-	-	-	(18)	53	60
Sub Total		20,16,061	81,112	52,099	14,09,207	36,600	18,127	70,825	2,306	3,09,253	34,067	2,462
Total (A)		47,01,849	5,35,200	1,42,721	27,09,558	1,11,006	23,865	4,17,059	11,012	6,63,207	57,414	30,803
Commission	L-5	1,59,742	26,375	3,691	1,12,959	1,353	368	425	-	13,221	1,346	2
Operating Expenses related to Insurance Business	L-6	19,40,807	1,48,216	68,002	12,03,282	26,600	19,280	1,18,787	2,199	3,17,172	33,833	3,436
Service Tax on ULIP Charges		4,984	-	-	-	-	-	-	-	4,768	213	2
Provision for Doubtful debts		932	-	-	932	-	-	-	-	-	-	-
Bad debt written off		-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-
(b) Others		-	-	-	-	-	-	-	-	-	-	-
Total (B)		21,06,465	1,74,591	71,693	13,17,173	27,954	19,649	1,19,212	2,199	3,35,161	35,392	3,441
Benefits Paid (Net)	L-7	2,51,205	12,610	1,075	37,073	1,915	-	1,52,049	75	21,597	265	24,545
Interim Bonuses Paid		101	101	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-
(a) Gross **		25,40,992	3,47,899	69,952	15,44,287	81,138	4,216	1,53,736	8,739	3,06,449	21,757	2,817
(b) Amount ceded in Reinsurance		(1,96,914)	-	-	(1,88,976)	-	-	(7,938)	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-
Total (C)		25,95,384	3,60,610	71,028	13,92,385	83,053	4,216	2,97,847	8,815	3,28,046	22,022	27,363
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		-	-	-	-	-	-	-	-	-	-	-
Appropriations												
Transfer to Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves		-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)		-	-	-	-	-	-	-	-	-	-	-
NOTES:												
* Represents the deemed realised gain as per norms specified by the Authority.												
**represents Mathematical Reserves after allocation of bonus [The bonus is ₹ Nil for the current year (previous period ₹ Nil thousands)].												
The total surplus is disclosed below:												
(a) Interim Bonuses Paid		101	101	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account		-	-	-	-	-	-	-	-	-	-	-
(d) Total Surplus [(a) + (b)+ (c)] .		101	101	-	-	-	-	-	-	-	-	-

PROFIT AND LOSS ACCOUNT FOR THE NINE MONTH ENDED 31 DECEMBER 2017

SHAREHOLDERS' ACCOUNT (NON-TECHNICAL ACCOUNT)

(₹ in '000)

Particulars	SCHEDULE	For the Quarter ended 31 December 2017	For the Nine Month Ended 31 December 2017	For the Quarter ended 31 December 2016	For the Nine Month Ended 31 December 2016
Amounts tranfered from the policyholders account (Technical Account)		-	-	-	-
Income from investments					
(a) Interest, Dividend & Rent- Gross & Amortisation (Net)		1,13,052	3,16,512	1,28,015	4,11,486
(b) Profit on sale / redemption of investments		1,89,948	3,45,993	1,09,380	3,71,337
(c) (Loss on sale / redemption of investments)		(13,528)	(37,422)	(69,397)	(1,04,052)
(d) Transfer /Gain/(Loss) on revaluation / change in fair value		-	-	-	-
Sub Total		2,89,472	6,25,083	1,67,998	6,78,771
Other income		60	60	(92)	-
Total (A)		2,89,532	6,25,143	1,67,906	6,78,771
Expenses other than those directly related to the insurance business		4,254	17,422	293	1,799
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		8,13,990	19,64,246	7,82,652	20,15,494
Total (B)		8,18,244	19,81,668	7,82,945	20,17,293
Profit / (Loss) before tax		(5,28,712)	(13,56,525)	(6,15,039)	(13,38,522)
Provision for taxation		-	-	-	-
Current Year		-	-	-	-
For earlier years		-	-	-	-
Profit / (Loss) after tax		(5,28,712)	(13,56,525)	(6,15,039)	(13,38,522)
APPROPRIATIONS					
(a) Balance at the beginning of the period		(68,76,020)	(60,48,207)	(46,13,380)	(38,89,897)
(b) Interim dividends paid during the period		-	-	-	-
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution tax		-	-	-	-
(e) Transfer to reserves / other accounts		-	-	-	-
Profit / (Loss) carried to the Balance Sheet		(74,04,732)	(74,04,732)	(52,28,419)	(52,28,419)
Earning per share of face value ₹ 10 - Basic/Diluted		(1.99)	(5.10)	(2.35)	(5.12)

BALANCE SHEET AS AT 31 DECEMBER 2017

(₹ in '000)

PARTICULARS	SCHEDULE	As at		
		31 December 2017	31 December 2016	31 March 2017
SOURCES OF FUNDS				
Shareholders' funds				
Share capital	L-8, L-9	31,26,209	26,15,922	26,15,922
Reserves and surplus	L-10	1,68,48,478	1,06,58,765	1,06,58,765
Credit/(debit) fair value change account		11,976	45,490	93,164
Sub-total		1,99,86,662	1,33,20,177	1,33,67,851
Borrowings				
Policyholders' Funds				
Credit/(Debit) Fair Value Change Account		13,617	6,980	14,442
Policy liabilities		87,75,857	58,16,409	70,51,095
Insurance reserves		-	-	-
Provision for Linked Liabilities		25,97,564	13,43,897	19,23,461
Add: Credit/(Debit) Fair Value Change Account		1,93,024	(28,995)	91,015
Total Provision for Linked Liabilities		27,90,588	13,14,902	20,14,476
Sub-total		1,15,80,062	71,38,291	90,80,014
Funds for Discontinued Policies				
Discontinued on account of non-payment of premium-Linked		2,81,117	1,43,703	1,28,685
Others		-	-	-
Funds for Future Appropriations		-	-	-
Total		3,18,47,842	2,06,02,171	2,25,76,549
APPLICATION OF FUNDS				
Investments				
Shareholders'	L-12	1,10,27,066	71,62,088	61,37,745
Policyholders'	L-13	94,12,605	57,50,240	65,92,697
Assets held to cover linked liabilities	L-14	30,71,704	14,58,603	21,43,162
Loans	L-15	14,435	6,138	5,996
Fixed assets	L-16	8,09,797	5,77,239	6,59,002
Current assets				
Cash and bank balances	L-17	2,85,012	1,33,785	10,15,567
Advances and other assets	L-18	15,39,116	12,07,206	14,91,808
Sub-total (A)		18,24,128	13,40,991	25,07,375
Current liabilities				
Provisions	L-19	14,30,033	7,10,646	12,53,432
	L-20	2,86,592	2,10,902	2,64,203
Sub-total (B)		17,16,625	9,21,548	15,17,635
Net Current Assets (C) = (A - B)		1,07,503	4,19,443	9,89,740
Miscellaneous expenditure (to the extent not written off or adjusted)	L-21	-	-	-
Debit Balance in Profit and Loss Account (Shareholders' Account)		74,04,732	52,28,419	60,48,207
Debit Balance in Revenue Account (Policyholders' Account)		-	-	-
Total		3,18,47,842	2,06,02,171	2,25,76,549

Contingent Liability

PARTICULARS	As at		
	31 December 2017	31 December 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)	9,741	13,196	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 31 December 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	5,87,091	1,16,727	14,086	1,97,247	-	1,089	42,972	4,435	1,97,787	4,497	8,250
Renewal Premiums	6,06,603	1,22,013	35,153	3,40,023	-	1,611	4,374	-	99,099	4,331	-
Single Premiums	1,37,261	-	460	3,094	14,733	-	1,02,139	-	15,777	1,058	-
Total	13,30,955	2,38,740	49,699	5,40,364	14,733	2,700	1,49,485	4,435	3,12,663	9,886	8,250

For the Nine Month Ended 31 December 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	14,30,631	2,41,719	38,726	4,84,078	-	3,278	1,33,053	85,849	4,25,143	7,505	11,280
Renewal Premiums	15,16,045	3,13,472	67,274	7,92,665	-	5,275	61,091	-	2,57,159	19,110	-
Single Premiums	3,32,661	-	460	9,142	37,598	-	2,26,519	-	57,835	1,108	-
Total	32,79,337	5,55,191	1,06,460	12,85,884	37,598	8,554	4,20,663	85,849	7,40,137	27,723	11,280

For the Quarter Ended 31 December 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	3,58,763	21,877	21,550	1,84,894	-	1,176	46,150	990	73,833	8,290	()
Renewal Premiums	4,57,986	1,22,132	20,053	2,58,707	-	1,057	4,008	-	48,104	-	3,925
Single Premiums	99,289	-	-	4,892	37,012	-	44,189	-	12,636	560	0
Total	9,16,038	1,44,009	41,604	4,48,493	37,012	2,233	94,347	990	1,34,573	8,850	3,925

For the Nine Month Ended 31 December 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	10,20,006	58,153	41,425	5,34,620	-	3,932	2,02,092	8,435	1,49,941	20,008	1,400
Renewal Premiums	11,14,821	2,96,607	39,113	5,89,749	-	2,426	49,115	-	1,33,885	-	3,925
Single Premiums	2,31,061	-	-	9,381	71,866	-	1,15,534	-	32,910	1,370	0
Total	23,65,888	3,54,760	80,538	11,33,749	71,866	6,358	3,66,740	8,435	3,16,736	21,378	5,325

Form L-5- Commission Schedule

COMMISSION

For the Quarter Ended 31 December 2017

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par			
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Commission											
First year Premiums	67,183	25,271	889	28,968	-	112	1,097	-	10,463	384	-
Renewal Premiums	20,530	4,584	714	13,480	-	(4)	43	-	1,635	76	-
Single Premiums	615	-	9	56	283	-	0	-	254	13	-
Other Commissions	-	-	-	-	-	-	-	-	-	-	-
Total (A)	88,328	29,855	1,612	42,504	283	108	1,140	-	12,353	472	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
Net commission	88,328	29,855	1,612	42,504	283	108	1,140	-	12,353	472	-
Break-up of the commission expenses (gross) incurred to procure business:											
Agents	64,192	24,396	675	30,744	57	89	9	-	7,784	438	-
Brokers	6,165	790	3	4,194	-	7	1,131	-	39	-	-
Corporate agency	17,971	4,669	934	7,566	227	12	0	-	4,529	34	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-
Total	88,328	29,855	1,612	42,504	283	108	1,140	-	12,353	472	-

Upto the Nine Month Ended 31 December 2017

(₹ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par			
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Commission											
First year Premiums	1,64,202	54,050	2,724	78,713	-	304	1,680	-	26,260	473	-
Renewal Premiums	48,085	11,653	1,336	30,202	-	10	294	-	4,257	333	-
Single Premiums	1,764	-	9	143	679	-	0	-	919	13	-
Other Commissions	-	-	-	-	-	-	-	-	-	-	-
Total (A)	2,14,051	65,703	4,069	1,09,058	679	314	1,974	-	31,436	819	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
Net commission	2,14,051	65,703	4,069	1,09,058	679	314	1,974	-	31,436	819	-
Break-up of the commission expenses (gross) incurred to procure business:											
Agents	1,58,077	55,596	1,638	80,418	155	275	9	-	19,271	715	-
Brokers	10,609	1,442	2	7,078	-	7	1,965	-	114	-	-
Corporate agency	45,365	8,664	2,429	21,561	524	32	0	-	12,051	104	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-
Total	2,14,051	65,703	4,069	1,09,058	679	314	1,974	-	31,436	819	-

For the Quarter Ended 31 December 2016

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par			
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Commission											
First year Premiums	43,516	5,352	1,581	30,666	-	129	127	-	5,110	549	-
Renewal Premiums	16,514	4,838	384	10,409	-	5	21	-	857	-	-
Single Premiums	979	-	-	77	705	-	-	-	188	10	-
Other Commissions	-	-	-	-	-	-	-	-	-	-	-
Total (A)	61,009	10,190	1,965	41,153	705	134	148	-	6,155	559	-
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
Net commission	61,009	10,190	1,965	41,153	705	134	148	-	6,155	559	-
Break-up of the commission expenses (gross) incurred to procure business:											
Agents	43,099	7,968	1,030	29,551	105	114	118	-	3,729	486	-
Brokers	3,764	139	1	3,574	-	1	30	-	17	0	-
Corporate agency	14,146	2,085	934	8,028	600	19	-	-	2,409	73	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-
Total	61,009	10,191	1,965	41,153	705	134	148	-	6,155	559	-

Upto the Nine Month Ended 31 December 2016

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Linked Non Par			
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
Commission											
First year Premiums	1,18,607	13,998	2,952	89,365	0	356	324	-	10,287	1,322	2
Renewal Premiums	39,088	12,377	739	23,446	-	12	102	-	2,413	-	-
Single Premiums	2,047	-	-	148	1,353	-	-	-	521	24	-
Other Commissions	-	-	-	-	-	-	-	-	-	-	-
Total (A)	1,59,742	26,375	3,691	1,12,959	1,353	368	425	-	13,221	1,346	2
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-
Net commission	1,59,742	26,375	3,691	1,12,959	1,353	368	425	-	13,221	1,346	2
Break-up of the commission expenses (gross) incurred to procure business:											
Agents	1,09,085	20,274	2,014	77,004	296	329	242	-	7,774	1,152	-
Brokers	18,632	731	10	17,645	-	2	183	-	54	5	2
Corporate agency	32,025	5,370	1,667	18,309	1,057	38	-	-	5,394	189	-
Referral	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-
Total	1,59,742	26,375	3,691	1,12,959	1,353	368	425	-	13,221	1,346	2

L-6- Operating Expenses Schedule

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

For the Quarter Ended 31 December 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	5,94,956	1,17,290	13,823	2,33,621	2,482	2,026	14,989	(516)	2,05,734	4,227	1,279
Travel, conveyance and vehicle running expenses	46,861	9,527	1,108	17,184	190	116	1,278	37	16,958	363	101
Training expenses	14,123	3,070	306	4,954	66	30	272	41	5,259	126	(1)
Rent, rates & taxes	57,524	11,918	1,479	18,506	388	0	2,465	461	21,670	454	184
Repairs & Maintenance	22,368	4,776	534	8,095	68	48	1	(0)	8,659	187	0
Printing & stationery	5,426	1,028	130	2,359	42	25	168	(25)	1,639	36	24
Communication expenses	15,547	3,039	350	6,463	67	63	309	(27)	5,147	104	34
Legal & professional charges	28,313	4,484	594	13,180	277	194	2,540	183	6,579	154	129
Medical Fees	4,362	76	-	3,888	-	167	39	-	192	-	-
Auditors' Fees,expenses,etc.											
(a) as auditor	655	101	8	411	1	8	0	(0)	123	2	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	45	7	1	28	0	1	0	(0)	9	0	0
Advertisement & publicity	71,820	12,748	1,407	35,063	193	564	107	17	21,328	389	6
Bank charges	2,160	393	83	884	23	4	238	(6)	512	15	15
Others:											
a) Business Development,Marketing & Sales Promotion	43,833	10,332	970	15,391	(25)	64	(901)	(559)	18,132	438	(10)
b) Information Technology Cost	20,322	3,287	269	11,917	45	220	205	10	4,285	68	15
c) Business Support Expenses	16,102	2,973	383	6,857	131	75	656	44	4,809	109	64
d) Stamp duty on policies	15,143	272	16	2,380	3	47	11,857	-	559	9	-
e) General & Other Insurance Expenses	6,244	831	90	4,118	59	19	258	16	762	26	67
f) (Profit)/Loss on sale of Fixed Assets	-	(3)	0	1	0	0	1	3	(2)	(0)	(0)
Depreciation	39,171	6,017	479	24,612	66	505	21	(6)	7,356	121	1
Service Tax	1,040	(0)	-	(57)	-	(2)	-	-	909	59	131
Total	10,06,015	1,92,165	22,031	4,09,853	4,077	4,173	34,504	(329)	3,30,615	6,886	2,038

