



Edelweiss Tokio Life Insurance Company Limited

Audited Financial Statements Financial Year 2016-17



Auditors' Report

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

1. Report on the Financial Statements

We have audited the accompanying financial statements of **EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED** ("the Company"), which comprise the Balance Sheet as at 31 March 2017, the related Revenue Account (also called the "Policyholders' Account" or the "Technical Account"), the Profit and Loss Account (also called the "Shareholders' Account" or "Non-Technical Account") and the Receipts and Payments Account for the year then ended, and a summary of the significant accounting policies and other explanatory information.

2. Management's Responsibility for the Financial Statements

The Company's Board of Directors is responsible for the matters stated in Section 134(5) of the Companies Act, 2013 ("the Act") with respect to the preparation of these financial statements, that give a true and fair view of the financial position, financial performance and cash-flows of the Company in accordance with the accounting principles generally accepted in India, including the provisions of the Insurance Act, 1938 as amended by the Insurance Laws (Amendment) Act, 2015 (the "Insurance Act"), read with Insurance Regulatory and Development Authority of India circular IRDAI/F&A/CIR/FA/059/03/2015 dated 31 March 2015. The Insurance Regulatory and Development Authority Act, 1999 (the "IRDAI Act"), the Insurance Regulatory and Development Authority (Preparation of Financial Statements and Auditor's Report of Insurance Companies) Regulations, 2002 (the "IRDAI Financial Statements Regulations"), orders/directions issued by the Insurance Regulatory and Development Authority of India (the "IRDAI"/"Authority") in this regard and the Accounting Standards specified under Section 133 of the Act, further amended by Companies (Accounting Standard) Amendment Rules, 2016 and read with Rule 7 of the Companies (Accounts) Rules, 2014 to the extent applicable. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

3. Auditor's Responsibility

- 3.1 Our responsibility is to express an opinion on these financial statements based on our audit.
- 3.2 We have taken into account the provisions of the Act, the Insurance Act, the IRDAI Act, the IRDAI Financial Statements Regulations, other regulations orders/directions issued by IRDAI, the accounting and auditing standards and matters which are required to be included in the audit report under the provisions of the Act and the Rules made there under.
- 3.3 We conducted our audit in accordance with the Standards on Auditing specified under Section 143(10) of the Act. Those

Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

- 3.4 An audit involves performing procedures to obtain audit evidence about the amounts and the disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal financial controls relevant to the Company's preparation of the financial statements that give a true and fair view in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of the accounting estimates made by the management, as well as evaluating the overall presentation of the financial statements.
- 3.5 We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the financial statements.

4. Opinion

In our opinion and to the best of our information and according to the explanations given to us the aforesaid financial statements give the information required by the Insurance Act, the IRDAI Act, the IRDAI Financial Statements Regulations and the Act to the extent applicable and in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, as applicable to Insurance Companies:

- (i) in case of Balance Sheet, of the state of affairs of the Company as at 31 March 2017;
- (ii) in case of Revenue Account, of the net deficit (before contribution from shareholders' account) for the year ended on that date;
- (iii) in case of Profit and Loss Account, of the loss for the year ended on that date; and
- (iv) in case of Receipts and Payments Account, of the receipts and payments for the year ended on that date.

5. Other Matter

The actuarial valuation of liabilities for life policies in force and for policies in respect of which premium has been discontinued but liability exists as at 31 March 2017 is the responsibility of the Company's Appointed Actuary (the "Appointed Actuary"). The actuarial valuation of these liabilities for life policies in force and for policies in respect of which premium has been discontinued but liability exists as at 31 March 2017 has been duly certified by the Appointed Actuary and in his opinion, the assumptions for such valuation are in accordance with the guidelines and norms issued by the Authority and the Institute of Actuaries of India in concurrence with the Authority. We have relied upon Appointed Actuary's certificate in this regard for forming our opinion on the valuation of liabilities for life policies in force and for policies in respect of which premium has been discontinued but liability exists in financial statements of the Company.

6. Report on Other Legal and Regulatory Requirements

- 6.1 As required by the IRDAI Financial Statements Regulations, we have issued a separate certificate dated 11th May 2017 certifying the matters specified in paragraphs 3 and 4 of Schedule C to the IRDAI Financial Statements Regulations.
- 6.2 As required by IRDAI Financial Statements Regulations read with Section 143(3) of the Act, we report that:
- we have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and have found them to be satisfactory;
 - in our opinion proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books;
 - as the Company's financial accounting system is centralized, no returns for the purposes of our audit are prepared at the branches of the Company;
 - the Balance Sheet, the Revenue Account, the Profit and Loss Account and the Receipts and Payments Account dealt with by this report are in agreement with the books of account;
 - in our opinion, the aforesaid financial statements comply with the Accounting Standards specified under section 133 of the Act, further amended by Companies (Accounting Standard) Amendment Rules, 2016 and read with Rule 7 of the Companies (Accounts) Rules, 2014 to the extent they are not inconsistent with the accounting principles prescribed in the IRDAI Financial Statements Regulations and orders/directions issued by the IRDAI in this regard;
 - in our opinion and to the best of our information and according to the explanations given to us, investments have been valued in accordance with the provisions of the Insurance Act, the IRDAI Financial Statements Regulations and/or orders/directions issued by the IRDAI in this regard;
 - in our opinion the accounting policies selected by the Company are appropriate and are in compliance with the applicable Accounting Standards specified under section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014 (as amended) and with the accounting principles prescribed in IRDAI Financial Statements Regulations and orders/directions issued by the IRDAI in this regard.

- on the basis of the written representations received from the directors, as on 31 March 2017 and taken on record by the Board of Directors, none of the directors is disqualified as on 31 March 2017 from being appointed as a director in terms of section 164(2) of the Act;
- with respect to the adequacy of the internal financial controls over financial reporting of the Company and the operating effectiveness of such controls, refer to our separate report in "Annexure A"
- with respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:
 - The Company has disclosed the impact of pending litigations on its financial position as per Note C.1 in the Notes to Accounts to the Financial Statements.
 - The liability for insurance contracts, is determined by the Company's Appointed Actuary as per Note C.2 in the Notes to Accounts to the Financial Statements and is covered by the Appointed Actuary's certificate, referred to in paragraph 5 above, on which we have placed reliance. Based on the information & explanations provided to us, the Company was not required to make any provisions for material foreseeable losses, in respect of any other long term contracts including the interest rate future contracts entered into.
 - The Company was not required to deposit or pay any dues in respect of the Investor Education and Protection Fund during the year.
 - The disclosure requirement as envisaged in Notification G.S.R 308 (E) dated 30th March 2017 is not applicable to the Company - refer note C.31 in the Notes to Accounts to the Financial Statements.

For K.S. Aiyar & Co

Chartered Accountants
Firm Registration No.: 100186W

Rajesh S. Joshi
Partner

Membership No. 038526

Place: Mumbai

Date: 11 May 2017

For V Sankar Aiyar & Co.