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

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

For the Nine Month Ended 31 December 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	14,65,587	2,54,695	38,114	6,20,062	6,947	7,101	50,610	7,209	4,69,169	8,212	3,466
Travel, conveyance and vehicle running expenses	1,13,227	20,556	3,158	44,892	469	413	3,029	365	39,479	661	206
Training expenses	44,115	8,337	1,304	17,057	204	118	577	108	16,048	277	86
Rents, rates & taxes	1,62,355	28,357	4,204	71,161	743	817	3,237	717	51,977	911	230
Repairs & Maintenance	54,326	10,422	1,628	20,851	173	146	2	0	20,772	332	0
Printing and stationery	15,034	2,494	372	6,947	136	98	514	261	4,089	87	35
Communication expenses	41,626	7,029	992	19,460	202	284	1,015	243	12,111	222	68
Legal & Professional charges	61,972	8,755	1,248	29,940	616	505	5,909	1,292	13,229	308	170
Medical fees	10,989	128	-	9,526	-	613	216	-	505	-	-
Auditors' fees, expenses etc.											
(a) as auditor	1,575	222	20	1,034	3	24	2	0	264	6	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	145	20	2	95	0	2	0	0	24	1	0
Advertisement & publicity	1,29,628	22,070	3,029	62,668	370	985	208	45	39,622	625	7
Bank charges	6,116	1,035	199	2,398	70	16	785	160	1,380	52	21
Others:											
a) Business Development, Marketing & Sales Promotion	1,44,014	27,686	4,355	54,079	399	342	788	(149)	55,570	882	62
b) Information Technology Cost	59,523	8,530	819	37,884	140	858	361	57	10,630	226	18
c) Business Support Expenses	37,635	6,315	957	16,574	324	214	1,607	602	10,731	219	92
d) Stamp duty on policies	31,167	544	43	6,496	8	134	22,749	-	1,184	9	-
e) General & Other Insurance Expenses	24,043	3,945	289	15,374	134	75	698	44	3,187	86	210
f) (Profit)/Loss on sale of Fixed Assets	(212)	(33)	(5)	(83)	(3)	(1)	(25)	(6)	(54)	(1)	(1)
Depreciation	94,953	13,387	1,211	62,378	183	1,452	119	1	15,874	345	3
Service Tax	4,863	1	-	468	-	-	-	-	3,546	251	598
Total	25,02,681	4,24,496	61,938	10,99,260	11,121	14,194	92,402	10,949	7,69,337	13,710	5,271

L-6- Operating Expenses Schedule

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

For the Quarter Ended 31 December 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	3,87,222	23,452	19,806	2,34,286	4,692	3,010	15,854	520	77,344	7,191	1,067
Travel, conveyance and vehicle running expenses	29,393	1,814	1,473	17,824	357	231	1,229	39	5,802	544	79
Training expenses	10,712	670	528	6,507	131	85	455	14	2,096	198	28
Rents, rates & taxes	47,222	3,700	2,342	26,376	558	1,278	1,886	62	10,050	854	117
Repairs & Maintenance	14,562	895	733	8,826	177	114	606	19	2,883	270	39
Printing and stationery	2,859	167	152	1,723	34	22	113	4	583	53	8
Communication expenses	11,295	678	584	6,826	137	87	458	15	2,269	210	31
Legal & Professional charges	16,081	1,056	747	9,829	198	132	721	21	3,043	295	40
Medical fees	2,899	21	1	2,552	-	177	61	-	87	-	-
Auditors' fees, expenses etc.											
(a) as auditor	450	27	23	272	5	3	18	1	91	8	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	49	3	3	30	1	0	2	0	10	1	0
Advertisement & publicity	3,470	(849)	1,147	817	5	(57)	(666)	16	2,875	112	69
Bank charges	1,764	112	85	1,074	22	14	77	2	341	33	5
Others:											
a) Business Development, Marketing & Sales Promotion	42,840	2,541	2,241	25,855	517	329	1,713	58	8,668	798	121
b) Information Technology Cost	16,270	978	839	9,835	197	126	660	22	3,265	303	45
c) Business Support Expenses	10,840	658	553	6,561	131	84	445	15	2,161	201	30
d) Stamp duty on policies	5,887	(15)	26	1,922	8	51	3,689	0	194	11	0
e) General & Other Insurance Expenses	2,176	(226)	176	1,231	40	25	162	4	694	60	10
f) (Profit)/Loss on sale of Fixed Assets	-	3	(3)	4	0	0	2	(0)	(7)	(0)	(0)
Depreciation	23,017	1,402	1,170	13,935	279	180	948	31	4,581	427	63
Service Tax	749	0	-	(0)	-	-	11	1	738	0	(1)
Total	6,29,757	37,088	32,626	3,76,284	7,490	5,891	28,443	844	1,27,767	11,571	1,753

L-6- Operating Expenses Schedule

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

For the Nine Month Ended 31 December 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	11,17,416	86,404	39,997	6,98,770	14,199	10,174	60,051	1,293	1,84,602	19,902	2,024
Travel, conveyance and vehicle running expenses	81,053	6,267	2,901	50,686	1,030	738	4,356	94	13,390	1,444	147
Training expenses	28,517	2,205	1,021	17,833	362	260	1,533	33	4,711	508	52
Rents, rates & taxes	1,35,847	11,178	4,718	83,629	1,677	2,120	7,077	152	22,708	2,348	238
Repairs & Maintenance	40,601	3,139	1,453	25,389	516	370	2,182	47	6,707	723	74
Printing and stationery	8,911	689	319	5,572	113	81	479	10	1,472	159	16
Communication expenses	33,321	2,577	1,193	20,837	423	303	1,791	39	5,505	593	60
Legal & Professional charges	37,171	2,874	1,331	23,245	472	338	1,998	43	6,141	662	67
Medical fees	9,755	73	5	8,052	-	906	422	-	298	-	-
Auditors' fees, expenses etc.											
(a) as auditor	1,350	104	48	844	17	12	73	2	223	24	2
(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity	-	-	-	-	-	-	-	-	-	-	-
(d) Out of pocket expenses	149	12	5	93	2	1	8	0	25	3	0
Advertisement & publicity	1,29,131	9,985	4,622	80,751	1,641	1,176	6,940	149	21,333	2,300	234
Bank charges	4,456	345	159	2,786	57	41	239	5	736	79	8
Others:											
a) Business Development, Marketing & Sales Promotion	1,29,676	10,027	4,642	81,092	1,648	1,181	6,969	150	21,423	2,310	235
b) Information Technology Cost	47,803	3,696	1,711	29,893	607	435	2,569	55	7,897	851	87
c) Business Support Expenses	31,067	2,402	1,112	19,428	395	283	1,670	36	5,132	553	56
d) Stamp duty on policies	23,182	85	49	6,231	16	169	16,190	0	414	28	0
e) General & Other Insurance Expenses	14,260	1,113	382	7,405	2,597	98	694	12	1,755	185	19
f) (Profit)/Loss on sale of Fixed Assets	(362)	(28)	(13)	(227)	(5)	(3)	(19)	(0)	(60)	(6)	(1)
Depreciation	65,548	5,069	2,346	40,990	833	597	3,523	76	10,829	1,167	119
Service Tax	1,955	0	-	(20)	-	-	46	2	1,929	0	(2)
Total	19,40,807	1,48,216	68,002	12,03,282	26,600	19,280	1,18,787	2,199	3,17,172	33,833	3,436

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

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

EXPENSE OTHER THAN THOSE DIRECTLY RELATED TO THE INSURANCE BUSINESS

(₹ in '000)

Particulars	For the Quarter Ended 31 December 2017	For the Nine Month Ended 31 December 2017	For the Quarter Ended 31 December 2016	For the Nine Month Ended 31 December 2016
Employees' remuneration & welfare benefits	-	10,000	-	-
Rents,rates & taxes	3,750	4,903	-	-
Legal and Professional fee	-	-	-	-
Bank Charges	118	223	142	390
Others				
(a) Directors Sitting fees	180	600	80	280
(b) Others	206	1,696	71	1,129
Total	4,254	17,422	293	1,799

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-7- Benefits Paid Schedule

For the Quarter Ended 31 December 2017

(€ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
1. Insurance claims											
(a) Claims by Death	86,608	3,390	4,131	7,009	-	(12)	65,734	-	5,764	590	1
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment	3,209	-	-	-	3,209	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
(i) Surrenders	27,749	3,450	1,780	6,449	-	-	-	-	16,249	(180)	-
(ii) Survival benefit	36,012	36,012	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health Withdrawals	76	76	-	11	-	-	4,388	2,405	-	-	13,278
2. (Amount ceded in reinsurance)											
(a) Claims by Death	(4,688)	(72)	-	(453)	-	-	(4,164)	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(48)	(48)	-	-	-	-	-	-	-	-	-
3. Amount accepted in reinsurance											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
Total	1,69,009	42,811	5,915	13,017	3,209	(12)	65,959	2,405	22,014	410	13,279

For the Nine Month Ended 31 December 2017

Particulars	Total	Non-Linked Par		Non-Linked Non Par					Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par	Group Variable	Individual Life	Individual Linked Pension	Group
1. Insurance claims											
(a) Claims by Death	3,44,999	6,429	4,566	44,575	-	6	2,78,751	-	9,970	701	1
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment	7,187	-	-	-	7,187	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
(i) Surrenders	95,657	15,755	2,512	22,019	-	-	1	-	55,451	(82)	-
(ii) Survival benefit	96,337	96,337	-	-	-	-	-	-	-	-	-
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	-
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	-
(v) Others	-	-	-	-	-	-	-	-	-	-	-
Health Withdrawals	578	348	-	230	-	-	13,127	11,652	-	-	23,828
2. (Amount ceded in reinsurance):											
(a) Claims by Death	(79,504)	(267)	-	(22,310)	-	-	(56,928)	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(199)	(184)	-	(15)	-	-	-	-	-	-	-
3. Amount accepted in reinsurance:											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
Total	5,13,662	1,18,418	7,078	44,499	7,187	6	2,34,951	11,652	65,422	619	23,829

Form L-7- Benefits Paid Schedule

For the Quarter Ended 31 December 2016 (€ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Individual Life	Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par		Group Variable	Individual Linked	Group
1. Insurance claims											
(a) Claims by Death,	1,31,022	2,855	731	49,514	-	-	76,322	1,548	53	-	
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	
(c) Annuities/Pension payment,	970	-	-	-	970	-	-	-	-	-	
(d) Other benefits											
(i) Surrenders	16,012	1,549	47	2,107	-	-	-	12,316	(7)	-	
(ii) Survival benefit	85	85	-	-	-	-	-	-	-	-	
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	
(v) Others	-	-	-	-	-	-	-	-	-	-	
Health	1,171	71	-	100	-	-	1,000	-	-	-	
Withdrawals	18,845	-	-	-	-	-	4,066	37	30	14,712	
2. (Amount ceded in reinsurance)											
(a) Claims by Death	(61,457)	(338)	-	(34,651)	-	-	(26,468)	-	-	-	
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	
(d) Other benefits	(558)	(8)	-	(50)	-	-	(500)	-	-	-	
3. Amount accepted in reinsurance											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	
Total	1,05,090	4,213	778	17,022	970	-	54,420	37	13,895	45	14,712

For the Nine Month Ended 31 December 2016 (€ in '000)

Particulars	Total	Non-Linked Par		Non-Linked Non Par				Individual Life	Linked Non Par		
		Individual Par	Individual Par Pension	Individual Non Par	Individual Non Par Annuity	Health	Group Non Par		Group Variable	Individual Linked	Group
1. Insurance claims											
(a) Claims by Death,	3,05,160	8,086	831	1,07,906	-	-	1,83,896	4,174	265	2	
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	
(c) Annuities/Pension payment,	1,915	-	-	-	1,915	-	-	-	-	-	
(d) Other benefits											
(i) Surrenders	31,367	6,784	245	6,778	-	-	-	17,561	-	-	
(ii) Survival benefit	85	85	-	-	-	-	-	-	-	-	
(iii) Guaranteed Addition	-	-	-	-	-	-	-	-	-	-	
(iv) Loyalty Addition	-	-	-	-	-	-	-	-	-	-	
(v) Others	-	-	-	-	-	-	-	-	-	-	
Health	1,239	139	-	100	-	-	1,000	-	-	-	
Withdrawals	35,729	-	-	-	-	-	11,081	75	30	24,543	
2. (Amount ceded in reinsurance)											
(a) Claims by Death	(1,23,728)	(2,472)	-	(77,661)	-	-	(43,427)	(168)	-	-	
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	
(d) Other benefits	(562)	(12)	-	(50)	-	-	(500)	-	-	-	
3. Amount accepted in reinsurance											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	
Total	2,51,205	12,610	1,075	37,073	1,915	-	1,52,049	75	21,597	265	24,545

Form L-8 - Share Capital Schedule

SHARE CAPITAL

(₹ in '000)

Particulars	As at 31 December 2017	As at 31 December 2016	As at 31 March 2017
Authorised Capital			
325,000,000 Equity Shares of ₹ 10 each (previous year 275,000,000)	32,50,000	27,50,000	27,50,000
Issued Capital			
312,620,882 Equity Shares of ₹ 10 each (previous year 261,592,176)	31,26,209	26,15,922	26,15,922
Subscribed Capital			
312,620,882 Equity Shares of ₹ 10 each (previous year 261,592,176)	31,26,209	26,15,922	26,15,922
Called-up Capital			
312,620,882 Equity Shares of ₹ 10 each (previous year 261,592,176)	31,26,209	26,15,922	26,15,922
Less : Calls unpaid	-	-	-
Add : Shares forfeited (Amount Originally paid up)	-	-	-
Less : Par value of equity shares bought back	-	-	-
Less : Preliminary expenses	-	-	-
Expenses including commission or brokerage on underwriting or subscription of shares	-	-	-
Total	31,26,209	26,15,922	26,15,922

Note:

Of the total share capital, 159,436,650 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 DECEMBER 2017		As at 31 March 2017	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters :				
• Indian/Holding Company	15,94,36,650	51	13,34,12,010	51
• Foreign	15,31,84,232	49	12,81,80,166	49
Others	-	-	-	-
Total	31,26,20,882	100	26,15,92,176	100

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-10-Reserves and Surplus Schedule

RESERVES AND SURPLUS

(₹ in '000)

Particulars	As at	As at	As at
	31 December 2017	31 December 2016	31 March 2017
Capital reserve	-	-	-
Capital redemption reserve	-	-	-
Share Premium			
Opening Balance	1,06,58,765	1,06,58,765	1,06,58,765
Add: Addition during the year	61,89,713	-	-
Closing Balance	1,68,48,478	1,06,58,765	1,06,58,765
General reserves	-	-	-
Less : Debit balance in Profit & Loss account, if any	-	-	-
Less : Amount utilized for buy-back	-	-	-
Catastrophe reserve	-	-	-
Other reserves	-	-	-
Balance of profit in Profit and Loss Account	-	-	-
Total	1,68,48,478	1,06,58,765	1,06,58,765

Form L-11 -Borrowings Schedule

BORROWINGS

(₹ in '000)

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

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-12- Investments- Shareholders Schedule

INVESTMENTS - SHAREHOLDERS

(₹ in '000)

Particulars	As at 31 December 2017	As at 31 December 2016	As at 31 March 2017
LONG TERM INVESTMENTS			
Government securities and Government guaranteed bonds including			
Treasury Bills	9,23,806	7,90,125	3,06,283
Other Approved Securities	97,262	-	-
Other Investments			
(a) Shares			
(aa) Equity	-	-	-
(bb) Preference	1,00,114	74,069	72,160
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds*	6,71,729	7,25,438	6,74,629
(e) Other Securities- Bank Deposits	17,37,300	18,09,700	18,09,700
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	4,18,002	-	4,18,002
Investment in Infrastructure and Social Sector	24,76,098	12,06,932	7,73,137
Other than Approved Investments	3,29,507	7,66,879	3,07,753
Sub-Total (A)	67,53,818	53,73,143	43,61,664
SHORT TERM INVESTMENTS			
Government securities and Government guaranteed bonds including			
Treasury Bills	14,97,532	-	-
Other Approved Securities	-	-	-
Other Investments	-	-	-
(a) Shares			
(aa) Equity	5,80,310	2,52,683	3,34,071
(bb) Preference	-	-	-
(b) Mutual Funds	8,13,429	-	6,02,939
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	-	1,81,798	1,00,000
(e) Other Securities- Bank Deposits/CBLO	5,18,015	1,95,569	1,08,904
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	5,80,246	2,78,992	3,06,878
Other than Approved Investments**	2,83,716	8,79,903	3,23,289
Sub-Total (B)	42,73,248	17,88,945	17,76,081
Total (A+B)	1,10,27,066	71,62,088	61,37,745
In India	1,10,27,066	71,62,088	61,37,745
Outside India	-	-	-
Total	1,10,27,066	71,62,088	61,37,745

Notes :

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

Book Value (Historical cost)	88,55,612	59,49,877	47,66,024
Market Value	89,30,042	60,55,192	48,76,166

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

Book Value (Historical cost)	21,54,846	11,77,331	12,84,066
Market Value	21,66,822	12,22,821	13,77,230

3 Includes Investment in

* Non Convertible Debentures (NCD) of ₹ 751,729 thousands in Fellow subsidiaries (previous period Rs 603,314 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 31 December 2017	As at 31 December 2016	As at 31 March 2017
LONG TERM INVESTMENTS			
Government securities and Government guaranteed bonds including Treasury Bills	59,49,363	33,56,193	40,24,333
Other Approved Securities	-	-	-
Other Investments	-	-	-
(a) Shares	-	-	-
(aa) Equity	-	-	-
(bb) Preference	2,010	-	-
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds*	2,00,375	20,053	70,337
(e) Other Securities - Bank Deposits	10,40,600	12,31,200	12,31,200
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	10,36,084	2,20,814	4,89,191
Other than Approved Investments	-	-	-
Sub-Total (A)	82,28,432	48,28,260	58,15,061
SHORT TERM INVESTMENTS			
Government securities and Government guaranteed bonds including Treasury Bills	89,530	1,64,290	1,58,900
Other Approved Securities	-	-	-
Other Investments	-	-	-
(a) Shares	-	-	-
(aa) Equity**	4,57,642	1,33,411	2,18,781
(bb) Preference	-	-	-
(b) Mutual Funds	31,007	-	1,69,881
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds	324	-	600
(e) Other Securities- Bank Deposit/CBLO	5,45,727	5,46,295	1,49,561
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	39,657	17,593	62,465
Other than Approved Investments	20,286	60,391	17,448
Sub-Total (B)	11,84,173	9,21,980	7,77,636
Total (A+B)	94,12,605	57,50,240	65,92,697
In India	94,12,605	57,50,240	65,92,697
Outside India	-	-	-
Total	94,12,605	57,50,240	65,92,697

Notes :

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

Book Value (Historical cost)	86,34,219	55,53,337	61,72,044
Market Value	85,28,183	57,90,378	62,89,958

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

Book Value (Historical cost)	7,78,692	2,13,954	4,14,560
Market Value	7,93,202	2,06,342	4,32,996

3 Includes Investment

* Non Convertible Debentures (NCD) of ₹ 50,000 thousands in Fellow subsidiaries (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 31 December 2017	As at 31 December 2016	As at 31 March 2017
LONG TERM INVESTMENTS			
Government securities and Government guaranteed bonds including			
Treasury Bills	2,31,451	1,14,648	1,45,423
Other Approved Securities	-	-	-
Other Investments			
(a) Shares			
(aa) Equity	-	-	-
(bb) Preference	5,494	15,509	15,109
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds*	12,712	36,242	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	2,21,919	1,77,003	1,82,397
Other than Approved Investments	0	-	-
Sub-Total (A)	5,01,176	3,73,002	4,16,059
SHORT TERM INVESTMENTS			
Government securities and Government guaranteed bonds including			
Treasury Bills	2,35,143	1,04,272	1,01,057
Other Approved Securities	-	-	-
Other Investments			
(a) Shares			
(aa) Equity	16,47,662	6,36,699	9,93,950
(bb) Preference	-	-	-
(b) Mutual Funds	5,633	-	33,104
(c) Derivative Instruments	-	-	-
(d) Debentures / Bonds*	6,040	8,293	10,105
(e) Other Securities - Bank Deposits/CBLO	2,19,113	94,501	1,04,739
(f) Subsidiaries	-	-	-
(g) Investment Properties - Real Estate	-	-	-
Investment in Infrastructure and Social Sector	2,01,232	56,238	1,12,609
Other than Approved Investments	2,77,965	1,48,321	1,61,118
Sub-Total (B)	25,92,788	10,48,324	15,16,682
CURRENT ASSETS			
Cash and Bank Balances	2,701	121	48,303
Advance and Other Assets	79,579	41,143	2,43,664
Sub-Total (C)	82,280	41,264	2,91,967
CURRENT LIABILITIES			
Current Liabilities	1,04,540	3,985	81,546
Provisions	-	-	-
Sub-Total (D)	1,04,540	3,985	81,546
Net Current Asset (E) = (C-D)	-22,260	37,278	2,10,421
Total (A+B+E)	30,71,704	14,58,603	21,43,162
In India	30,71,704	14,58,604	21,43,162
Outside India	-	-	-
Total	30,71,704	14,58,604	21,43,162

Note :

1 Includes Investment in

* Includes Investment in Non Convertible Debentures (NCD) of fellow subsidiary amounting to ₹ 4,844 thousands (previous period ₹ 16,694 thousands)

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-15-Loans Schedule

LOANS

(₹ in '000)

Particulars	As at 31 December 2017	As at 31 December 2016	As at 31 March 2017
SECURITY- WISE CLASSIFICATION			
Secured			
(a) On mortgage of property			
(aa) In India	-	-	-
(bb) Outside India	-	-	-
(b) On Shares, Bonds, Govt Securities etc	-	-	-
(c) Loans against policies	14,435	6,138	5,996
(d) Others	-	-	-
Unsecured			
Total	14,435	6,138	5,996
BORROWER - WISE CLASSIFICATION			
(a) Central and State Governments	-	-	-
(b) Banks and Financial Institutions	-	-	-
(c) Subsidiaries	-	-	-
(d) Companies	-	-	-
(e) Loans against policies	14,435	6,138	5,996
(f) Others	-	-	-
Total	14,435	6,138	5,996
PERFORMANCE - WISE CLASSIFICATION			
(a) Loans classified as standard:			
(aa) In India	14,435	6,138	5,996
(bb) Outside India	-	-	-
(b) Non - standard loans less provisions:			
(aa) In India	-	-	-
(bb) Outside India	-	-	-
Total	14,435	6,138	5,996
MATURITY - WISE CLASSIFICATION			
(a) Short Term	-	-	-
(b) Long Term	14,435	6,138	5,996
Total	14,435	6,138	5,996

FIXED ASSETS

('₹ in '000)

Particulars	Cost/Gross Block				Depreciation				Net Block		
	As at 01 April 2017	Additions	Deductions / Adjustments	As at 31 December 2017	As at 01 April 2017	For the Year	On Sale/Adjustment	As at 31 December 2017	As at 31 December 2017	As at 31 December 2016	As at 31 March 2017
Intangible assets:											
Goodwill	-	-	-	-	-	-	-	-	-	-	-
Computer Software	2,32,466	27,054	-	2,59,520	1,45,544	22,302	-	1,67,846	91,674	69,792	86,922
Tangible assets:											
Land-Freehold	-	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	1,13,554	26,632	238	1,39,947	55,100	9,693	0	64,792	75,154	36,046	58,454
Furniture & Fittings	37,247	11,050	198	48,098	17,382	5,786	198	22,970	25,128	12,884	19,865
Information Technology Equipments (including servers)	1,88,031	47,067	7,881	2,27,217	1,35,782	33,178	7,326	1,61,633	65,584	46,002	52,249
Vehicles	16,087	-	1,388	14,699	8,330	1,788	1,192	8,926	5,773	9,151	7,757
Office Equipment	55,064	19,079	282	73,861	32,751	18,468	252	50,967	22,894	9,641	22,313
Buildings	-	2,61,869	-	2,61,869	-	3,739	-	3,739	2,58,130	-	-
Total	6,42,447	3,92,751	9,988	10,25,211	3,94,889	94,953	8,969	4,80,872	5,44,338	1,83,516	2,47,559
Capital Work-In-Progress	-	-	-	-	-	-	-	-	2,65,460	3,93,723	4,11,442
Grand Total	6,42,447	3,92,751	9,988	10,25,211	3,94,889	94,953	8,969	4,80,872	8,09,797	5,77,239	6,59,002
Previous year	4,80,370	1,77,987	15,911	6,42,449	3,15,359	93,154	13,625	3,94,889			

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Form L-17-Cash and Bank Balances Schedule

CASH AND BANK BALANCES

(₹ in '000)

Particulars	As at 31 December 2017	As at 31 December 2016	As at 31 March 2017
Cash [including cheques, drafts and stamps amounting to ₹184,050 thousand (previous year ₹159,638 thousand)]	89,246	34,437	2,21,108
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	1,95,714	99,348	7,94,409
(c) Others	-	-	-
Money at call and short notice			
(a) With banks	-	-	-
(b) With other institutions	-	-	-
Others	-	-	-
Total	2,85,012	1,33,785	10,15,567
Balances with non-scheduled banks included in 2 above	-	-	-
Cash and bank balances			
In India	2,85,012	1,33,785	10,15,567
Outside India	-	-	-
Total	2,85,012	1,33,785	10,15,567

Form L-18-Advances and Other Assets Schedule

ADVANCES AND OTHER ASSETS

(₹ in '000)

Particulars	As at	As at	As at
	31 December 2017	31 December 2016	31 March 2017
ADVANCES			
Reserve deposits with ceding companies	-	-	-
Application money for investments	-	-	-
Prepayments	24,695	11,323	22,519
Advances to Directors/Officers	-	-	-
Advance tax paid and taxes deducted at source(Net of provision for taxation)	2,023	17	620
Others			
a) Advance to Suppliers	34,301	38,156	13,198
b) Staff Loans and Advances	6,933	6,273	4,089
Total (A)	67,952	55,769	40,426
OTHER ASSETS			
Income accrued on Investments	9,64,805	7,15,119	8,58,547
Outstanding premiums	1,27,201	1,31,139	2,72,049
Agents' Balances			
Gross	5,531	3,545	4,424
Less : Provision for doubtful agents' balance	(3,032)	(2,184)	(2,513)
Net	2,499	1,361	1,911
Foreign Agencies Balances	-	-	-
Due from other entities carrying on insurance business (including reinsurers)	6,577	38,003	2,203
Due from subsidiaries/holding company	-	4,268	-
Deposit with Reserve Bank of India	-	-	-
[Pursuant to section 7 of Insurance Act,1938]			
Others			
Service Tax Unutilised Credit	92,750	69,381	30,145
Rent & Others Security Deposit	1,04,281	91,332	91,668
Assets held for unclaimed amount of policyholders	22,145	-	18,182
Other Receivables	1,50,906	1,00,834	1,76,677
Total (B)	14,71,164	11,51,437	14,51,382
Total (A + B)	15,39,116	12,07,206	14,91,808

Form L-19-Current Liabilities Schedule

CURRENT LIABILITIES

(₹ in '000)

Particulars	As at	As at	As at
	31 December 2017	31 December 2016	31 March 2017
Agents' Balances	60,525	45,723	68,316
Balances due to other insurance companies (including reinsurers)	60,934	2,522	11,859
Deposits held on reinsurance ceded	-	-	-
Premiums received in advance	15,867	13,448	9,368
Unallocated premium	93,803	51,811	1,32,966
Sundry creditors	3,25,184	47,132	1,57,799
Due to subsidiaries/holding company	45,795	-	84,981
Claims Outstanding	22,985	36,763	116
Annuities Due	-	-	-
Due to Officers/Directors	-	-	-
Others			
a) Tax Deducted to be remitted	23,287	21,393	30,525
b) Service Tax Liability	40,198	22,991	3,906
c) Unclaimed amount - policyholders	14,147	20,004	10,825
d) Expenses Payable	5,79,764	3,78,096	4,49,236
e) Security Deposit Received	23,283		23,283
f) Other- Payable	1,24,261	70,763	2,70,252
Total	14,30,033	7,10,646	12,53,432

Form L-20- Provisions Schedule

PROVISIONS

(₹ in '000)

Particulars	As at	As at	As at
	31 December 2017	31 December 2016	31 March 2017
For taxation	-	-	-
For proposed dividends	-	-	-
For dividend distribution tax	-	-	-
Others:			
Provision for Employees Benefit	2,86,592	2,10,902	2,64,203
Total	2,86,592	2,10,902	2,64,203

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
	31 December 2017	31 December 2016	31 March 2017
Discount allowed on issue of shares / debentures	-	-	-
Others	-	-	-
Total	-	-	-

Analytical Ratios

S. No.	Particulars	For the quarter ended 31 December 2017	For nine months ended 31 December 2017	For the quarter ended 31 December 2016	For nine months ended 31 December 2016	For the year ended 31 March 2017
1	New business premium income growth					
	Participating Life	433.56%	315.66%	-22.95%	-34.92%	-23.03%
	Participating Pension Life	-32.50%	-5.40%	62.82%	44.33%	81.03%
	Non Participating Individual	5.56%	-9.33%	-0.55%	12.40%	-1.03%
	Non Participating Individual Annuity	-60.19%	-47.68%	1287.53%	1859.55%	429.16%
	Non Participating Fund – Health	-7.38%	-16.63%	3.17%	17.14%	-3.66%
	Non Participating Group	60.63%	13.21%	23.46%	92.01%	61.46%
	Non Participating – Group Variable	347.83%	917.77%	N.A.	N.A.	199.01%
	Linked Life	146.98%	164.14%	75.71%	69.29%	87.28%
	Unit Linked – Pension	-37.23%	-59.71%	N.A.	N.A.	13.63%
	Linked Life Group	N.A.	705.74%	N.A.	N.A.	-97.30%
2	Net retention ratio	96.57%	95.67%	95.72%	95.33%	96.50%
3	Expense of Management to Gross Direct Premium Ratio	82.68%	83.27%	75.65%	89.03%	72.21%
4	Commission Ratio (Gross commission paid to Gross Premium)	6.64%	6.53%	6.66%	6.75%	6.55%
5	Ratio of Policyholders' liabilities to shareholders' funds	94.27%	94.27%	89.99%	89.99%	125.81%
6	Growth rate of Shareholders' funds	95.01%	71.89%	-7.21%	-13.86%	-22.08%
7	Ratio of surplus / (deficit) to Policyholders' liability					
8	Change in Net worth (₹ in 000)	61,30,122	52,62,287	(6,28,399)	(13,02,139)	(20,74,253)
9	Profit after tax / Total income	..**	..**	..**	..**	..**
	** The company does not have any profit after tax and therefore this ratio cannot be calculated.					
10	(Total Real Estate+ Loans) / Cash and invested assets	2.90%	2.90%	1.85%	1.85%	4.32%
11	Total Investments / (Capital + Surplus)	186.87%	186.87%	177.60%	177.60%	203.20%
12	Total Affiliated Investments / (Capital + Surplus)	6.41%	6.41%	7.76%	7.76%	8.56%
13	Investment Yield (Annualized)					
	A. With Realized Gains					
	Shareholders' Funds	15.27%	12.89%	8.41%	11.03%	10.62%
	Policyholders' Funds :					
	<u>Non Linked</u>					
	Par	6.59%	10.61%	9.25%	9.83%	9.96%
	Non Par	0.78%	5.55%	9.14%	11.63%	9.04%
	<u>Linked</u>					
	Par	NA	NA	NA	NA	NA
	Non Par	9.71%	13.73%	6.48%	10.36%	9.54%
	B. With unrealized Gains					
	Shareholders' Funds	2.15%	10.32%	5.91%	14.81%	14.06%
	Policyholders' Funds :					
	<u>Non Linked</u>					
	Par	-1.47%	7.20%	2.54%	14.15%	12.11%
	Non Par	-11.20%	1.73%	7.87%	17.84%	10.86%
	<u>Linked</u>					
	Par	NA	NA	NA	NA	NA
	Non Par	21.11%	18.73%	-15.87%	6.61%	15.72%
14	Conservation Ratio					
	Participating Life	84.73%	88.36%	89.44%	83.84%	85.13%
	Participating Pension Life	84.49%	83.53%	89.10%	77.02%	77.83%
	Non Participating Individual	76.65%	70.50%	80.19%	75.54%	75.33%
	Non Participating Individual Annuity	N.A.	N.A.	N.A.	N.A.	N.A.
	Non Participating Fund – Health	72.14%	82.97%	92.71%	72.27%	74.56%
	Non Participating Group	8.72%	24.32%	10.09%	44.85%	58.39%
	Non Participating – Group Variable	N.A.	N.A.	N.A.	N.A.	N.A.
	Linked Life	81.27%	90.60%	74.34%	92.44%	72.93%
	Unit Linked – Pension	52.24%	95.51%	N.A.	N.A.	46.67%
	Linked Life Group	N.A.	N.A.	N.A.	N.A.	N.A.
15	Persistency Ratio					
	Persistency Rate (Premium)					
	For 13th month	76.0%	76.20%	71.24%	71.23%	71.54%
	For 25th month	60.3%	59.77%	56.22%	57.97%	58.46%
	For 37th month	49.2%	51.27%	48.72%	45.60%	45.84%
	For 49th Month	44.4%	41.95%	33.51%	36.11%	42.76%
	for 61st month	32.0%	33.14%	29.77%	32.15%	31.12%
	Renewal Rate (Premium)					
	For 13th month	75.9%	76.05%	71.16%	71.09%	71.42%
	For 25th month	79.6%	80.68%	78.43%	80.56%	79.35%
	For 37th month	81.0%	83.75%	86.52%	87.26%	85.34%
	For 49th Month	86.7%	88.58%	85.16%	87.99%	91.84%
	for 61st month	87.0%	87.18%	88.16%	85.57%	81.68%
16	NPA Ratio					
	Gross NPA Ratio	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-