Chartered Accountants
Firm Registration No.: 109208W

Arvind Mohan
Partner

Membership No. 124082

Place: Mumbai

Date: 11 May 2017

INDEPENDENT AUDITOR'S CERTIFICATE

(Referred to in paragraph 6 of our Report on Other Legal and Regulatory Requirements forming part of the Independent Auditor's Report dated May 11, 2017)

This certificate is issued to comply with the provisions of paragraph 3 and 4 of Schedule C of the Insurance Regulatory and Development Authority (Preparation of Financial Statements and Auditor's Report of Insurance Companies) Regulations 2002, ("the IRDAI Financial Statements Regulations") read with Regulation 3 of the IRDAI Financial Statements Regulations.

The Company's Board of Directors is responsible for complying with the provisions of the Insurance Act, 1938 as amended by the Insurance Laws (Amendment) Act, 2015 (the "Insurance Act"), read with Insurance Regulatory and Development Authority of India circular IRDAI/F&A/CIR/FA/059/03/2015 dated March 31, 2015, the Insurance Regulatory and Development Authority Act, 1999 (the "IRDAI Act"), the IRDAI Financial Statements Regulations, orders/directions issued by the Insurance Regulatory and Development Authority of India (the "IRDAI") which includes the preparation of the Management Report. This includes collecting, collating and validating data and designing, implementing and monitoring of internal controls suitable for ensuring compliance as aforesaid

Our responsibility for the purpose of this certificate is limited to certifying matters contained in paragraphs 3 and 4 of Schedule C of the Regulations. We conducted our examination in accordance with the Guidance Note on Audit Reports and Certificates for Special Purposes issues by the Institute of Chartered Accountants of India (the 'ICAI'), which include the concepts of test checks and materiality.

In accordance with the information and explanations given to us and to the best of our knowledge and belief and based on our examination of the books of account and other records maintained EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED ("the Company") for the year ended March 31, 2017, we certify that:

1. We have reviewed the Management Report attached to the financial statements for the year ended March 31, 2017, and on the basis of our review, there is no apparent mistake or material inconsistencies with the financial statements;

2. Based on the management representations and compliance certificates submitted to the Board of Directors by the officers of the Company charged with compliance and the same being noted by the Board, we certify that the Company has complied with the terms and conditions of registration stipulated by IRDAI;
3. We have verified the cash balances, and securities, to the extent considered necessary relating to the Company's loans and investments as at March 31, 2017, by actual inspection or on the basis of certificates/confirmations received from the Custodian and/ or Depository Participants appointed by the Company, as the case may be. As at March 31, 2017, the Company does not have reversions and life interests;
4. The Company is not a trustee of any trust; and
5. No part of the assets of the Policyholders' Funds has been directly or indirectly applied in contravention to the provisions of the Insurance Act, relating to the application and investments of the Policyholders' Funds.

This certificate is issued to comply with Schedule C of the Insurance Regulatory and Development Authority (Preparation of Financial Statements and Auditor's Report of Insurance Companies) Regulations 2002, ("the IRDAI Financial Statements Regulations") read with Regulation 3 of the IRDAI Financial Statements Regulation and is not intended to be used or distributed for any purpose.

For K.S. Aiyar & Co
Chartered Accountants
Firm Registration No.: 100186W

For V Sankar Aiyar & Co.
Chartered Accountants
Firm Registration No.:109208W

Rajesh S. Joshi
Partner
Membership No. 038526
Place: Mumbai
Date: 11 May 2017

Arvind Mohan
Partner
Membership No. 124082
Place: Mumbai
Date: 11 May 2017

Annexure - A to the Auditors' Report

Report on the Internal Financial Controls under Clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013 ("the Act")

We have audited the internal financial controls over financial reporting of Edelweiss Tokio Life Insurance Company Limited ("the Company") as of 31 March 2017 in conjunction with our audit of the standalone financial statements of the Company for the year ended on that date.

Management's Responsibility for Internal Financial Controls

The Company's management is responsible for establishing and maintaining internal financial controls based on the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls over Financial Reporting issued by the Institute of Chartered Accountants of India ('ICAI'). These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to company's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013.

Auditors' Responsibility

Our responsibility is to express an opinion on the Company's internal financial controls over financial reporting based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls over Financial Reporting (the "Guidance Note") and the Standards on Auditing, issued by ICAI and deemed to be prescribed under section 143(10) of the Companies Act, 2013, to the extent applicable to an audit of internal financial controls, both applicable to an audit of Internal Financial Controls and, both issued by the Institute of Chartered Accountants of India. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting was established and maintained and if such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system over financial reporting and their operating effectiveness. Our audit of internal financial controls over financial reporting included obtaining an understanding of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Company's internal financial controls system over financial reporting.

Meaning of Internal Financial Controls over Financial Reporting

A company's internal financial control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A Company's internal financial control over financial reporting includes those policies and procedures that (1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the company; (2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the company are being made only in accordance with authorisations of management and directors of the company; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorised acquisition, use, or disposition of the company's assets that could have a material effect on the financial statements.

Inherent Limitations of Internal Financial Controls Over Financial Reporting

Because of the inherent limitations of internal financial controls over financial reporting, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial control over financial reporting may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

Opinion

In our opinion, the Company has, in all material respects, an adequate internal financial controls system over financial reporting and such internal financial controls over financial reporting were operating effectively as at 31 March 2017, based on the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India.

For K.S. Aiyar & Co

Chartered Accountants
Firm Registration No.: 100186W

Rajesh S. Joshi

Partner
Membership No. 038526
Place: Mumbai
Date: 11 May 2017

For V Sankar Aiyar & Co.

Chartered Accountants
Firm Registration No.:109208W

Arvind Mohan

Partner
Membership No. 124082
Place: Mumbai
Date: 11 May 2017

Management Report

In accordance with the provisions of the Insurance Regulatory and Development Authority (Preparation of Financial Statements and Auditors' Report of Insurance Companies) Regulations, 2002, as amended from time to time, the Board of Directors of Edelweiss Tokio Life Insurance Company Limited presents its Management Report for the year ended March 31, 2017 confirming and certifying that:

1. The Certificate of Registration (Registration Number 147 dated May 10, 2011) under Section 3 of the Insurance Act, 1938 (the Act) (amended by the Insurance Laws (Amendment) Act, 2015) was granted by IRDAI. The Certificate of Registration is valid as on March 31, 2017 and as on the date of this Report.
2. All dues payable to the Statutory Authorities have been duly paid except those not due or under dispute and disclosed under contingent liabilities in the Notes to Accounts forming part of the financial statements.
3. The shareholding pattern of the Company is in accordance with the statutory and regulatory requirements. During the year, there was no change in the share capital of the Company. Shareholding pattern of the Company as at March 31, 2017 was as under:

Name of the Shareholder	Promoter	No. of Equity Shares (face value of ₹ 10/- each)	% Holding
Edelweiss Financial Services Limited	Indian	133,412,010	51%
Tokio Marine & Nichido Fire Insurance Co., Ltd.	Foreign	128,180,166	49%
Total		261,592,176	100%

The Company is in compliance with the Guidelines on "Indian Owned and Controlled" dated October 19, 2015 (IRDA/F&A/GDL/180/10/2015), as amended from time to time.