Equity Holding Pattern for Life Insurers

S. No.	Particulars	For the quarter ended 31 December 2017	For nine months ended 31 December 2017	For the quarter ended 31 December 2016	For nine months ended 31 December 2016	For the year ended 31 March 2017
1	No. of shares	31,26,20,882	31,26,20,882	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)	(1.99)	(5.10)	(2.35)	(5.12)	(8.25)
5	Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(1.99)	(5.10)	(2.35)	(5.12)	(8.25)
6	Book value per share (Rs)	40.25	40.25	30.93	30.93	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 NINE MONTH ENDED 31 DECEMBER 2017 (DIRECT BASIS)

(₹ '000)

Particulars	For the nine month ended 31 December 2017	For the nine month ended 31 December 2016
A Cash Flows from operating activities:		
1 Premium received from policyholders, including advance receipts	33,91,522	22,41,428
2 Other receipts (Other Income)	1,534	254
3 Payments to the re-insurance premium, net of commission and claims	(17,590)	29,619
4 Payments of claims / benefits	(5,71,261)	(3,41,308)
5 Payments of commission and brokerage	(2,30,057)	(1,78,754)
6 Payments of other operating expenses	(22,69,862)	(18,45,769)
7 Preliminary and pre-operative expenses	-	-
8 Deposits, advances and staff loans	17,417	(73,970)
9 Income taxes (Paid) / Refund	(1,402)	(17)
10 Service tax / GST paid	(1,31,721)	(48,673)
11 Other payments	-	-
12 Cash flows before extraordinary items	1,88,579	(2,17,189)
13 Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	1,88,579	(2,17,189)
B Cash flows from investing activities:		
1 Purchase of fixed assets	(2,62,379)	(4,67,312)
2 Proceeds from sale of fixed assets	1,018	1,058
3 Purchases of investments	(2,27,41,240)	(2,93,98,164)
4 Loans disbursed	-	-
5 Loans against policies	(8,438)	(2,473)
6 Sales of investments	1,61,64,480	2,88,03,830
7 Repayments received	-	-
8 Rents/Interests/ Dividends received	6,95,130	5,28,411
9 Investments in money market instruments and in liquid mutual funds (Net)	(15,13,307)	3,98,191
10 Expenses related to investments	-	-
Net cash flow from investing activities	(76,64,737)	(1,36,459)
C Cash flows from financing activities:		
1 Proceeds from issuance of share capital	67,00,000	-
2 Proceeds from borrowing	-	-
3 Repayments of borrowing	-	-
4 Interest/dividends paid	-	-
Net cash flow from financing activities	67,00,000	-
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents	(7,76,158)	(3,53,649)
Cash and cash equivalents at the beginning of the period	10,63,870	4,87,555
Cash and cash equivalents at the end of the period	2,87,712	1,33,906

FORM L-24 Valuation of net Liabilities

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

Date: 31 December 2017

Valuation on Net Liabilities*(₹ in Lakhs)*

S.No.	Particulars	As at 31 December 2017	As at 31 December 2016	As at 31 March 2017
1	Linked			
	a) Life	30,322.22	14,398.02	21,095.33
	b) General Annuity	-	-	-
	c) Pension	1,457.05	612.64	1,076.90
	d) Health	-	-	-
2	Non-Linked			
	a) Life	81,078.23	54,582.11	65,606.24
	b) General Annuity	2,043.50	1,135.24	1,597.10
	c) Pension	3,344.17	1,911.58	2,396.97
	d) Health	230.43	110.54	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: 31 December 2017

Geographical Distribution of New Business for the quarter Ended 31 December 2017

Sl.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)	No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)	No. of Policies	No. of Lives	Premium (₹ in crore)	Sum Assured (₹ in crore)
1	Andhra Pradesh	90	84	0.27	4.69	562	529	2.16	52.70	652	613	2.43	57.39
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	31	31	0.04	0.37	104	100	0.15	3.12	135	131	0.19	3.48
4	Bihar	114	111	0.17	2.30	241	212	0.64	9.12	355	323	0.81	11.41
5	Chattisgarh	49	49	0.12	5.86	183	176	0.53	21.08	232	225	0.66	26.94
6	Goa	30	25	0.13	1.50	86	71	0.25	3.93	116	96	0.38	5.43
7	Gujarat	107	97	0.40	6.35	702	668	3.53	124.50	809	765	3.93	130.84
8	Haryana	104	103	0.21	7.59	364	345	1.79	63.48	468	448	2.00	71.07
9	Himachal Pradesh	47	46	0.11	1.86	41	39	0.11	1.24	88	85	0.22	3.10
10	Jammu & Kashmir	32	30	0.07	2.62	51	49	0.11	2.15	83	79	0.19	4.77
11	Jharkhand	152	145	0.23	4.62	318	295	0.97	16.15	470	440	1.20	20.77
12	Karnataka	103	97	0.44	5.38	587	541	2.69	52.16	690	638	3.13	57.54
13	Kerala	204	191	0.95	9.14	712	659	5.39	44.61	916	850	6.35	53.75
14	Madhya Pradesh	40	37	0.11	1.16	404	378	1.39	31.85	444	415	1.50	33.01
15	Maharashtra	437	409	0.86	42.00	3,449	3,171	14.75	816.21	3,886	3,580	15.61	858.22
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	235	228	0.41	6.45	333	298	0.98	13.42	568	526	1.39	19.87
21	Punjab	105	104	0.19	3.00	408	388	1.19	22.78	513	492	1.38	25.78
22	Rajasthan	61	60	0.12	4.43	205	189	0.84	13.75	266	249	0.96	18.18
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	72	67	0.19	2.39	846	783	3.34	53.71	918	850	3.54	56.10
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	193	180	0.40	8.38	759	709	2.46	61.07	952	889	2.86	69.45
27	Uttrakhand	4	4	0.01	0.10	33	33	0.13	2.09	37	37	0.14	2.19
28	West Bengal	85	78	0.20	3.41	633	535	2.50	33.68	718	613	2.70	37.10
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	42	36	0.19	2.26	912	822	3.76	87.24	954	858	3.95	89.50
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	44	40	0.10	2.99	246	225	1.05	17.86	290	265	1	21
Company Total		2,381	2,252	5.91	128.86	12179	11,215	50.74	1,547.90	14,560	13,467	56.66	1,676.76

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

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

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

Date: **31 December 2017**

Geographical Distribution of New Business for the period Ended 31 December 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	138	128	0.42	8.28	1,209	1,104	4.36	106.89	1,347	1,232	4.77	115.17
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	59	57	0.09	0.76	263	249	0.42	7.02	322	306	0.50	7.78
4	Bihar	178	170	0.28	3.70	662	595	1.60	22.10	840	765	1.88	25.80
5	Chattisgarh	84	82	0.21	6.65	492	472	1.38	58.94	576	554	1.59	65.59
6	Goa	67	61	0.39	4.60	189	169	0.75	10.13	256	230	1.14	14.73
7	Gujarat	183	166	0.78	9.85	1,593	1,505	7.48	253.11	1,776	1,671	8.26	262.96
8	Haryana	242	239	0.51	13.77	967	917	3.42	118.61	1,209	1,156	3.93	132.38
9	Himachal Pradesh	85	82	0.23	2.87	140	127	0.34	5.96	225	209	0.57	8.83
10	Jammu & Kashmir	64	62	0.15	4.72	160	150	0.38	11.83	224	212	0.53	16.55
11	Jharkhand	294	275	0.54	8.60	924	842	2.29	36.49	1,218	1,117	2.83	45.09
12	Karnataka	211	203	0.86	10.06	1,235	1,126	7.95	135.74	1,446	1,329	8.81	145.80
13	Kerala	659	616	4.31	43.26	1,409	1,321	11.41	96.77	2,068	1,937	15.72	140.03
14	Madhya Pradesh	74	69	0.27	2.58	823	760	2.63	54.11	897	829	2.90	56.69
15	Maharashtra	1,308	1,254	1.65	89.85	8,248	7,457	35.37	2,370.62	9,556	8,711	37.02	2,460.46
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	437	421	0.76	10.31	974	887	2.05	28.44	1,411	1,308	2.80	38.75
21	Punjab	205	193	0.43	6.18	1,003	932	3.10	88.90	1,208	1,125	3.53	95.08
22	Rajasthan	103	102	0.23	6.03	522	489	1.73	32.77	625	591	1.96	38.80
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	117	107	0.35	4.53	1,833	1,706	7.53	124.08	1,950	1,813	7.88	128.62
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	393	368	0.82	17.14	2,067	1,904	6.63	171.47	2,460	2,272	7.44	188.61
27	UttraKhand	31	29	0.08	0.81	197	182	0.47	7.89	228	211	0.55	8.70
28	West Bengal	146	129	0.29	4.41	1,359	1,182	5.01	128.43	1,505	1,311	5.30	132.84
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	0	0	-	-	0	0	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	81	72	0.35	3.84	2,394	2,122	9.13	208.79	2,475	2,194	9.48	212.63
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	48	44	0.11	3.20	273	250	1.16	19.07	321	294	1.27	22.27
Company Total		5,207	4,929	14.09	265.99	28,936	26,448	116.57	4,098.17	34,143	31,377	130.66	4,364.15

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

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

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

Date: **31 December 2017**

Geographical Distribution of New Business For the Quarter Ended 31 December 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	-	-	-	-	-	471	1.51	66.43	-	471	1.51	66.43
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	16	0.00	2.97	-	16	0.00	2.97
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	1,109	2.86	142.20	-	1,109	2.86	142.20
8	Haryana	-	-	-	-	1	1,872	1.04	333.74	1	1,872	1.04	333.74
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	1	4,725	0.78	276.07	1	4,725	0.78	276.07
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	7	0.01	0.75	-	7	0.01	0.75
15	Maharashtra	-	-	-	-	1	12,012	5.88	5,549.82	1	12,012	5.88	5,549.82
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	0	0	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	120	0.08	11.01	-	120	0.08	11.01
22	Rajasthan	-	-	-	-	1	2,332	0.08	79.12	1	2,332	0.08	79.12
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	1	1,148	2.34	126.50	1	1,148	2.34	126.50
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	1	1,078	0.06	92.14	1	1,078	0.06	92.14
27	UttraKhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	1,328	0.13	77.56	-	1,328	0.13	77.56
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	1	657	0.93	122.50	1	657	0.93	122.50
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	-	-	-	-	1	175	0.07	54.94	1	175	0.07	54.94
Company Total		-	-	-	-	8	27,050	15.7796	6,935.74	8	27,050	15.78	6,935.74

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

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

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

Date: **31 December 2017**

Geographical Distribution of New Business For the period Ended 31 December 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	-	-	-	-	-	1,052	4	152	-	1,052	4	152
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	39	0.02	8	-	39	0	8
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	1	0.00	0	-	1	0	0
7	Gujarat	-	-	-	-	-	2,548	6.07	345	-	2,548	6	345
8	Haryana	-	-	-	-	10	6,788	1.82	923	10	6,788	2	923
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	10	29,121	10.88	1,677	10	29,121	11	1,677
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	4	55,295	1.95	532	4	55,295	2	532
15	Maharashtra	-	-	-	-	8	26,380	9.67	7,216	8	26,380	10	7,216
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	172	0.12	17	-	172	0	17
22	Rajasthan	-	-	-	-	4	5,097	0.41	169	4	5,097	0	169
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	3	2,618	5.67	494	3	2,618	6	494
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	2	4,510	0.25	304	2	4,510	0	304
27	UttrKhand	-	-	-	-	0	2	0.00	0.12	-	2	0	0
28	West Bengal	-	-	-	-	1	25,180	3.50	1,461	1	25,180	4	1,461
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	3	3,915	1.56	313	3	3,915	2	313
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
36	Telangana	-	-	-	-	3	866	0.16	161	3	866	0	161
Company Total		-	-	-	-	48	1,63,584	45.67	13,773.15	48	1,63,584	45.67	13773.15

Total Application as per Balance Sheet (A)		
PARTICULARS	SCH	Amount
Investments (Shareholders)	8	1,10,271
Investments (Policyholders)	8A	94,126
Investments (Linked Liabilities)	8B	30,717
Loans	9	144
Fixed Assets	10	8,098
Current Assets		
a. Cash & Bank Balance	11	2,850
b. Advances & Other Assets	12	15,391
Current Liabilities		
a. Current Liabilities	13	14,300
b. Provisions	14	2,866
c. Misc. Exp not Written Off	15	-
d. Debit Balance of P&L A/c		74,047
Application of Funds as per Balance Sheet (A)	TOTAL (A)	1,70,384
Less: Other Assets	SCH	Amount
Loans (if any)	9	144
Fixed Assets (if any)	10	8,098
Cash & Bank Balance (if any)	11	2,850
Advances & Other Assets (if any)	12	15,391
Current Liabilities	13	14,300
Provisions	14	2,866
Misc. Exp not Written Off	15	-
Investments held outside India		-
Debit Balance of P&L A/c		74,047
	TOTAL (B)	(64,730)
Funds Available for Investments	(A-B)	2,35,114

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)	2,35,114
Balance Sheet Value of :	
A. Life Fund (Including Fund Beyond Solvency Margin)	1,93,224
B. Pension & Gen Annuity Fund	11,173
C. Unit Linked Funds	30,717
	2,35,114

NON - LINKED BUSINESS

INVESTMENT ASSETS	PERCENTAGE AS PER REG.	SH			PH		BOOK VALUE (SH + PH) F=(b+c+d+e)	Actual %	FVC AMOUNT	TOTAL FUND (Balance Sheet Value)	MARKET VALUE
		BALANCE	FRSM+	UL-NON UNIT RESERVE	PAR	NON PAR					
A. LIFE FUND		(a)	(b)	(c)	(d)	(e)					
1. Govt. Securities	Not Less than 25%	24,208	978	716	12,716	38,967	53,377	55.04	-	77,585	76,694
2. Govt. Securities or Other Approved Securities (Incl. 1 above)	Not Less than 50%	24,208	978	716	12,716	38,967	53,377	55.04	-	77,585	76,694
3. Investment Subject to Exposure Norms											
a. Housing & Infrastructure											
1. Approved Investment	Not Less than 15%	24,802	5,840	-	2,833	7,456	16,129	16.63	(158)	40,774	40,962
2. Other Investment		-	-	-	-	-	-	0.00	-	-	-
b. (i) Approved Investments	Not exceeding 35%	42,957	5,235	654	5,284	13,998	25,172	25.96	401	68,530	68,953
(ii) "Other Investments" not to exceed 15%		4,034	2,097	-	69	138	2,303	2.38	(2)	6,335	6,485
TOTAL : LIFE FUND	100%	96,001	14,150	1,370	20,903	60,559	96,982	100.00	242	1,93,224	1,93,095

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%	2,136	5,854	7,990	71.67	-	7,990	7,937
2. Government Securities or other approved securities (including (i) above)	Not Less than 40%	2,136	5,854	7,990	71.67	-	7,990	7,937
3. Balance in approved investment	Not Exceeding 60%	1,101	2,058	3,159	28.33	23	3,182	3,174
TOTAL : PENSION / GROUP GRATUITY FUND	100%	3,237	7,912	11,149	100.00	23	11,173	11,111

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%	-	27,937	27,937	90.95
2. Other than Approved Investment	Not More than 25%	-	2,780	2,780	9.05
TOTAL : LINKED LIFE INSURANCE FUND	100%	-	30,717	30,717	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. 0.00 crores. The same is reflected under application money in schedule 12 of Balance Sheet. Hence there is a difference of 0.00 crores between investment books and financials

PARTICULARS	NAME OF THE FUND																											TOTAL						
	BOND FUND (ULIF00317/08/11BONDFUND147)		DISCONTINUANCE FUND (ULIF00701/01/12DISCONT147)		EQUITY LARGE CAP FUND (ULIF00118/08/11EQLARGCAP P147)		EQUITY TOP 250 (ULIF00277/07/11EQTOP25 0147)		GROUP BALANCER FUND (ULIF00205/09/11GFBALA NCER147)		GROUP BOND FUND (ULIF00305/09/11GFBOND 147)		GROUP GROWTH FUND (ULIF00105/09/11GFGRO WTH147)		MANAGED FUND (ULIF00618/08/11MANAGED147)		MONEY MARKET FUND (ULIF00425/08/11MONEYMARK ET147)		PE BASED FUND (ULIF00526/08/11PEBASED 147)		GROUP MONEY MARKET FUND (ULIF00405/09/11GFMMD NYMARKET147)		PENSION GROWTH FUND (ULIF00831/03/15SETUP NSGR147)		PENSION SECURE FUND (ULIF00931/03/15SETUP NSSCR147)		DISCONTINUED POLICY PENSION FUND (ULIF01031/03/15SETUP NSDSC147)		ULIF001107/10/16ETU MIDCAP147		TOTAL			
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.		% Actual	Actual Inv.		% Actual	Actual Inv.	% Actual
Opening Balance(Market Value)	1465.75		2375.15		7401.89		5906.62		931.32		770.47		1625.63		1064.08		362.49		2022.37		0.00		772.62		344.28		164.02		1449.61			2666.30		
Add : Inflow during the Quarter	339.04		521.52		1410.71		1317.67		84.94		4.23		113.12		69.06		189.47		0.00		0.00		87.45		47.94		31.70		632.24		4860.54			
Increase / (Decrease) Value of Inv(Net)	13.77		32.76		499.71		490.98		14.72		-1.59		48.07		21.15		73.93		0.00		0.00		48.87		0.56		2.44		155.63		1404.59			
Less : Outflow during the Quarter	284.34		304.13		500.87		498.48		62.04		28.53		57.62		52.13		45.84		165.15		0.00		53.38		17.83		12.29		121.76		2204.39			
TOTAL INVESTIVE FUNDS (MKT VALUE)	1532.20		2625.30		8811.43		7216.79		968.95		744.58		1627.53		1146.23		391.30		2120.62		0.00		855.56		374.95		185.87		2115.73		30717.05			

INVESTMENT OF UNIT FUND	NAME OF THE FUND																											TOTAL				
	BOND FUND (ULIF00317/08/11BONDFUND147)		DISCONTINUANCE FUND (ULIF00701/01/12DISCONT147)		EQUITY LARGE CAP FUND (ULIF00118/08/11EQLARGCAP P147)		EQUITY TOP 250 (ULIF00277/07/11EQTOP25 0147)		GROUP BALANCER FUND (ULIF00205/09/11GFBALA NCER147)		GROUP BOND FUND (ULIF00305/09/11GFBOND 147)		GROUP GROWTH FUND (ULIF00105/09/11GFGRO WTH147)		MANAGED FUND (ULIF00618/08/11MANAGED147)		MONEY MARKET FUND (ULIF00425/08/11MONEYMARK ET147)		PE BASED FUND (ULIF00526/08/11PEBASED 147)		GROUP MONEY MARKET FUND (ULIF00405/09/11GFMMD NYMARKET147)		PENSION GROWTH FUND (ULIF00831/03/15SETUP NSGR147)		PENSION SECURE FUND (ULIF00931/03/15SETUP NSSCR147)		DISCONTINUED POLICY PENSION FUND (ULIF01031/03/15SETUP NSDSC147)		ULIF001107/10/16ETU MIDCAP147		TOTAL	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.		% Actual	Actual Inv.		% Actual
Approved Investments (>75%)																																
Central Govt Securities	443.94	28.97	2127.23	81.03	280.92	3.19	318.38	4.41	172.12	17.76	311.23	41.80	248.40	15.26	195.52	17.06	52.37	13.38	66.92	3.16	0.00	0.00	28.09	3.28	155.35	41.43	171.74	92.40	93.64	4.43	4665.94	4.43
State Government Secs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Approved Secur	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Corporate Bonds	128.38	8.38	0.00	0.00	0.00	0.00	0.61	0.01	0.00	0.00	15.80	2.12	10.24	0.63	18.95	1.65	0.00	0.00	3.11	0.15	0.00	0.00	0.00	0.00	10.42	2.78	0.00	0.00	0.00	0.00	187.52	0.00
Infrastructure Bonds	543.73	35.49	0.00	0.00	54.70	0.62	0.00	0.00	322.50	33.28	223.78	30.05	303.90	18.67	299.16	26.10	97.88	25.01	565.37	26.66	0.00	0.00	0.00	0.00	98.03	26.14	0.00	0.00	0.00	0.00	2509.04	0.00
Equity	31.13	2.03	0.00	0.00	7341.20	83.31	5906.18	81.84	246.35	25.42	0.00	0.00	799.09	49.10	392.15	34.21	23.81	6.08	1097.10	51.73	0.00	0.00	731.20	85.46	0.00	0.00	0.00	0.00	1685.83	79.68	18254.04	79.68
Money Market Investm	251.31	16.40	474.23	18.06	315.19	3.58	363.68	5.04	90.94	9.39	51.48	6.91	67.24	4.13	119.43	10.42	152.39	38.94	109.48	5.16	0.00	0.00	34.94	4.08	43.70	11.65	15.42	8.30	101.70	4.81	2191.13	4.81
Mutual Funds	33.24	2.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23.10	5.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56.33	0.00	
Deposit With Banks	67.00	4.37	0.00	0.00	0.00	0.00	0.00	0.00	36.00	3.72	25.00	3.36	30.00	1.84	27.50	2.40	17.00	4.34	80.50	3.80	0.00	0.00	0.00	0.00	13.00	3.47	0.00	0.00	0.00	296.00	0.00	
Sub Total (A)	1498.73	97.82	2601.56	99.10	7992.01	90.70	6588.85	91.30	867.90	89.57	627.29	84.25	1458.86	89.64	1092.71	91.84	366.55	93.67	1922.48	90.66	0.00	0.00	794.24	92.83	120.50	85.48	187.16	100.69	1881.17	88.91	28160.00	88.91
Current Assets:																																
Accrued Interest	64.59	4.22	0.00	0.00	7.29	0.08	6.56	0.09	30.74	3.17	27.68	3.72	26.72	1.64	20.20	1.76	10.52	2.69	51.25	2.42	0.00	0.00	0.58	0.07	9.36	2.50	0.00	0.00	1.93	0.09	257.42	0.09
Dividend Recd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Bank Balance	1.64	0.11	2.83	0.11	4.51	0.05	3.68	0.05	1.49	0.15	0.77	0.10	1.66	0.10	1.25	0.11	0.47	0.12	2.15	0.10	0.00	0.00	0.87	0.10	0.38	0.10	0.19	0.10	5.10	0.24	27.01	0.24
Receivable For	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30.00	2.62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30.00	0.00	0.00
Other Current	12.19	0.80	22.18	0.84	146.62	1.66	164.56	2.28	0.00	0.00	0.00	0.00	0.00	0.00	11.60	1.01	0.77	0.20	9.42	0.44	0.00	0.00	0.15	0.02	6.58	1.75	1.40	0.75	132.89	6.28	508.37	6.28
Less: Current Liabilities																																
Payable For	218.33	14.25	0.00	0.00	286.86	3.26	322.79	4.47	2.01	0.21	0.00	0.00	2.01	0.12	30.00	2.62	16.06	4.10	0.00	0.00	0.00	0.00	28.48	3.33	0.00	0.00	0.00	0.00	94.93	4.49	1001.46	4.49
Fund Mgmt	1.81	0.12	1.27	0.05	11.24	0.13	9.10	0.13	1.30	0.13	0.97	0.13	2.13	0.13	1.46	0.13	0.27	0.07	2.68	0.13	0.00	0.00	1.40	0.16	0.47	0.12	0.09	0.05	2.50	0.12	36.70	0.12
Other Curr	1.87	0.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.80	0.20	0.00	0.00	0.00	0.00	1.79	0.21	0.00	0.00	2.80	1.50	0.00	7.25	0.00	
Sub Total (B)	-143.59	-9.37	23.74	0.90	-139.67	-1.59	-157.09	-2.18	28.92	2.98	27.49	3.69	24.24	1.49	31.59	2.76	-5.37	-1.37	60.34	2.84	0.00	0.00	-30.06	-3.51	15.86	4.23	-1.29	-0.69	42.49	2.01	-222.60	2.01
OTAN (<=25%)																																
Corporate Bonds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Infrastructure Bond	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Equity	0.00	0.00	0.00	0.00	235.37	2.67	409.90	5.68	7.18	0.74	0.00	0.00	20.92	1.29	1.27	0.11	0.00	0.00	28.29	1.33	0.00	0.00	19.54	2.28	0.00	0.00	0.00	0.00	192.08	9.08	914.55	9.08
Other Mutual Funds	177.06	11.56	0.00	0.00	723.73	8.21	375.12	5.20	64.96	6.70	89.81	12.06	123.51	7.59	60.66	5.29	30.12	7.70	109.71													

FORM L-28-ULIP-NAV-3A

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

Statement as on : 31 Dec, 2017

PART - C

[Link to FORM 3A \(Part B\)](#)

No.	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on			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
					the above date	NAV as per LB 2	NAV as on the above date							
1	BOND FUND	ULIF00317/08/11BONDFUND147	28-Jul-11	NON PAR	1,532.20	17.5945	17.5945	17.458	17.1888	16.8653	16.5984	6.00%	8.55%	17.5945
2	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	01-Feb-12	NON PAR	2,625.30	15.1883	15.1883	14.9865	14.7848	14.5726	14.4240	5.30%	6.73%	15.1883
3	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	28-Jul-11	NON PAR	8,811.43	26.5821	26.5821	24.9598	23.8535	22.7021	19.9573	33.19%	11.18%	26.5840
4	EQUITY TOP 250	ULIF0027/07/11EQTOP250147	20-Jul-11	NON PAR	7,216.79	26.3879	26.3879	24.4461	23.5040	22.1700	19.2637	36.98%	13.46%	26.3898
5	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	25-Jan-13	NON PAR	968.95	17.3944	17.3944	17.122	16.7499	16.2013	15.4610	12.51%	9.99%	17.4052
6	GROUP BOND FUND	ULGF00305/09/11GFBOND147	25-Jan-13	NON PAR	744.58	15.8178	15.8178	15.8513	15.6622	15.2083	15.0299	5.24%	9.19%	15.9133
7	GROUP GROWTH FUND	ULGF00105/09/11FGGROWTH147	25-Jan-13	NON PAR	1,627.53	18.8486	18.8486	18.3009	17.7522	17.0740	15.8625	18.82%	10.33%	18.8538
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	1,146.23	20.6434	20.6434	20.2463	19.7614	19.1262	18.0720	14.23%	10.23%	20.6529
10	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	25-Aug-11	NON PAR	391.30	16.8459	16.8459	16.5978	16.3234	16.0679	15.7984	6.63%	7.75%	16.8459
11	PE BASED FUND	ULIF00526/08/11PEBASED147	22-Jul-11	NON PAR	2,120.62	22.1013	22.1013	21.3258	20.6271	19.8982	18.4385	19.86%	9.84%	22.1068
12	PENSION GROWTH FUND	ULIF00831/03/15ETLIPNSGRT147	04-Feb-16	NON PAR	855.56	13.9031	13.9031	13.0851	12.4816	11.8882	10.4822	32.64%	-	13.9046
13	PENSION SECURE FUND	ULIF00931/03/15ETLIPNSSCR147	04-Feb-16	NON PAR	374.95	11.9015	11.9015	11.8814	11.7548	11.4475	11.3263	5.08%	-	11.9482
14	DISCONTINUED POLICY PENSION	ULIF01031/03/15ETLIPNSDSC147	04-Feb-16	NON PAR	185.87	10.8757	10.8757	10.7274	10.5809	10.4397	10.3003	5.59%	-	10.8757
15	EQUITY MIDCAP FUND	ULIF001107/10/16ETLIMIDCAP147	19-Jan-17	NON PAR	2,115.73	13.3542	13.3542	12.1686	11.7922	11.0560	10.0000	33.54%	-	13.3551