4. the solvency margins as required by the Regulations prescribed by IRDAI have been maintained. The Actual Solvency Ratio as compared to Required Solvency Ratio are as under:

Particulars	March 31, 2017	March 31, 2016
Required Solvency Ratio	150%	150%
Actual Solvency Ratio	220%	264%

5. The Management has not, directly or indirectly, made any investment outside India, from the funds of the holders of policies issued by the Company.
6. The values of all the assets have been reviewed on the date of Balance Sheet including application of appropriate valuation methodology for Investments and accordingly the Management represents that the assets set forth under each of the headings in the Balance Sheet are shown in the aggregated amounts not exceeding their realizable or market value under their related headings – "Investments", "Loans", "Outstanding Premiums", "Income accrued on investments", "Agent Balances", "Amounts due from other entities carrying on insurance business (including amounts due from reinsurers)", "Cash and Bank Balances" and other

items specified under "Advances" and "Other Assets".

7. No part of the Life Insurance Fund has been directly or indirectly applied in contravention of the Insurance Act, 1938, as amended from time to time and the IRDAI (Investment) Regulations, as amended time to time, relating to application and investment of the Life Insurance Fund.
8. The Management recognises the risks associated with the life insurance business and manages the risks by adopting prudent policies to counter the key risks of the Company viz. Underwriting, Investment, Asset Liability Management (ALM) and Operational risks.

The Company has established well defined underwriting procedures to mitigate underwriting risks. Additionally, the Company has entered into re-insurance arrangements wherein it re-insures risk in excess of its retention limits to mitigate the risk exposure.

The investment risk is managed in accordance with the Investment Policy framed by the Board. The Investment Committee constituted by the Board of Directors acts as the policy making body for the investment operations. The Investment Committee periodically *inter alia* reviews the investment strategy, portfolio structures, performance of the portfolio and other applicable issues. The Investment Policy is reviewed for alignment with the market dynamics and is also correlated with Asset Liability Management (ALM) risk that is overseen by ALM Committee, together to get 360° perspective on performance with the objective of protecting the value of investments and generating stable returns.

The Company has established risk management framework to manage, control and mitigate the operational risks, which is periodically reviewed by the Risk Management Committee (RMC). The Audit Committee reviews reporting done by the Internal Auditors, Concurrent Auditors and other Auditors and places great emphasis on action taken by the management based on the recommendations of the Auditors.

9. Internal Financial Controls under Clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013 ("the Act"):

A Company's internal financial control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles.

The Company has, in all material respects, an adequate internal financial control system over financial reporting and such internal financial controls over financial reporting were operating effectively as at 31 March 2017, based on the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls over Financial Reporting issued by the Institute of Chartered Accountants of India.

10. The Company does not have operations in any other country.
11. Ageing of claims; the average claim settlement time taken by the Company, in respect of mortality claims, from the day all necessary documents are submitted by the claimant was as follows:

Financial Year	Average time taken for claims settlement (in days)
FY 2017	7
FY 2016	11
FY 2015	16
FY 2014	8
FY 2013	7

The ageing of mortality claims registered and not settled as on 31 March 2017 is given below:

(₹ In '000)

Period*	Traditional Business		Linked Business	
	Number of Claims	Amount Involved	Number of Claims	Amount Involved
30 days	-	-	-	-
	(4)	(345)	(1)	(250)
30 days to 6 months	-	-	-	-
	(1)	(400)	(-)	(-)
6 months to 1 year	-	-	-	-
	(-)	(-)	(-)	(-)
1 year to 5 years	-	-	-	-
	(-)	(-)	(-)	(-)
5 years and above	-	-	-	-
	(-)	(-)	(-)	(-)
Total	-	-	-	-
	(5)	(745)	(1)	(250)

* Previous year's figures are in brackets

12. Details of number of mortality claims intimated, disposed-off during the year and pending at the end of year.

Sr. No.	Description	Death claims	
		Individual	Group
1	Claims outstanding at the beginning of the year	3	3
2	Claims reported during the year	161	1,426
3	Claims Settled during the year	153	1,429
4	Terms and condition rejections	-	-
5	Claims repudiated during the year	11	-
6	Claims outstanding at the end of the year	-	-

13. The values, as shown in the Balance Sheet, of the investments, which consist of fixed income instruments, securities, equity shares, mutual fund units and investment property have been valued as per accounting policies prescribed by IRDAI. Market values have been ascertained for equities on the basis of the last quoted closing prices on National Stock Exchange of India Limited (NSE) and in case the equity shares are not traded on NSE, they are valued on the basis of last quoted closing price on BSE Limited (BSE). Fixed income securities, are valued at amortized cost. Mutual Fund units have been valued at the previous day's NAV declared by the respective Mutual Fund.

The unit linked investments have been valued on the basis as stated below:

Equities have been valued at market values, which have been ascertained on the basis of the last quoted closing price on NSE. In case the equity shares are not listed on NSE, then they are valued on the last quoted closing price on BSE. Government securities are valued at prices obtained from Credit Rating Information Services of India Limited (CRISIL). Corporate bonds and debentures are valued on the basis of CRISIL Bond Valuer. Treasury bills, certificate of deposits and commercial papers are valued at amortized cost. Mutual fund units have been valued at the previous day's Net Asset Value declared by the respective Mutual Fund.

14. All the investments are performing investments. Investments are in assets class representing listed / to be listed /unlisted equity shares, debt securities issued by Central Government of India (Sovereign rating), debt securities issued by Public Financial Institutions, Banks and Public & Private Sector Undertakings (within credit rating scale of highest safety to high safety), Fixed deposits with banks, Security Receipts issued by Asset Reconstruction Trusts and units of mutual funds. The Company has taken an exposure to IRF (Interest Rate Futures), in accordance with guidelines issued by IRDAI, to hedge the ALM Risk for forecasted transactions. Investment property is held to earn rental income and for capital appreciation. Investment property is initially valued at cost including any directly attributable transaction costs. Investment property would be revalued at least once in every three years and change in carrying value taken to "Revaluation Reserve". The portfolio is structured to achieve the objective of protecting the value of investments and generating stable returns.

15. The Management confirms that:

- in the preparation of financial statements, the applicable accounting standards, principles and policies have been followed;
- the Management has adopted accounting policies and have applied them consistently and reasonable and prudent judgments have been made so as to give a true and fair view of the state of affairs of the Company as at March 31, 2017 and of the loss of the Company for the year;

- (c) the Management has taken proper and sufficient care for the maintenance of adequate accounting records in accordance with the applicable provisions of the Insurance Act, 1938, as amended by the Insurance Laws (Amendment) Act, 2015 and Companies Act, 2013, to the extent applicable, for safeguarding the assets of the Company and for preventing and detecting fraud and other irregularities;
- (d) the Management has prepared the financial statements on a going concern basis;
- (e) the Management has ensured that an internal audit system commensurate with the size and nature of the business exists and is operating effectively.