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: 31 Dec, 2017

Detail regarding Debt securities

('₹' in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/12/2017	As % of total for this class	As at 31/12/2016	As % of total for this class	As at 31/12/2017	As % of total for this class	As at 31/12/2016	As % of total for this class
Break down by credit rating								
Sovereign	76,694	43.09%	40,559	33.95%	77,585	43.52%	38,419	33.14%
AAA rated	39,083	21.96%	19,995	16.74%	38,486	21.59%	19,333	16.68%
AA or better	10,109	5.68%	6,548	5.48%	10,279	5.77%	6,562	5.66%
Rated below AA but above A	3,150.07	0.02	7,874	6.59%	3,000.00	0.02	7,591	6.55%
Rated below A but above B	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
MF/REV REPO/CBLO/FD	44,781	25.16%	44,478	37.23%	44,743	25.10%	44,014	37.97%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	0.00%
OTHERS	4,180.02	0.02	-	-	4,180.02	0.02	-	0.00%
Total	1,77,998	100.00%	1,19,455	100.00%	1,78,273	100.00%	1,15,920	100.00%
Breakdown by residual maturity								
Up to 1 year	38,222	21.47%	20,119	16.84%	38,184	21.42%	19,431	16.76%
more than 1 year and up to 3years	12,051	6.77%	12,816	10.73%	11,546	6.48%	12,669	10.93%
More than 3 years and up to 7years	18,615	10.46%	16,990	14.22%	18,318	10.28%	16,507	14.24%
More than 7 years and up to 10 years	31,226	17.54%	31,063	26.00%	31,414	17.62%	30,758	26.53%
More than 10 years and up to 15 years	18,115	10.18%	4,927	4.12%	18,044	10.12%	5,075	4.38%
More than 15 years and up to 20 years	-	-	2,217	1.86%	-	-	2,214	1.91%
Above 20 years	59,769	33.58%	31,323	26.22%	60,766	34.09%	29,266	25.25%
Total	1,77,998	100.00%	1,19,455	100.00%	1,78,273	100.00%	1,15,920	100.00%
Breakdown by type of the issuer								
Central Government	76,694	43.09%	40,559	33.95%	77,585	43.52%	38,419	33.14%
State Government	-	-	-	-	-	-	-	-
Corporate Securities	46,993	26.40%	34,417	28.81%	46,232	25.93%	33,487	28.89%
MF/REV REPO/CBLO/FD	44,781	25.16%	44,478	37.23%	44,743	25.10%	44,014	37.97%
Others	9,530	5.35%	-	0.00%	9,712	5.45%	-	0.00%
Total	1,77,998	100.00%	1,19,455	100.00%	1,78,273	100.00%	1,15,920	100.00%

Note :

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

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

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

Date: **31 Dec, 2017**

Detail regarding Debt securities

(`₹' in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/12/2017	As % of total for this class	As at 31/12/2016	As % of total for this class	As at 31/12/2017	As % of total for this class	As at 31/12/2016	As % of total for this class
Break down by credit rating								
Sovereign	4,217.12	38.71%	2,084.99	34.35%	4,219.98	39.46%	2,093.95	34.73%
AAA rated	2,228.88	20.46%	2,042.83	33.66%	2,215.82	20.72%	2,006.17	33.28%
AA or better	359.22	3.30%	279.34	4.60%	359.96	3.37%	271.47	4.50%
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
MF/REV REPO/CBLO/FD	4,089.38	37.54%	1,662.41	27.39%	3,897.63	36.45%	1,656.99	27.49%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
Total	10,895	100.00%	6,070	100.00%	10,693	100.00%	6,029	100.00%
Breakdown by residual maturity								
Up to 1 year	6,336.32	58.16%	2,660.96	43.84%	6,143.71	57.45%	2,654.50	44.03%
more than 1 year and up to 3years	1,032.51	9.48%	803.03	13.23%	1,033.37	9.66%	787.63	13.06%
More than 3 years and up to 7years	788.49	7.24%	954.95	15.73%	775.27	7.25%	936.91	15.54%
More than 7 years and up to 10 years	1,245.99	11.44%	358.29	5.90%	1,250.07	11.69%	346.09	5.74%
More than 10 years and up to 15 years	1,441.68	13.23%	680.69	11.21%	1,439.20	13.46%	681.71	11.31%
More than 15 years and up to 20 years	-	0.00%	175.15	2.89%	-	0.00%	173.09	2.87%
Above 20 years	49.61	0.46%	436.50	7.19%	51.76	0.48%	448.67	7.44%
Total	10,895	100.00%	6,070	100.00%	10,693	100.00%	6,029	100.00%
Breakdown by type of the issuer								
Central Government	4,217.12	38.71%	2,084.99	34.35%	4,219.98	39.46%	2,093.95	34.73%
State Government	-	-	-	0.00%	-	-	-	-
Corporate Securities	2,588.10	23.76%	2,322.16	38.26%	2,575.78	24.09%	2,277.64	37.78%
MF/REV REPO/CBLO/FD	4,089.38	37.54%	1,662.41	27.39%	3,897.63	36.45%	1,656.99	27.49%
Total	10,895	100.00%	6,070	100.00%	10,693	100.00%	6,029	100.00%

Note :

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

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

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

Date: 31 Dec, 2017

Detail regarding Debt securities

(` in Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at 31/12/2017	As % of total for this class	As at 31/12/2016	As % of total for this class	As at 31/12/2017	As % of total for this class	As at 31/12/2016	As % of total for this class
Break down by credit rating								
Sovereign	7,191.69	72.70%	4,980.70	81.53%	7,208.72	72.68%	4,686.80	80.64%
AAA rated	506.97	5.12%	336.56	5.51%	516.09	5.20%	333.56	5.74%
AA or better	-	0.00%	-	-	-	0.00%	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below A but above B	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
MF/REV REPO/CBLO/FD	2,193.56	22.17%	791.65	12.96%	2,193.56	22.12%	791.65	13.62%
A1+/P1+/PR1+/F1+	-	-	-	-	-	-	-	-
*Others	-	-	-	-	-	-	-	-
Total	9,892	100.00%	6,109	100.00%	9,918	100.00%	5,812	100.00%
Breakdown by residual maturity								
Up to 1 year	2,103.51	21.26%	1,109.97	18.17%	2,103.51	21.21%	1,109.97	19.10%
more than 1 year and up to 3years	123.82	1.25%	315.40	5.16%	124.50	1.26%	312.89	5.38%
More than 3 years and up to 7years	732.96	7.41%	1,211.42	19.83%	744.54	7.51%	1,208.79	20.80%
More than 7 years and up to 10 years	288.67	2.92%	130.00	2.13%	296.82	2.99%	130.00	2.24%
More than 10 years and up to 15 years	13.11	0.13%	-	-	13.49	0.14%	-	-
More than 15 years and up to 20 years	-	-	-	-	-	-	-	-
Above 20 years	6,630.16	67.02%	3,342.11	54.71%	6,635.51	66.90%	3,050.34	52.48%
Total	9,892	100.00%	6,109	100.00%	9,918	100.00%	5,812	100.00%
Breakdown by type of the issuer								
Central Government	7,191.69	72.70%	4,980.70	81.53%	7,208.72	72.68%	4,686.80	80.64%
State Government	-	-	-	-	-	-	-	0.00%
Corporate Securities	309.29	3.13%	336.56	5.51%	317.30	3.20%	333.56	5.74%
MF/REV REPO/CBLO/FD	2,193.56	22.17%	791.65	12.96%	2,193.56	22.12%	791.65	13.62%
Total	9,695	98.00%	6,109	100.00%	9,720	98.00%	5,812	100.00%

Note :

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

FORM L-30 : Related Party Transactions

Name of the Insurer: Edelweiss Tokio Life Insurance Company Ltd.
Registration Number: 147 dated 10 May 2011

(₹ in lakh)

Sr. No	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the quarter ending 31st December 2017	For the period ending 31st December 2017	For the quarter ending 31st December 2016	For the Period ended 31st December 2016
1	Edelweiss Financial Service Limited	Holding Company	Reimbursement of Cost of premium towards Group Term Life	-	30.81	-18.00	-
			Directors Nomination Deposit	-	3.00	-	-
			Refund of Directors Nomination Deposit	-	3.00	-	-
			Royaltee Fees for FY2018	236.00	236.00	-	-
			Share Capital received during the year	23,500.25	23,500.25	-	-
			Premium collected for Group insurance policy	-	-	-	10.00
2	Edelweiss Securities Limited	Fellow Subsidiary	Brokerage (For Securities transaction)	9.19	26.37	3.41	17.87
			Rent Paid for Office Premises	-	-	8.63	25.88
3	Edelweiss Commodities Services Limited	Fellow Subsidiary	Purchase of Securities	5,241.24	5,314.01	1,576.47	6,822.12
			Sale of Securities	-	-	3,251.47	6,185.30
			Interest on Non-Convertible Debentures	2.53	2.53	-	-
4	ECL Finance Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	2.99	10.05	3.63	10.83
			Purchase of Securities	8,897.32	8,897.32	-	-
			Premium collected for group insurance policy	0.47	0.86	22.61	403.84
5	Edelweiss Broking Limited	Fellow Subsidiary	Insurance Commission paid as Corporate Agent	50.86	135.88	32.57	75.65
			Sale of IT Asset	-	-	-	1.67
			Brokerage Paid (For capital market transactions)	0.69	1.34	-	-
6	Edelweiss Retail Finance Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	50.46	147.73	45.27	130.26
			Premium collected for group insurance policy	160.44	385.64	63.33	189.81
			Claims paid to Group Policyholders	11.59	44.69	-	17.02
7	Edelweiss Finance & Investments Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	41.59	124.32	41.59	124.17
			Purchase of Securities	504.52	504.52	-	9,601.30
			Sale of Securities	686.21	1,721.44	1,082.96	21,500.22
8	Ecap Equities Limited	Fellow Subsidiary	Purchase of Securities	2,002.53	2,002.53	-	501.39
			Business centre Charges	304.36	528.15	-	-
9	Edel Finance Company Limited	Fellow Subsidiary	Lease Rent for Office Equipment	3.88	7.36	3.47	10.39
10	Serenity Business Park Limited	Fellow Subsidiary	Business centre Charges	-	167.75	167.75	503.26
11	Eternity Business Centre Limited	Fellow Subsidiary	Business centre Charges	-	89.61	79.36	238.07
12	Edelweiss Asset Reconstruction Limited	Fellow Subsidiary	Interest on Non-Convertible Debentures	-13.96	147.73	81.29	242.98
13	Edelweiss Housing Finance Limited	Fellow Subsidiary	Premium collected for group insurance policy	869.39	1,874.48	355.96	561.69
			Claims paid to Group Policyholders	71.46	179.37	-	24.87
14	Edelweiss General Insurance Company Limited	Fellow Subsidiary	Purchase of Securities	188.23	188.23	-	-
15	Edelcap Securities Limited	Fellow Subsidiary	Purchase of Securities	-	-	-	501.39
16	Tokio Marine & Nichido Fire Insurance Co Ltd	Enterprise having Significant influence	Share Capital received during the year	43,499.75	43,499.75	-	-

FORM - L-31**LNL - 6 : Board of Directors & Key Persons**Name of the Insurer : **EDELWEISS TOKIO LIFE INSURANCE CO. LTD.**Date : **31 December 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. Deepak Mittal	Managing Director & CEO	-
3	Mr. Himanshu Kajji	Director	-
4	Mr. Ian Brimecome	Director	-
5	Mr. P. N. Venkatachalam	Independent Director	-
6	Mr. P. Vaidyanathan	Independent Director	-
7	Mr. Navtej S. Nandra	Independent Director	-
8	Ms. Shabnam Panjwani	Director	<i>Resigned w.e.f November 1, 2017</i>
9	Mr. Venkat Ramaswamy	Director	-
10	Mr. Trevor Matthews	Director	-
11	Mr. Yasuyuki Sekioka	Director	-
12	Ms. Kamala K.	Director	Appointed w.e.f. November 1, 2017
13	Loo Chuan Tang	Director	Appointed w.e.f. November 1, 2017
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	<i>Ceased w.e.f. November 1, 2017</i>
5	Mr. Ajeet Lodha	Chief Risk Officer	-
6	Mr. Bismillah Chowdhary	Chief Investment Officer	-
7	Ms. Shirin Patel	Chief Compliance Officer	-
8	Mr. Tarun Khurana	Company Secretary	-
9	Mr. Sumit Rai	Chief Distribution Officer	<i>Appointed w.e.f. November 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&A/GDL/CG/100/05/2016)

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

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

Date : 31 December 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: Deduct:	1,19,52,009
02	Mathematical Reserves	1,18,47,562
03	Other Liabilities	-
04	Excess in Policyholders' funds	1,04,448
05	Available Assets in Shareholders Fund: Deduct:	13,44,651
06	Other Liabilities of shareholders' fund	-
07	Excess in Shareholders' funds	13,44,651
08	Total ASM (04)+(07)	14,49,098
09	Total RSM	6,53,351
10	Solvency Ratio (ASM/RSM)	222%

Certification:

I, Subhrajit Mukhopadhyay, the Appointed Actuary, certify that the above statements have been prepared in accordance with the section 64VA of Insurance Laws (Amendment) Act 2015 and the amounts mentioned therein are true and fair to the best of my knowledge.

Subhrajit Mukhopadhyay
Appointed Actuary

Deepak Mittal
MD & C.E.O.

FORM 7

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

Name of the fund: Life Fund

Statement as on : 31 Dec, 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 17	YTD as on date	Prev FY as on 31 Mar 17	YTD as on date	Prev FY as on 31 Mar 17	YTD as on date	Prev FY as on 31 Mar 17	YTD as on date	Prev FY as on 31 Mar 17
1	Investment Assets (As per form 3A/ 3B - Total Fund)	1,23,817	65,701	-	-	45,508	53,290	23,657	78	1,92,983	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)	1,23,817	65,701	-	-	45,508	53,290	23,657	78	1,92,983	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 & CODE: Edelweiss Tokio Life Insurance Company Limited - 147

Name of the fund: Pension and General Annuity Fund

Statement as on : 31 Dec, 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 17	YTD as on date	Prev FY as on 31 Mar 17	YTD as on date	Prev FY as on 31 Mar 17	YTD as on date	Prev FY as on 31 Mar17	YTD as on date	Prev FY as on 31 Mar 17
1	Investment Assets (As per form 3A/ 3B - Total Fund)	8,307	6,250	-	-	2,330	870	512	-	11,149	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)	8,307	6,250	-	-	2,330	870	512	-	11,149	7,120
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

CERTIFICATION

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

FORM 7

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

Name of the fund: Life Fund

: Unit Linked Fund

Statement as on : 31 Dec, 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 17	YTD as on date	Prev FY as on 31 Mar 17	YTD as on date	Prev FY as on 31 Mar 17	YTD as on date	Prev FY as on 31 Mar 17	YTD as on date	Prev FY as on 31 Mar 17
1	Investment Assets (As per form 3A/ 3B - Total Fund)	7,362	5,225	-	-	3,278	16,207	20,076.09	-	30,717	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)	7,362	5,225	-	-	3,278	16,207	20,076.09	-	30,717	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.

FORM L-34 YIELD ON INVESTMENTS-1

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

Periodicity of Submission: Quarterly
 STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT
 Statement as on : 31 Dec, 2017

NAME OF THE FUND : LIFE FUND

(* In Lakhs)

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Current Quarter			Year to Date			Previous Year					
			Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD
A	CENTRAL GOVERNMENT SECURITIES													
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	50,143	734	5.81%	5.81%	45,066	2,930	8.63%	8.63%	32,144	2,671	11.03%	11.03%
A2	Deposits under section 7 of Insurance Act 1938	CDSS	-	-	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
A3	Treasury Bills	CTRB	6,000	88	5.85%	5.85%	2,562	114	5.89%	5.89%	1,920	95	6.56%	6.56%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
B1	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	0.00%	0.00%	-	-	-	0.00%	0.00%
B2	State Government Bonds	SGGB	1,292	4	0.03	0.03	1,292	4	3.28%	3.28%	-	-	-	-
C	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
	TAXABLE BONDS OF													
C1	Bonds / Debentures issued by NHB/Institution accredited by NHB	HTDN	4,056	898	87.79%	87.79%	6,941	1,182	22.60%	22.60%	11,280	695	8.18%	8.18%
C2	Commercial Papers - NHB / Institution accredited by NHB	HTLN	6,494	37	0	0	6,494	37	0	0	2,836	39	7.09%	7.09%
	TAX FREE BONDS													
C3	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	-	-	-	-	-	2,046	21	15.09%	15.09%
D	INFRASTRUCTURE INVESTMENTS													
D1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	418	16	15.47%	15.47%	378	80	28.17%	28.17%	446	84	24.95%	24.95%
D2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	351	15	16.77%	16.77%	240	22	12.45%	12.45%	74	20	50.25%	50.25%
	TAXABLE BONDS OF													
D3	Infrastructure - PSU - Debentures / Bonds	IPFD	8,884	111	4.95%	4.95%	5,792	227	5.21%	5.21%	2,481	218	11.64%	11.64%
D4	INFRASTRUCTURE - OTHER CORPORATE SECURITIES - DEBENTURES/ BONDS	ICTD	1,905	100	20.87%	20.87%	1,391	176	16.80%	16.80%	2,252	147	8.65%	8.65%
D5	Infrastructure - Debentures / Bonds / CPs / loans	IODS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	4,616	350	10.06%	10.06%
D6	Infrastructure - Other Corporate Securities - CPs	ICCP	7,485	30	6.35%	6.35%	1,156	36	6.39%	6.39%	4,623	35	8.11%	8.11%
D7	Infrastructure - PSU - CPs	IPCP	2,487	14	0	0	2,487	14	0	0	4,999	3	7.00%	7.00%
D8	Infrastructure - Infrastructure Development Fund (IDF)	IDDF	-	-	-	-	-	-	-	-	500	3	0	0.13
D9	INFRASTRUCTURE OTHER- EQUITY	IOEQ	-	-	0.00%	0.00%	169	(22)	-30.44%	-30.44%	141	(19)	-18.10%	-18.10%
D10	Units of InvIT	EIT	3,451	59	6.81%	6.81%	2,887	44	2.30%	2.30%	-	-	-	-
	TAX FREE BONDS													
	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	3,294	560	22.57%	22.57%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
E1	PSU - Equity shares - quoted	EAEQ	937	8	3.39%	3.39%	533	29	7.26%	7.26%	374	133	47.05%	47.05%
E2	Corporate Securities - Equity Shares (Ordinary)-quoted	EACE	6,135	392	25.37%	25.37%	5,092	1,101	28.70%	28.70%	5,644	724	17.04%	17.04%
E3	Corporate Securities - Debentures	ECOS	2,427	314	51.28%	51.28%	3,519	519	19.57%	19.57%	6,615	411	8.25%	8.25%
E4	Corporate Securities - Debentures	EDRG	3,128	91	11.49%	11.49%	3,060	263	11.39%	11.39%	2,994	387	17.15%	17.15%
E5	Corporate Securities - Preference Shares	EPNL	365	5	5.21%	5.21%	359	143	52.80%	52.80%	638	28	5.79%	0.06
E6	Application Money	ECAM	329	1	4.08%	4.08%	2,807	25	4.22%	4.22%	9,245	140	6.34%	6.34%
E7	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting investment) FFI- BBI	ECDB	27,216	655	9.54%	9.54%	27,588	2,268	10.91%	10.91%	25,608	2,008	10.41%	10.41%
E8	Deposits - CDs with Scheduled Banks	EDCD	-	-	-	-	-	-	-	-	4,998	5	11.99%	11.99%
E9	CCIL - CBLO	ECBO	8,078	116	5.71%	5.71%	4,715	204	5.75%	5.75%	3,970	185	6.17%	6.17%
E10	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	0.00%	0.00%	516	5	3.34%	3.34%	428	8	0	0.28
E11	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	9,608	484	20.00%	20.00%	9,233	1,161	16.68%	16.68%	1,064	49	7.19%	7.19%
E12	Mutual Funds - Under Promoter Group	EMPG	470	3	2.32%	2.32%	513	13	3.77%	3.77%	-	-	-	-
E13	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	1,013	43	30.99%	30.99%
E14	Commercial Papers	ECCP	-	-	0.00%	0.00%	2,487	7	6.39%	6.39%	2,713	35	8.61%	8.61%
E15	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS	EAPB	1,501	10	8.37%	8.37%	1,501	10	8.37%	8.37%	-	-	0.00%	0.00%
E16	Investment Properties - Immovable	EINP	4,180	35	3.34%	3.34%	4,180	260	8.26%	8.26%	-	-	-	-
F	OTHER INVESTMENTS													
F1	Equity Shares (incl. Co-op Societies)	OESH	3,088	63	8.09%	8.09%	2,891	172	7.90%	7.90%	1,037	362	46.32%	46.32%
F2	Equity Shares (PSUs & Unlisted)	OEUU	15	-	0.00%	0.00%	59	(1)	-4.06%	-4.06%	8	0	0	0.22
F3	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	-	-	-	-	-	-	-	-	8,491	115	1.79%	1.79%
F4	DEBENTURES	OLDB	2,528	7	0	0	2,528	7	0	0	-	-	-	-
F5	Debentures / Bonds / CPs / Loans - (Promoter Group)	ODRG	3,065	84	10.81%	10.81%	3,022	245	10.77%	10.77%	3,000	243	10.75%	10.75%
F6	Mutual Funds (under insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-
F7	Passively Managed Equity ETF (Non Promoter group)	OETF	584	47	69.57%	69.57%	229	86	60.78%	60.78%	223	(13)	(1.00)	(1.00)
F8	Derivative Instrument	OCDI	-	(887)	-14.19%	-14.19%	-	(921)	-5.09%	-5.09%	-	388	-	-
F9	Passively Managed Equity ETF Promoter Group	OETP	-	-	-	-	-	-	-	-	-	-	-	-
F10	Securitized Assets	OPSA	76	0	0.00	0.00	76	0	0	0	81	10	15.76%	15.76%
F11	Alternate Investment Fund (Category II)	OAFB	250	-	-	-	250	-	-	-	-	-	0.00%	0.00%
TOTAL			1,66,946	3,532	7.98%	7.98%	1,52,011	10,440	8.80%	8.80%	1,51,796	10,182	10.82%	10.82%

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

CERTIFICATION

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

NAME OF THE FUND : PENSION AND GENERAL ANNUITY FUND

(₹ In Lakhs)

NO.	CATEGORY OF INVESTMENT	GROUP CODE	Current Quarter				Year to Date				Previous Year			
			Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD	Investment*	INCOME ON INVESTMENT (Rs.)	GROSS YIELD	NET YIELD
A	CENTRAL GOVERNMENT SECURITIES													
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	7,890.80	114.89	5.78%	5.78%	6,512.88	327.23	6.67%	6.67%	2,879.54	170.57	7.86%	7.86%
a2	Treasury Bills	CTRB	99.23	1.46	5.84%	5.84%	273.40	12.05	5.85%	5.85%	171.55	8.37	6.48%	6.48%
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES	SGGB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
B1	Central Government Guaranteed Loans / Bonds	CGSL	-	-	-	-	-	-	-	-	-	-	-	-
B2	State Government Bonds	SGGB	-	-	-	-	-	-	-	-	-	-	-	-
C	INFRASTRUCTURE INVESTMENTS													
C1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	22.51	0.41	7.21%	7.21%	20.06	2.28	15.05%	15.05%	11.44	1.94	22.45%	22.45%
C2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	12.71	0.03	0.87%	0.87%	12.25	0.84	9.10%	9.10%	2.22	0.77	83.02%	83.02%
C3	Infrastructure - PSU - Debentures / Bonds	IPTD	296.78	5.60	0.07	0.07	296.77	5.79	0.07	0.07	-	-	-	-
C4	Infrastructure - Other Investment	IOEQ	-	-	-	-	-	-	-	-	-	-	-	-
C5	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	-	-	-	-	-	-	-	-	-	-	-	-
C6	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	-	-	-	-	-	-	-	-	-	-
C7	Infrastructure - PSU - CPs	IPCP	-	-	-	-	-	-	-	-	-	-	-	-
C8	Units of InvIT	EIIT	198.79	-	0.00%	0.00%	185.18	0.09	0.46%	0.46%	-	-	0.00%	0.00%
D	HOUSING AND LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
D1	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	20.51	0.40	7.77%	7.77%	219.30	11.94	7.23%	7.23%	161.15	12.60	12.51%	12.51%
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%
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
E1	PSU - Equity shares - quoted	EAEQ	49.04	(0.14)	-1.11%	-1.11%	28.28	1.56	7.32%	7.32%	3.68	0.46	16.61%	16.61%
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	362.42	10.67	11.68%	11.68%	270.45	60.87	29.87%	29.87%	157.85	21.96	18.46%	18.46%
E3	CCIL - CBLO	ECBO	1,212.62	17.55	5.74%	5.74%	974.13	42.17	5.77%	5.77%	866.97	39.91	6.11%	6.11%
E4	Corporate Securities - Debentures	ECOS	200.00	5.01	19.45%	19.45%	200.00	13.68	10.86%	10.86%	170.25	19.08	36.52%	36.52%
E5	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	199.02	3.94	7.85%	7.85%	171.11	12.28	9.53%	9.53%	124.38	9.33	9.96%	9.96%
E6	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	EEPG	-	-	-	-	-	-	-	-	-	-	-	-
E7	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	770.70	5.08	6.34%	6.34%	616.32	21.20	6.44%	6.44%	187.58	8.54	7.07%	7.07%
E8	Mutual Funds - (Under Insurer Promoter Group)	EMPG	41.08	0.02	6.71%	6.71%	165.59	3.05	6.53%	6.53%	-	-	-	-
E9	Application Money	ECAM	21.80	0.05	4.00%	4.00%	647.91	2.64	4.37%	4.37%	429.78	2.00	5.86%	5.86%
E10	Net Current Assets (Only in respect of UUP Business)	ENCA	-	-	-	-	-	-	-	-	-	-	-	-
F	OTHER INVESTMENTS													
F1	Equity Shares (incl. Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	-	-	-
F2	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	-	-	-	-	-	-
F3	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-
F4	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL			11,398	165	6.15%	6.15%	10,594	518	7.35%	7.35%	5,466	296	8.48%	8.48%

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.

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			
A	CENTRAL GOVERNMENT SECURITIES																
A1	Central Govt. Securities, Central Govt. Guaranteed Bonds	CGSB	1,316	(8)	-2.27%	-2.27%	1,325	46	4.59%	4.59%	1,190	159	17.71%	17.71%			
a2	Treasury Bills	CTRB	2,336	35	6.03%	6.03%	1,918	87	6.04%	6.04%	817	40	6.56%	6.56%			
B	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES	SGGB	-	-	0.00%	0.00%	128	4	6.27%	6.27%	-	-	-	-			
B1	Central Government Guaranteed Loans / Bonds	CGSL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-			
B2	State Government Bonds	SGGB	-	-	-	-	-	-	-	-	-	-	-	-			
C	INFRASTRUCTURE INVESTMENTS																
C1	Infrastructure - PSU - Equity Shares - Quoted	ITPE	1,147	43	14.97%	14.97%	930	182	25.92%	25.92%	380	86	29.91%	29.91%			
C2	Infrastructure - Corporate Securities - Equity Shares - Quoted	ITCE	779	80	40.94%	40.94%	668	98	19.55%	19.55%	107	(40)	-49.55%	-49.55%			
C3	Infrastructure - PSU - Debentures / Bonds	IPTD	1,095	3	0.96%	0.96%	1,164	58	6.59%	6.59%	833	67	10.66%	10.66%			
C4	Infrastructure - Other Investment	IOEQ	23	3	58.15%	58.15%	57	16	37.75%	37.75%	151	(34)	-29.90%	-29.90%			
C5	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	142	(0)	-0.78%	-0.78%	88	3	3.97%	3.97%	89	8	11.76%	11.76%			
C6	Infrastructure - Other Corporate Securities - CPs	ICCP	-	-	0.00%	0.00%	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%			
D	HOUSING AND LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT																
D1	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	997	15	5.78%	5.78%	977	69	9.33%	9.33%	684	68	13.19%	13.19%			
D2	Bonds / Debentures issued by HUDCO	HFHD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
E	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
E1	PSU - Equity shares - quoted	EAEQ	1,812	(31)	-6.88%	-6.88%	1,197	(26)	-2.84%	-2.84%	188	8	5.57%	5.57%			
E2	Corporate Securities - Equity shares (Ordinary)-quoted	EACE	12,842	1,150	35.53%	35.53%	11,784	2,463	27.74%	27.74%	5,565	98	2.33%	2.33%			
E3	CCIL - CBLO	ECBO	1,587	23	5.72%	5.72%	1,242	54	5.73%	5.73%	494	22	6.01%	6.01%			
E4	Corporate Securities - Debentures	ECOS	374	5	4.95%	4.95%	445	28	8.32%	8.32%	473	41	11.43%	11.43%			
E5	Corporate Securities - Debentures	EDPG	128	1	3.37%	3.37%	145	8	7.39%	7.39%	161	13	10.99%	10.99%			
E6	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	296	9	12.37%	12.37%	296	27	12.15%	12.15%	301	25	11.04%	11.04%			
E7	Deposits - Deposit with Scheduled Banks, Fis (Incl. Bank Balance awaiting Investment), CCIL, RBI	EEPG	-	-	-	-	-	-	-	-	-	-	-	-			
E8	Application Money	ECAM	890	4	4.49%	4.49%	833	9	4.17%	4.17%	158	2	6.01%	6.01%			
E9	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	227	5	85.04%	85.04%			
E10	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	80	(15)	-76.08%	-76.08%	253	0	0.15%	0.15%	-	-	0.00%	0.00%			
E11	Corporate Securities - Preference Shares	EPNQ	182	2	4.91%	4.91%	213	17	10.54%	10.54%	148	7	11.45%	11.45%			
E12	Deposits - CDs with Schedule Banks	EDCD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-			
E13	Corporate Securities - Bonds - (Tax Free)	EPBF	24	0	1.56%	1.56%	23	1	6.60%	6.60%	19	2	20.06%	20.06%			
E14	Net Current Assets (Only in respect of ULIP Business)	ENCA	(223)	-	0.00%	0.00%	(223)	-	0.00%	0.00%	373	-	0.00%	0.00%			
F	OTHER INVESTMENTS																
F1	Equity Shares (incl. Co-op Societies)	OESH	663	87	51.79%	51.79%	678	96	18.85%	18.85%	762	(37)	-6.42%	-6.42%			
F2	Equity Shares (PSUs & Unlisted)	OEPU	68	(1)	-6.35%	-6.35%	110	(21)	-25.58%	-25.58%	-	-	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	1,251	79	24.91%	24.91%	1,019	184	23.99%	23.99%	558	70	16.70%	16.70%			
F5	Mutual Funds - Debt/ Income/ Serial Plans	OMGS	640	23	15.84%	15.84%	640	23	15.84%	15.84%	51	3	8.04%	8.04%			
F6	RECLASSIFIED APPROVED INVESTMENTS - EQUITY (POINT 6 UNDER NOTE FOR REGULATION 4 TO 9)	ORAE	6	(2)	-142.12%	-142.12%	6	(2)	-142.12%	-142.12%	-	-	0.00%	0.00%			
F7	Debentures / Bonds / CPs / Loans - (Promoter Group)	ODPG	202	1	13.48%	13.48%	202	1	13.48%	13.48%	-	-	0.00%	0.00%			
F8	Reclassified Approved Investments - Debt(Point 6 under note for regulation 4 to 9)	ORAD	41	1	10.03%	10.03%	41	1	7.89%	7.89%	-	-	0.00%	0.00%			
TOTAL			28,697	1,507	21.27%	21.27%	26,407	3,434	18.04%	18.04%	13,729	614	6.29%	6.29%			

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 : 31 Dec, 17

STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : LIFE FUND

(Rs In Lakhs)

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

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

CERTIFICATION:

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2
 COMPANY NAME & CODE : EDELWEISS TOKIO LIFE INSURANCE CO. LTD (147)
 Statement as on : 31 Dec, 17
 STATEMENT OF DOWN GRADED INVESTMENTS

NAME OF THE FUND : LINKED LIFE FUND

(Rs In Lakhs)

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

CERTIFICATION:

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

Statement as on : 31 Dec, 17

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 31 December 2017				For the Period Ended 31 December 2017				For the Quarter Ended 31 December 2016				For the Period Ended 31 December 2016			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First year Premium																
	<i>i) Individual Single Premium (ISP)</i>																
	From 0-10,000	-	-	-	-	0	485	485	0	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	0	1	1	1	-	-	-	-	-	-	-	-
	From 25,001-50,000	0.02	4	4	0	0	13	12	1	0	9	7	0	0	22	20	1
	From 50,001- 75,000	0.09	12	12	0	0	27	22	2	0	1	1	0	0	5	5	0
	From 75,000-100,000	0.21	21	21	1	1	59	46	3	0	42	32	2	1	82	72	4
	From 1,00,001 -1,25,000	0.06	5	5	0	0	12	8	1	0	1	-	0	0	5	4	0
	Above Rs. 1,25,000	1.66	41	41	3	6	95	87	13	1	34	23	7	3	85	70	15
	<i>ii) Individual Single Premium-Annuity (ISPA)</i>																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	(0)	-	-	(0)	0	4	4	0	0	4	4	0
	From 150,001- 2,00,000	0.16	8	8	0	0	23	19	0	0	13	4	0	1	30	21	1
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	0
	From 2,50,001 -3,00,000	0.09	3	3	0	0	8	8	0	0	5	5	0	6	49	44	6
	Above Rs. 3,00,000	1.23	11	10	1	3	32	30	3	3	20	12	3	-	-	-	-
	<i>iii) Group Single Premium (GSP)</i>																
	From 0-10,000	0.50	-	971	79	1	-	2,245	172	0	-	350	30	1	-	1,031	88
	From 10,000-25,000	1.45	-	848	104	3	-	1,740	203	1	-	354	37	2	-	1,039	108
	From 25,001-50,000	3.35	-	943	152	7	-	1,945	300	1	-	318	42	3	-	867	122
	From 50,001- 75,000	1.49	-	236	51	3	-	555	116	1	-	96	19	2	-	250	51
	From 75,000-100,000	1.13	-	129	44	3	-	296	99	0	-	47	17	1	-	103	43
	From 1,00,001 -1,25,000	0.56	-	44	18	1	-	97	38	0	-	15	8	0	-	41	24
	Above Rs. 1,25,000	1.74	-	76	57	5	-	206	184	1	-	42	59	3	-	109	120
	<i>iv) Group Single Premium- Annuity (GSPA)</i>																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>v) Individual non Single Premium (INSP)</i>																
	From 0-10,000	2.59	3,556	3,310	460	6	8,900	8,221	1,205	1	1,681	1,509	248	3	5,036	4,627	820
	From 10,000-25,000	8.09	4,923	4,617	488	20	11,741	10,855	1,314	6	3,518	3,267	396	18	9,796	9,298	1,358
	From 25,001-50,000	10.51	2,882	2,669	257	23	6,387	5,881	645	7	1,780	1,640	227	18	4,815	4,555	614
	From 50,001- 75,000	6.13	1,329	1,221	127	14	2,816	2,564	308	2	466	420	84	6	1,211	1,129	202
	From 75,000-100,000	8.18	869	770	94	16	1,713	1,533	205	5	500	451	86	12	1,233	1,170	197
	From 1,00,001 -1,25,000	3.45	362	335	52	8	729	661	103	1	103	95	13	3	272	257	46
	Above Rs. 1,25,000	14.18	534	441	193	32	1,102	944	561	9	293	235	119	21	750	674	413
	<i>vi) Individual non Single Premium- Annuity (INSPA)</i>																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<i>vii) Group Non Single Premium (GNSP)</i>																
	From 0-10,000	-	-	-	-	0	-	2	0	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	0.00	-	40	3	0	-	166	12	0	5	468	6	0	7	2,080	381
	From 50,001- 75,000	0.07	-	941	56	1	1	7,583	463	(0)	1	(165)	(16)	1	3	9,102	535
	From 75,000-100,000	0.00	-	92	7	0	1	694	44	0	1	284	44	0	5	3,530	741
	From 1,00,001 -1,25,000	0.01	-	1,952	4	0	-	3,936	15	0	1	5,011	3	0	2	5,257	13
	Above Rs. 1,25,000	5.48	8	20,778	6,360	22	46	1,44,119	12,128	5	21	1,54,975	1,712	20	55	3,12,295	7,071
	<i>viii) Group Non Single Premium- Annuity (GNSPA)</i>																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Sr. No	Particulars	For the Quarter Ended 31 December 2017				For the Period Ended 31 December 2017				For the Quarter Ended 31 December 2016				For the Period Ended 31 December 2016			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
2	Renewal Premium :																
	i) Individual																
	From 0-10,000	2.70	2,702	2,341	1,246	7	7,924	6,964	3,425	2	2,046	1,846	-	4	6,040	5,470	-
	From 10,000-25,000	13.46	6,423	5,724	1,104	35	23,651	21,678	3,361	12	4,962	4,595	-	29	19,103	17,997	-
	From 25,001-50,000	13.26	3,061	2,632	468	34	10,976	9,820	1,407	10	2,107	1,874	-	24	7,961	7,331	-
	From 50,001- 75,000	5.45	828	692	139	14	3,210	2,838	519	4	497	445	-	10	2,119	1,945	-
	From 75,000-100,000	7.67	760	629	167	16	2,124	1,826	413	5	485	411	-	11	1,360	1,220	-
	From 1,00,001 -1,25,000	2.56	197	156	49	6	758	655	200	2	122	103	-	4	451	403	-
	Above Rs. 1,25,000	15.12	420	319	321	33	1,559	1,268	1,140	10	296	243	-	24	978	851	-
	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)	-	(7)	(0)	0	-	1,068	-	0	-	151	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	(0)	-	(1)	-	0	-	-	-
	From 25,001-50,000	0.03	2	115	100	0	6	1,539	204	0	1	61	-	0	4	320	-
	From 50,001- 75,000	0.07	-	1,011	61	0	3	2,121	124	0	1	38	-	0	5	556	-
	From 75,000-100,000	0.06	2	220	229	0	7	3,519	460	0	2	397	-	0	4	877	-
	From 1,00,001 -1,25,000	0.04	2	5,217	21	0	3	5,595	57	0	-	151	-	0	1	605	-
	Above Rs. 1,25,000	0.24	8	3,064	78	6	40	32,543	6,141	1	6	3,368	-	5	30	34,267	-
	iv) Group- Annuity																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Name of Insurer : Edelweiss Tokio Life Insurance Company Ltd.

Registration Number: 147 dated 10 May 2011

Date: 31 December 17

Business Acquisition through different channels (Group)

(₹ in Crores)

Sr.No.	Channels	For the quarter ended 31 December 17			For the period ended 31 December 17			For the quarter ended 31 December 16			For the period ended 31 December 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	-	21	0.00	0	(615)	(0.01)	21	1,48,691	4.09	38	2,69,238	8.10
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	5	12,628	3.53	24	37229	5.19	4	2,783	0.13	13	17,511	0.97
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	3	14,401	12.25	24	126970	40.49	4	10,321	4.91	21	48,955	23.68
	Total(A)	8	27,050	15.78	48	1,63,584	45.67	29	1,61,795	9.13	72	3,35,704	32.75
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	8	27,050	15.78	48	1,63,584	45.67	29	1,61,795	9.13	72	3,35,704	32.75

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

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

Date: 31 December 2017

Business Acquisition through different channels (Individuals)

(₹ in Crores)

Sr.No.	Channels	For the Quarter ended 31 December 2017		For the period ended 31 December 2017		For the Quarter ended 31 December 2016		For the period ended 31 December 2016	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	10,088	35.10	24,380	84.86	6,261	22.26	17,050	55.29
2	Corporate Agents-Banks	1,046	7.15	2,586	18.63	1,154	9.58	2,551	19.68
3	Corporate Agents -Others	717	4.68	2,074	13.01	483	3.28	1,050	7.90
4	Brokers	195	1.59	434	2.82	78	0.58	966	6.23
5	Micro Agents	130	0.00	265	0.01	91	0.00	139	0.00
6	Direct Business	2,384	8.13	4,404	11.33	403	0.98	1,648	3.26
	Total (A)	14,560	56.66	34,143	130.66	8,470	36.67	23,404	92.36
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	14,560	56.66	34,143	130.66	8,470	36.67	23,404	92.36

FORM L-39-Data on Settlement of Claims

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

Date: 31st December 2017

Ageing of Claims

S.No.	Types of Claims	On or before maturity	No. of claims paid					Total No. of claims paid	Total amount of claims paid (' In Crores)
			1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	
2	Survival Benefit	453	123	49	34	16	-	675	3.48
3	for Annuities / Pension	323	6	9	3	1	-	342	0.30
4	For Surrender	29	321	11	13	50	15	439	3.10
5	Other benefits	268 ***	6*	-	-	-	-	274	0.76
1	Group Death Claims	-	409	-	-	-	-	409	6.57
2	Individual Death Claims	-	61	-	-	-	-	61	4.42

* Other benefits include claim under Health Product and PWB rider

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

*** No. of claims of other benefits for group business are based on claims of individual members

FORM L-40 : Quarterly claims data for Life

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

Date: **31st December 2017**

Quarterly claims data for Life For the Quarter ended 31st , December 2017

Individual

(No. of claims only)

S. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	18	-	145	34	145	5
2	Claims reported during the period	50	-	692	357	370	4*
3	Claims Settled during the period	61	-	675	342	439	6
4	T & C Rejected	-	-	-	-	-	1
5	Claims Repudiated during the period	3	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	3	-	-	-	-	-
	b) Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
6	Claims Written Back	-	-	-	-	-	-
7	Claims O/S at End of the period	4	-	162	49	76	2
	Less than 3months	3	-	100	24	43	2
	3 months to 6 months	1	-	30	15	25	-
	6months to 1 year	-	-	32	10	5	-
	1year and above	-	-	-	-	3	-

*Other benefits include claim under Health product & PWB rider

Group

(No. of claims only)

S. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	1	-	-	-	-	-
2	Claims reported during the period	408	-	-	-	268	-
3	Claims Settled during the period	409	-	-	-	268	-
4	T & C Rejected	-	-	-	-	-	-
5	Claims Repudiated during the period	-	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	-	-	-	-	-	-
	b) Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
6	Claims Written Back	-	-	-	-	-	-
7	Claims O/S at End of the period	-	-	-	-	-	-
	Less than 3months	-	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

FORM L-40 : Quarterly claims data for Life

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

Date: 31st December 2017

Quarterly claims data for Life For the period ended 31st December, 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	-	-	169	3	75	2
2	Claims reported during the period	140	-	1,827	964	1,215	14*
3	Claims Settled during the period	129	-	1,834	918	1,214	12
4	T & C Rejected	-	-	-	-	-	2
5	Claims Repudiated during the period	7	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	6	-	-	-	-	-
	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	4	-	162	49	76	2
	Less than 3months	3	-	100	24	43	2
	3 months to 6 months	1	-	30	15	25	-
	6months to 1 year	-	-	32	10	5	-
	1year and above	-	-	-	-	3	-

*Other benefits include claim under Health Product and PWB rider

Group

(No. of claims only)

S. No.	Claims Experience	For Death	For Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	-	-	-	-	-	-
2	Claims reported during the period	1,474	-	-	-	268	-
3	Claims Settled during the period	1,474	-	-	-	268	-
4	T & C Rejected	-	-	-	-	-	-
5	Claims Repudiated during the period	-	-	-	-	-	-
	a) Less than 2years from the date of acceptance of risk	-	-	-	-	-	-
	b) Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
6	Claims Written Back	-	-	-	-	-	-
7	Claims O/S at End of the period	-	-	-	-	-	-
	Less than 3months	-	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

FORM L-41 - GREIVANCE DISPOSAL

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

Date: 31 December 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		
1	Complaints made by the customers							
(a)	Death Claims	0	0	0	0	0	0	0
(b)	Policy Servicing	0	1	1	0	0	0	10
(c)	Proposal Processing	1	4	1	0	4	0	9
(d)	Survival Claims	0	0	0	0	0	0	1
(e)	ULIP Related	0	1	0	0	1	0	4
(f)	Unfair Business Practices	2	57	8	1	50	0	199
(g)	Others	0	0	0	0	0	0	6
	Total Number of complaints:	3	63	10	1	55	0	229

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	34,191
5	Total No. of claims during current year	1628
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	67
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :	6

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

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

L-42- Valuation Basis (Life Insurance)

- a. How the policy data needed for valuation is accessed. The policy data is extracted from the Ingenium (policy administration system) and for One Year Renewable Group Term, Traditional Fund based Group and Individual Micro insurance, the data is extracted from Operations in Microsoft Excel files. Various checks are applied on the data before using it for policy liability calculations using actuarial software 'Data Conversion System (DCS)' and 'Prophet'.
- b. How the valuation bases are supplied to the system. The bases and parameters are supplied to Prophet and DCS through various tables. The bases are also extracted from run results and compared with bases stored in spreadsheets for consistency.

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

i. Individual Business		Min	Max
1. Life - Participating Policies		7.60% (Without MAD*)	7.60% (Without MAD)
2. Pension - Participating Policies		7.60% (Without MAD)	7.60% (Without MAD)
3. Life - Non-participating Policies		7.00% (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)
ii. Group Business			
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)

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

i. Individual Business		Min	Max
1. Life- Participating policies		90.0% (Without MAD)	90.0% (Without MAD)
2. Pension - Participating Policies		90.0% (Without MAD)	90.0% (Without MAD)
3. Life- Non-participating Policies			
- Pure Term Plans		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)
ii. Group Business			
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)

3) Expense : The value of future expenses has been derived to allow for all the future maintenance expenses as applicable namely fixed per policy, renewal premium (0%-2%)/ commission (0%-25%) related, fund (0%-0.25%) related etc. The limits for fixed per policy expenses are as given below.

i. Individual Business		Min	Max
1. Life - Participating Policies		402 (INFL @5%) (without MAD)	804 (INFL @ 5%) (without MAD)
2. Pension - Participating Policies		486 (INFL @5%) (without MAD)	608 (INFL @5%) (without MAD)
3. Life - Non - participating Policies		250 (INFL @ 5%) (without MAD)	804 (INFL @ 5%) (without MAD)
		15 (INFL @ 5%) (without MAD) for micro Insurance plan	15 (INFL @ 5%) (without MAD) for micro Insurance plan
4. Annuities - Participating policies		NA	
5. Annuities – Non-participating policies		243 (INFL @ 5%) (without MAD)	486 (INFL @ 5%) (without MAD)
6. Annuities - Individual Pension Plan		NA	
7. Unit Linked - Life		525 (INFL @ 5%) (without MAD)	804 (INFL @ 5%) (without MAD)
8. Unit Linked - Pension		276 (INFL @ 5%) (without MAD)	551 (INFL @ 5%) (without MAD)
9. Health Insurance		463 (INFL @5%) (without MAD)	
ii. Group Business			
1. Group Credit Protection		per member - 255 (INFL @ 5%) (without MAD)	
2. Group Wealth Accumulation		per scheme - 8041 (INFL @5%) (without MAD)	
3. Group Employment Benefit		per scheme - 5513 (INFL @5%) (without MAD)	

4) Bonus Rates : The provisions for future bonuses are consistent with assumed valuation rate of interest.

5) Policyholders Reasonable Expectations The level of benefits assumed is in line with the benefit illustrations provided at the point of sale (also is in line with Sales Literature, Policy Bond etc) and hence meets policyholders reasonable expectation.

6) Taxation and Shareholder Transfers For participating business, taxation of surplus and shareholder transfers have been allowed in the calculation of reserves. Goods and Service tax is included in the valuation, wherever applicable.

7) Basis of provisions for Incurred But Not Reported (IBNR) The provision for IBNR claims is set based on the delay in past claim experience approach.

8) Change in Valuation Methods or Bases:

i. Individuals Assurances		
1. Interest		No change
2. Expenses		No change
3. Inflation		No change
ii. Annuities		
1. Interest		No change
a. Annuity in payment		NA
b. Annuity during deferred period		NA
c. Pension : All Plans		No change
2. Expenses		No change
3. Inflation		No change
iii. Unit Linked		
1. Interest		No change
2. Expenses		No change
3. Inflation		No change
iv. Health		
1. Interest		No change
2. Expenses		No change
3. Inflation		No change
v. Group		
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