16. The Company has made the following payments to individuals, firms, companies and organizations in which the Directors are interested:

Amount in ₹' 000

Sl. No.	Name of the Director	Name of the Entity	Nature of Interest	Nature of Payment	Current Year*	Previous Year*
1	Rashesh Shah	Edelweiss Financial Services Limited	Director, Member	Royalty fees for trade logo usage	57,500	22,472
	Venkat Ramaswamy		Director, Member	Reimbursement of Cost of premium towards Group Term Life Master Policy and Medical Insurance Policy	32,504	22,624
	Rujan Panjwani		Director, Member			
	Himanshu Kaji		Director, Member			
	P.N. Venkatachalam		Director, Member			
	Navtej S. Nandra		Director, Member			
2	Rujan Panjwani	Edelweiss Commodities Services Limited	Director	Rent Paid for office Premises	2,551	92,783
				Purchase of Securities	7,69,736	4,66,471
	P.N. Venkatachalam		Director	Reimbursement of Technology related service cost	693	534
3	Venkat Ramaswamy	Edelweiss Finance & investments Ltd	Director	Investment made in NCD	-	1,50,000
	Shabnam Panjwani		Director			
	P.N. Venkatachalam		Director		9,78,781	10,32,969
4	Rashesh Shah	ECL Finance Limited	Director	Purchase of Securities	31,085	-
	Himanshu Kaji		Director	Claims payments under Group Credit Insurance Plan	2,182	6,290

Sl. No.	Name of the Director	Name of the Entity	Nature of Interest	Nature of Payment	Current Year*	Previous Year*
5	Rashesh Shah	Edelweiss Asset Reconstruction Company Limited	Director	Investment made in NCD	-	3,00,000
	Venkat Ramaswamy		Director			
6	P.N. Venkatachalam	Edelweiss Housing Finance Limited	Director	Claims payments under Group Credit Insurance Plan	4,817	2,968
7	Arthur Lee	Iffco Tokio General Insurance Co Limited	Director	Payment of General Insurance premium	891	588

* Including taxes wherever applicable.

For and on behalf of the Board of Directors

Rashesh Shah

Chairman
DIN:00008322

Venkat Ramaswamy

Director
DIN: 00008509

Subhrajit Mukhopadhyay

Appointed Actuary

Shirin Patel

Company Secretary

Deepak Mittal

Managing Director & CEO
DIN: 00010337

Himanshu Kaji

Director
DIN: 00009438

Sarju Simaria

Chief Financial Officer

Mumbai

Date: 11 May 2017

FORM A-RA
EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
Registration Number 147 dated 10 May 2011
AUDITED REVENUE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2017
POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

Particulars	Schedule	Current Year (₹ '000)	Previous Year (₹ '000)
Premium earned-net			
(a) Premium	1	4,413,331	3,100,660
(b) Reinsurance ceded		(154,412)	(98,853)
(c) Reinsurance accepted		-	-
Sub Total		4,258,919	3,001,807
Income from Investments			
(a) Interest & Dividends Gross, & Amortisation (Net)		429,188	226,485
(b) Profit on sale / redemption of investments		322,609	108,231
(c) (Loss on sale / redemption of investments)		(151,497)	(65,778)
(d) Transfer /Gain/(Loss) on revaluation / change in fair value*		84,311	(23,901)
Sub Total		684,611	245,037
Other Income			
Contribution from Shareholders' Account (refer note C.32 of Sch 16)		2,933,958	2,126,681
Other Income		2,212	564
Sub Total		2,936,170	2,127,245
Total (A)		7,879,700	5,374,089
Commission	2	288,866	265,426
Operating Expenses related to Insurance Business	3	2,886,259	2,363,462
Service Tax Expense on ULIP Charges		10,545	4,826
Provision for Doubtful debts		1,119	1,882
Bad debt written off		-	-
Provision for Tax		-	-
Provisions (other than taxation)		-	-
(a) For diminution in the value of investments (Net)		-	-
(b) Others		-	-
Total (B)		3,186,789	2,635,596
Benefits Paid (Net)	4	429,421	183,507
Interim Bonuses Paid		170	124
Change in valuation of liability in respect of life policies			
(a) Gross **		4,673,398	3,008,397
(b) Amount ceded in Reinsurance		(410,078)	(453,535)
(c) Amount accepted in Reinsurance		-	-
Total (C)		4,692,911	2,738,493
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		-	-
Appropriations			
Transfer to Shareholders' Account		-	-
Transfer to Other Reserves		-	-
Balance being Funds for Future Appropriations		-	-
Total (D)		-	-

NOTES:

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

**represents Mathematical Reserves after allocation of bonus [The bonus is Rs. 66,673 thousands for the current year (previous year Rs. 46,356 thousands)]

The total surplus is disclosed below:

(a) Interim Bonuses Paid :	170	124
(b) Allocation of Bonus to Policyholders :	66,673	46,356
(c) Surplus shown in the Revenue Account :	-	-
(d) Total Surplus [(a) + (b)+ (c)].	66,843	46,480

Significant Accounting Policies & Notes to Accounts

16

Schedules referred to above and the notes to accounts form an integral part of the Accounts.

We certify the compliance to erstwhile section 40-B(4) of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015 read with IRDAI (Expenses of Management of Insurers transacting Life Insurance Business) Regulations, 2016 (Refer Note C.32 of Sch 16).

As per our report of even date

For and on behalf of the Board of Directors

For **K.S. Aiyar & Co**
Chartered Accountants
Firm Regd. No.: 100186W

For **V. Sankar Aiyar & Co.**
Chartered Accountants
Firm Regd. No.: 109208W

Rashesh Shah
Chairman
DIN:00008322

Venkat Ramaswamy
Director
DIN: 00008509

Rajesh S. Joshi
Partner
Membership No. 038526

Arvind Mohan
Partner
Membership No. 124082

Deepak Mittal
Managing Director & CEO
DIN: 00010337

Himanshu Kaji
Director
DIN: 00009438

Sarju Simaria
Chief Financial Officer

Subhrajit Mukhopadhyay
Appointed Actuary

Mumbai
Dated: 11 May 2017

Shirin Patel
Company Secretary

FORM A-PL
EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
Registration Number 147 dated 10 May 2011
AUDITED PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 MARCH 2017
SHAREHOLDERS' ACCOUNT (NON-TECHNICAL ACCOUNT)

Particulars	Schedule	Current Year (₹ '000)	Previous Year (₹ '000)
Amounts transferred from the Policyholders' Account (Technical Account)		-	-
Income from Investments			
(a) Interest, Dividend & Rent- Gross & Amortisation (Net)		527,456	379,052
(b) Profit on sale / redemption of investments		429,828	325,768
(c) (Loss on sale / redemption of investments)		(134,422)	(92,218)
(d) Transfer /Gain/(Loss) on revaluation / change in fair value		-	-
Sub Total		822,862	612,602
Other Income		-	14,117
TOTAL(A)		822,862	626,719
Expense other than those directly related to the insurance business	3A	47,214	47,833
Bad debts written off		-	-
Provisions (Other than taxation)			
(a) For diminution in the value of investments (Net)		-	-
(b) Provision for doubtful debts		-	-
(c) Others		-	-
Contribution to the Policyholders' Account (refer note C.32 of Sch 16)		2,933,958	2,126,681
TOTAL(B)		2,981,172	2,174,514
Profit / (Loss) before Tax		(2,158,310)	(1,547,795)
Provision for Taxation			
For current year		-	-
For earlier years		-	-
Profit / (Loss) after Tax		(2,158,310)	(1,547,795)
Appropriations			
(a) Balance at the beginning of the year		(3,889,897)	(2,342,102)
(b) Interim dividends paid during the year		-	-
(c) Proposed final dividend		-	-
(d) Dividend distribution tax		-	-
(e) Transfer to reserves / other accounts		-	-
Profit/(Loss) carried to the Balance Sheet		(6,048,207)	(3,889,897)
Earning per share of face value ₹ 10 - Basic/Diluted (Refer note C.16 of Sch 16)		(8.25)	(8.01)

Significant Accounting Policies & Notes to Accounts

16

Schedules referred to above and the notes to account form an integral part of the Accounts.

As per our report of even date

For **K.S. Aiyar & Co**
Chartered Accountants
Firm Regd. No.: 100186W

For **V. Sankar Aiyar & Co.**
Chartered Accountants
Firm Regd. No.: 109208W

Rajesh S. Joshi
Partner
Membership No. 038526

Arvind Mohan
Partner
Membership No. 124082

Mumbai
Dated: 11 May 2017

For and on behalf of the Board of Directors

Rashesh Shah
Chairman
DIN: 00008322

Venkat Ramaswamy
Director
DIN: 00008509

Deepak Mittal
Managing Director & CEO
DIN: 00010337

Himanshu Kaji
Director
DIN: 00009438

Sarju Simaria
Chief Financial Officer

Subhrajit Mukhopadhyay
Appointed Actuary

Shirin Patel
Company Secretary

FORM A-BS
EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
Registration Number 147 dated 10 May 2011
AUDITED BALANCE SHEET AS AT 31 MARCH 2017

Particulars	Schedule	Current Year (₹ '000)	Previous Year (₹ '000)
SOURCES OF FUND			
Shareholders' Funds:			
Share Capital	5	2,615,922	2,615,922
Reserves and Surplus	6	10,658,765	10,658,765
Credit/(Debit) Fair Value Change Account		93,164	9,107
Sub Total		13,367,851	13,283,794
Borrowings			
Policyholders' Funds:			
Credit/(Debit) Fair Value Change Account		14,442	(2,784)
Policy Liabilities		7,051,095	3,790,193
Insurance Reserves		-	-
Provision for Linked Liabilities		1,923,461	1,059,075
Add: Credit/(Debit) Fair Value Change Account		91,015	6,705
Total Provision for Linked Liabilities		2,014,476	1,065,780
Sub Total		9,080,013	4,853,189
Funds for Discontinued Policies			
Discontinued on account of non-payment of premium - Linked		128,685	74,963
Others		-	-
Funds for Future Appropriations		-	-
Total		22,576,549	18,211,946
APPLICATION OF FUNDS			
Investments			
Shareholders'	8	6,137,745	8,875,651
Policyholders'	8A	6,592,697	3,965,242
Assets Held to Cover Linked Liabilities	8B	2,143,162	1,140,742
Loans	9	5,996	3,664
Fixed Assets	10	659,002	190,380
Current Assets			
Cash and Bank Balances	11	1,015,567	483,439
Advances and Other Assets	12	1,491,808	1,040,173
Sub Total(A)		2,507,375	1,523,612
Current Liabilities	13	1,253,432	1,144,986
Provisions	14	264,203	232,256
Sub Total (B)		1,517,635	1,377,242
Net Current Assets (C) = (A-B)		989,740	146,370
Miscellaneous Expenditure (To the extent not written off or adjusted)	15	-	-
Debit Balance in Profit & Loss Account (Shareholders' Account)		6,048,207	3,889,897
Debit Balance in Revenue Account (Policyholders' Account)		-	-
Total		22,576,549	18,211,946
Contingent liabilities (Refer note C.1 of Sch 16)			
Significant Accounting Policies & Notes to Accounts	16		
Schedules referred to above and the notes to account form an integral part of the Accounts.			

As per our report of even date

For **K.S. Aiyar & Co**
Chartered Accountants
Firm Regd. No.: 100186W

Rajesh S. Joshi
Partner
Membership No. 038526

Mumbai
Dated: 11 May 2017

For **V. Sankar Aiyar & Co.**
Chartered Accountants
Firm Regd. No.: 109208W

Arvind Mohan
Partner
Membership No. 124082

For and on behalf of the Board of Directors

Rashesh Shah
Chairman
DIN:00008322

Deepak Mittal
Managing Director & CEO
DIN: 00010337

Sarju Simaria
Chief Financial Officer

Shirin Patel
Company Secretary

Venkat Ramaswamy
Director
DIN: 00008509

Himanshu Kaji
Director
DIN: 00009438

Subhrajit Mukhopadhyay
Appointed Actuary

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

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

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
A Cash Flows from operating activities:		
1 Premium received from policyholders, including advance receipts	4,225,036	3,198,572
2 Other receipts (Other Income)	1,843	14,681
3 Payments to the re-insurance premium, net of commission and claims	38,757	(35,198)
4 Payments of claims / benefits	(591,492)	(308,431)
5 Payments of commission and brokerage	(278,963)	(234,466)
6 Payments of other operating expenses	(2,484,538)	(2,064,247)
7 Preliminary and pre-operative expenses	-	-
8 Deposits, advances and staff loans	(77,389)	234,235
9 Income taxes (Paid) / Refund	(620)	-
10 Service tax paid	(67,816)	(43,153)
11 Other payments	-	-
12 Cash flows before extraordinary items	764,818	761,993
13 Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	764,818	761,993
B Cash flows from investing activities:		
1 Purchase of fixed assets	(548,586)	(120,737)
2 Proceeds from sale of fixed assets	2,286	3,089
3 Purchases of investments	(36,593,493)	(19,666,187)
4 Loans disbursed	-	-
5 Loans against policies	(2,332)	(3,074)
6 Sales of investments	35,464,237	14,564,494
7 Repayments received	-	-
8 Rents/Interests/ Dividends received	617,430	429,980
9 Investments in money market instruments and in liquid mutual funds (Net)	871,956	(1,021,495)
10 Expenses related to investments	-	-
Net cash flow from investing activities	(188,502)	(5,813,930)
C Cash flows from financing activities:		
1 Proceeds from issuance of share capital	-	5,274,705
2 Proceeds from borrowing	-	-
3 Repayments of borrowing	-	-
4 Interest/dividends paid	-	-
Net cash flow from financing activities	-	5,274,705
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents	576,316	222,768
Cash and cash equivalents at the beginning of the year	487,554	264,786
Cash and cash equivalents at the end of the year	1,063,870	487,554

Note: Previous year amounts have been regrouped to conform to current year's classification.

As per our report of even date

For **K.S. Aiyar & Co**
Chartered Accountants
Firm Regd. No.: 100186W

For **V. Sankar Aiyar & Co.**
Chartered Accountants
Firm Regd. No.: 109208W

Rajesh S. Joshi
Partner
Membership No. 038526

Arvind Mohan
Partner
Membership No. 124082

Mumbai
Dated: 11 May 2017

For and on behalf of the Board of Directors

Rashesh Shah
Chairman
DIN:00008322

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Director
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Deepak Mittal
Managing Director & CEO
DIN: 00010337

Himanshu Kaji
Director
DIN: 00009438

Sarju Simaria
Chief Financial Officer

Subhrajit Mukhopadhyay
Appointed Actuary

Shirin Patel
Company Secretary

Schedules forming part of Financial Statements For the year ended 31 March 2017

SCHEDULE 1

PREMIUM

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
1 First year Premiums	1,897,774	1,500,425
2 Renewal Premiums	2,133,411	1,264,748
3 Single Premiums	382,146	335,487
Total Premiums	4,413,331	3,100,660

Note: All the premium income relates to business in India.

SCHEDULE 2

COMMISSION EXPENSES

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
Commission paid		
- First year premiums	212,933	216,637
- Renewal premiums	72,524	47,184
- Single premiums	3,409	1,605
Other Commissions	-	-
TOTAL (A)	288,866	265,426
Add: Commission on Re-insurance Accepted	-	-
Less: Commission on Re-insurance Ceded	-	-
Net Commission	288,866	265,426
Break-up of the expenses (Gross) incurred to procure business		
Agents	198,216	162,771
Brokers	24,884	55,563
Corporate Agency	65,766	47,092
Referral	-	-
Others	-	-
Total	288,866	265,426

Schedules forming part of Financial Statements For the year ended 31 March 2017 (Continued)

SCHEDULE 3

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
1 Employees' remuneration & welfare benefits	1,562,374	1,256,203
2 Travel, conveyance and vehicle running expenses	129,496	93,122
3 Training expenses	35,901	45,666
4 Rents, rates & taxes	186,862	182,019
5 Repairs & Maintenance	55,691	42,168
6 Printing and stationery	16,441	10,539
7 Communication expenses	47,887	37,262
8 Legal & Professional charges	56,548	40,006
9 Medical fees	13,830	15,652
10 Auditors' fees, expenses etc.		
(a) as auditor	1,800	1,800
(b) as advisor or in any other capacity, in respect of		
(i) Taxation matters	-	-
(ii) Insurance matters	-	-
(iii) Management services	-	-
(c) in any other capacity	-	-
(d) Out of pocket expenses	200	200
11 Advertisement and publicity	217,693	183,034
12 Bank Charges	7,444	6,935
13 Others		
(a) Business Development, Marketing & Sales Promotion	303,336	246,836
(b) Stamp duty on policies	37,478	27,754
(c) General & Other Insurance Expenses	17,505	22,606
(d) Information Technology Cost	67,059	43,512
(e) Business Support Expenses	32,527	29,231
(f) (Profit)/Loss on sale of Fixed Assets	(6)	(946)
14 Depreciation	93,154	78,552
15 Service Tax	3,039	1,311
TOTAL	2,886,259	2,363,462

SCHEDULE 3A

EXPENSE OTHER THAN THOSE DIRECTLY RELATED TO THE INSURANCE BUSINESS

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
1 Employees' remuneration & welfare benefits	46,000	35,000
2 Rents, rates & taxes	-	8,051
3 Legal and Professional fee	-	3,779
4 Bank Charges	519	291
5 Others		
(a) Directors Sitting fees	420	640
(b) Others	275	72
TOTAL	47,214	47,833

Schedules forming part of Financial Statements For the year ended 31 March 2017 (Continued)

SCHEDULE 4

BENEFITS PAID [NET]

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
1 Insurance Claims		
(a) Claims by Death	398,132	238,984
(b) Claims by Maturity	-	-
(c) Annuities/Pension payment	3,953	565
(d) Other benefits		
(i) Surrenders	76,340	13,513
(ii) Survival benefit	31,727	-
(iii) Guaranteed addition	-	-
(iv) Loyalty addition	-	-
(v) Others		
Health	1,364	1,883
Withdrawals	50,087	31,372
2 (Amount ceded in reinsurance):		
(a) Claims by Death	(131,608)	(102,233)
(b) Claims by Maturity	-	-
(c) Annuities/Pension payment	-	-
(d) Other benefits	(574)	(577)
3 Amount accepted in reinsurance:		
(a) Claims by Death	-	-
(b) Claims by Maturity	-	-
(c) Annuities/Pension payment	-	-
(d) Other benefits	-	-
Total	429,421	183,507
Benefits paid to claimants:		
1 In India	429,421	183,507
2 Outside India	-	-
Total	429,421	183,507

Schedules forming part of Financial Statements For the year ended 31 March 2017 (Continued)

SCHEDULE 5 SHARE CAPITAL

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
1 Authorised Capital 275,000,000 Equity Shares of ₹ 10 each (previous year 275,000,000)	2,750,000	2,750,000
2 Issued Capital 261,592,176 Equity Shares of ₹ 10 each (previous year 261,592,176)	2,615,922	2,615,922
3 Subscribed Capital 261,592,176 Equity Shares of ₹ 10 each (previous year 261,592,176)	2,615,922	2,615,922
4 Called-up Capital 261,592,176 Equity Shares of ₹ 10 each (previous year 261,592,176)	2,615,922	2,615,922
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount originally paid up)	-	-
Less : Par value of Equity Shares bought back	-	-
Less : Preliminary Expenses Expenses including commission or brokerage on underwriting or subscription of shares	-	-
Total	2,615,922	2,615,922

Note:

Of the total share capital 133,412,010 Equity Shares (previous year 133,412,010) of ₹ 10 each fully paid up are held by Edelweiss Financial Services Limited, the holding company and its nominees. The balance shares are held by Tokio Marine & Nichido Fire Insurance Co Limited.

SCHEDULE 5A PATTERN OF SHAREHOLDING

(As certified by the Management)

Shareholder	Current Year		Previous Year	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
• Indian/Holding Company	133,412,010	51	133,412,010	51
• Foreign	128,180,166	49	128,180,166	49
Others	-	-	-	-
TOTAL	261,592,176	100	261,592,176	100

Schedules forming part of Financial Statements For the year ended 31 March 2017 (Continued)

SCHEDULE 6

RESERVES AND SURPLUS

Particulars	Current Year (₹'000)	Previous Year (₹'000)
1 Capital Reserve	-	-
2 Capital Redemption Reserve	-	-
3 Share Premium		
Opening Balance	10,658,765	6,197,116
Add: Addition during the year	-	4,461,649
Closing Balance	10,658,765	10,658,765
4 Revaluation Reserve	-	-
5 General Reserve		
Less: Debit balance in Profit & Loss Account, if any	-	-
Less: Amount utilized for Buy-back	-	-
6 Catastrophe Reserve	-	-
7 Other Reserves	-	-
8 Balance of profit in Profit and Loss Account	-	-
Total	10,658,765	10,658,765

SCHEDULE 7

BORROWINGS

Particulars	Current Year (₹'000)	Previous Year (₹'000)
1 Debentures/Bonds	-	-
2 Banks	-	-
3 Financial Institutions	-	-
4 Others	-	-
Total	-	-

Schedules forming part of Financial Statements For the year ended 31 March 2017 (Continued)

SCHEDULE 8

INVESTMENTS - SHAREHOLDERS

Particulars

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

NOTES:

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

Book Value (Historical cost)	4,766,024	7,394,945
Market Value	4,876,166	7,346,436
- Book Value (Historical cost) and market value of Equity and Mutual fund:

Book Value (Historical cost)	1,284,066	1,472,458
Market Value	1,377,230	1,481,565
- Includes investment
 - * of ₹ 602,923 thousands in Non Convertible Debentures (NCD) of Fellow subsidiaries (previous year ₹ 290,000 thousands)
 - ** in equity shares amounting to ₹ 4,766 thousands through IPO awaiting listing as on balance sheet date (previous year ₹ Nil)
 - *** in equity shares amounting to ₹ Nil through IPO awaiting listing as on balance sheet date (previous year ₹ 3,476 thousands)
 - # of ₹ 259,932 thousands in unlisted Equity shares (previous year ₹ Nil)

Schedules forming part of Financial Statements For the year ended 31 March 2017 (Continued)

SCHEDULE 8A

INVESTMENTS - POLICYHOLDERS

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
LONG TERM INVESTMENTS		
1 Government securities and Government guaranteed bonds including Treasury Bills	4,024,333	2,245,013
2 Other Approved Securities	-	-
3 Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/Bonds	70,337	17,026
(e) Other Securities - Bank Deposits	1,231,200	742,900
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
4 Investments in Infrastructure and Social Sector	489,191	28,042
5 Other than Approved Investments	-	-
Sub Total (A)	5,815,061	3,032,981
SHORT TERM INVESTMENTS		
1 Government securities and Government guaranteed bonds including Treasury Bills	158,900	209,291
2 Other Approved Securities	-	-
3 Other Investments		
(a) Shares		
(aa) Equity*	218,781	101,993
(bb) Preference	-	-
(b) Mutual Funds	169,881	-
(c) Derivative Instruments	-	-
(d) Debentures/Bonds	600	-
(e) Other Securities - Bank Deposits / CBLO	149,561	603,177
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
4 Investments in Infrastructure and Social Sector	62,465	7,672
5 Other than Approved Investments**	17,448	10,128
Sub Total (B)	777,636	932,261
Total (A+B)	6,592,697	3,965,242
1 In India	6,592,697	3,965,242
2 Outside India	-	-
Total	6,592,697	3,965,242

NOTES:

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

Book Value (Historical cost)	6,172,044	3,848,155
Market Value	6,289,958	3,894,731
- Book Value (Historical cost) and market value of Equity and Mutual fund are shown below:

Book Value (Historical cost)	414,560	122,664
Market Value	432,996	119,793
- Includes Investment
 - * equity shares amounting to ₹ 5,006 thousands through IPO awaiting listing as on balance sheet date (previous year ₹ Nil)
 - ** equity shares amounting to ₹ Nil through IPO awaiting listing as on balance sheet date (previous year ₹ 137 thousands).

Schedules forming part of Financial Statements For the year ended 31 March 2017 (Continued)

SCHEDULE 8B

ASSETS HELD TO COVER LINKED LIABILITIES

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
LONG TERM INVESTMENTS		
1 Government securities and Government guaranteed bonds including Treasury Bills	145,423	117,092
2 Other Approved Securities	-	-
3 Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	15,109	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/Bonds*	43,530	54,191
(e) Other Securities - Bank Deposits	29,600	29,600
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
4 Investments in Infrastructure and Social Sector	182,397	104,324
5 Other than Approved Investments	-	-
Sub Total (A)	416,059	305,207
SHORT TERM INVESTMENTS		
1 Government securities and Government guaranteed bonds including Treasury Bills	101,057	53,374
2 Other Approved Securities	-	-
3 Other Investments		
(a) Shares		
(aa) Equity**	993,950	413,319
(bb) Preference	-	-
(b) Mutual Funds	33,104	-
(c) Derivative Instruments	-	-
(d) Debentures/Bonds*	10,105	8,194
(e) Other Securities - Bank Deposits / CBLO	104,739	49,876
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
4 Investments in Infrastructure and Social Sector	112,609	73,204
5 Other than Approved Investments	161,118	112,417
Sub Total (B)	1,516,682	710,384
6 CURRENT ASSETS		
Cash and Bank Balances	48,303	4,115
Advances and Other Assets	243,664	142,692
Sub Total (C)	291,967	146,807
Current Liabilities	81,546	21,656
Provisions	-	-
Sub Total (D)	81,546	21,656
Net Current Asset (E) = (C-D)	210,421	125,151
Total (A+B+E)	2,143,162	1,140,742
1 In India	2,143,162	1,140,742
2 Outside India	-	-
Total	2,143,162	1,140,742

NOTE:

1. includes investment

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

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

Schedules forming part of Financial Statements For the year ended 31 March 2017 (Continued)

SCHEDULE 9

LOANS

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
1 SECURITY-WISE CLASSIFICATION		
Secured		
(a) On mortgage of property		
(aa) In India	-	-
(bb) Outside India	-	-
(b) On Shares, Bonds, Government Securities etc.	-	-
(c) Loans against policies	5,996	3,664
(d) Others	-	-
Unsecured	-	-
Total	5,996	3,664
2 BORROWER-WISE CLASSIFICATION		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	5,996	3,664
(f) Others	-	-
Total	5,996	3,664
3 PERFORMANCE-WISE CLASSIFICATION		
(a) Loans classified as standard :		
(aa) In India	5,996	3,664
(bb) Outside India	-	-
(b) Non-standard loans less provisions:		
(aa) In India	-	-
(bb) Outside India	-	-
Total	5,996	3,664
4 MATURITY-WISE CLASSIFICATION		
(a) Short-Term	-	-
(b) Long-Term	5,996	3,664
Total	5,996	3,664

Schedules forming part of Financial Statements For the year ended 31 March 2017 (Continued)

SCHEDULE 10

FIXED ASSETS

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

Schedules forming part of Financial Statements For the year ended 31 March 2017 (Continued)

SCHEDULE 11

CASH AND BANK BALANCES

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
1 Cash [including cheques, drafts and stamps amounting to ₹ 184,050 thousand (previous year ₹ 159,638 thousand)]	221,108	197,084
2 Bank Balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
(bb) Others	50	-
(b) Current Accounts	794,409	286,355
(c) Others	-	-
3 Money at Call and Short Notice		
(a) With banks	-	-
(b) With other Institutions	-	-
4 Others	-	-
Total	1,015,567	483,439
Balances with non-scheduled banks included in 2 above	-	-
CASH & BANK BALANCES		
1 In India	1,015,567	483,439
2 Outside India	-	-
Total	1,015,567	483,439

SCHEDULE 12

ADVANCES AND OTHER ASSETS

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
ADVANCES		
1 Reserve deposits with ceding companies	-	-
2 Application money for investments	-	-
3 Prepayments	22,519	22,803
4 Advances to Directors/Officers	-	-
5 Advance tax paid and taxes deducted at source (Net of provision for taxation)	620	-
6 Others (Net of Provisions)		
a) Advance to Suppliers	13,198	346
b) Staff Loans and Advances	4,089	3,412
Total (A)	40,426	26,561
OTHER ASSETS		
1 Income accrued on Investments	858,547	528,078
2 Outstanding Premiums	272,049	158,523
3 Agents' Balances		
Gross	4,424	2,556
Less : Provision for doubtful agents' balance	(2,513)	(1,395)
Net	1,911	1,161
4 Foreign Agencies Balances	-	-
5 Due from other entities carrying on insurance business (including reinsurers)	2,203	56,658
6 Due from subsidiaries/holding company	-	-
7 Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8 Others		
Service Tax Unutilised Credit	30,145	52,435
Rent & Other Security Deposit	91,668	79,801
Assets held for unclaimed amount of policyholders	18,182	-
Other Receivables	176,677	136,956
Total (B)	1,451,382	1,013,612
Total (A + B)	1,491,808	1,040,173

Schedules forming part of Financial Statements For the year ended 31 March 2017 (Continued)

SCHEDULE 13

CURRENT LIABILITIES

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
1 Agents' Balances	68,316	63,909
2 Balances due to other insurance companies (including reinsurers)	11,859	5,329
3 Deposits held on reinsurance ceded	-	-
4 Premiums received in advance	9,368	5,980
5 Unallocated premium	132,966	211,123
6 Sundry creditors	157,799	311,622
7 Due to subsidiaries/holding company	84,981	19,749
8 Claims Outstanding	116	1,644
9 Annuities Due	-	-
10 Due to Officers/Directors	-	-
11 Others		
a) Tax Deducted to be remitted	30,525	29,706
b) Service Tax Liability	3,906	3,645
c) Unclaimed amount - policyholders	10,825	20,835
d) Expense Payable	449,236	317,372
e) Security Deposit Received	23,283	-
f) Others - Payable	270,252	154,072
Total	1,253,432	1,144,986

SCHEDULE 14

PROVISIONS

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
1 For taxation	-	-
2 For proposed dividends	-	-
3 For dividend distribution tax	-	-
4 Others		
Provision for Employee Benefits	264,203	232,256
Total	264,203	232,256

SCHEDULE 15

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
1 Discount Allowed on issue of shares/debentures	-	-
2 Others	-	-
Total	-	-

Schedules forming part of Financial Statements For the year ended 31 March 2017 (Continued)

Schedule 16 – Significant Accounting Policies and Notes to Accounts

A Background

Edelweiss Tokio Life Insurance Company Limited. (“the Company”) is a joint venture between Edelweiss Financial Services Limited and Tokio Marine Holding Inc., was incorporated on November 25, 2009 as a Company under the Companies Act, 2013 (‘the Act’). The Company obtained license (Registration No. 147 dated May 10, 2011) from the Insurance Regulatory and Development Authority of India (“IRDAI”) for carrying Life Insurance business. The license is in force as at March 31, 2017.

The Company is in business of providing life insurance, pensions and health insurance to individuals and groups. The business is conducted in participating, non-participating and unit linked lines of businesses. The Company distributes these products through individual agents, corporate agents, banks, brokers, the Company website and through the Company’s direct sales channels.

B Summary of significant accounting policies

i Basis of preparation

The financial statements are prepared and presented under the historical cost convention, unless otherwise stated, and on the accrual basis of accounting in accordance with:

- Accounting principles generally accepted in India (Indian GAAP), in compliance with the Accounting Standards specified under Section 133 of the Companies Act, 2013 further amended by Companies (Accounting Standards) Amendment Rules, 2016 and read with Rule 7 of the Companies (Accounts) Rules, 2014, to the extent applicable.
- The accounting principles prescribed by the Insurance Regulatory and Development Authority of India (Preparation of Financial Statements and Auditor’s Report of Insurance Companies) Regulations, 2002, as amended from time to time.
- The provisions of Insurance Act, 1938 as amended by the Insurance Laws (Amendment) Act, 2015 read with Insurance Regulatory and Development Authority of India circular no. IRDAI/F&A/CIR/FA/059/03/2015 dated 31 March 2015 and the Insurance Regulatory and Development Authority Act, 1999, as amended from time to time.

Accounting policies are consistently applied by the Company, except where differential treatment is required as per new pronouncement made by the regulatory authorities.

ii Use of Estimates

The Company’s management makes estimates and assumptions that affect the reported amounts of income and expenses for the year, reported balances of assets and liabilities and disclosures relating to contingent liabilities as on the date of financial statements. The estimates and assumptions used in the financial statements are based upon management’s evaluation of the relevant facts and circumstances as on the date of the financial statements. Actual results could differ from the estimates. Any revision to accounting estimates is recognised prospectively.

iii Revenue Recognition

- **Premium income**
 - Premium Income for non-linked policies is recognised as income when due from policyholders. For unit linked policies, premium is recognised as income when the associated units are created.
 - Premium on lapsed policies is recognised as income as and when such policies are reinstated.
- **Income from Investment**
 - Interest Income on investments is recognised on accrual basis.
 - Dividend Income is recognised on ‘ex-dividend date’
 - Profit or loss on sale/redemption of debt securities is calculated as the difference between net sale proceeds/redemption proceeds and the weighted average amortised cost and profit or loss on sale/redemption of equity shares/equity exchange traded funds (ETFs) and mutual fund units is the difference between the sale consideration net of expenses and the weighted average book cost as on the date of sale.
 - Gain/Yield on Security Receipts is accounted for, based on the redemption advice received from the trust.
 - Lease rentals on investment property is recognised on accrual basis and include only the realised rent and does not include any notional rent, as prescribed by IRDA (Preparation of Financial Statements and Auditors’ Report of Insurance Companies) Regulations 2002. Costs related to operating and maintenance of investment property are recognised as expense in the Revenue Account or P&L Account, as applicable.
- **Income from unit linked policies**
 - Income from unit linked policies, which include fund management charges, policy administration charges, mortality charges and other charges, wherever applicable, are recovered from the unit linked funds in accordance with the terms and conditions of the policies issued and are recognised as and when due.
Fees and other charges are recognised on receipt basis
- **Interest Income on policy loan**
 - Interest Income on policy loans is recognised on accrual basis.

Schedules forming part of Financial Statements For the year ended 31 March 2017 (Continued)

iv Reinsurance Premium Ceded

Reinsurance premium ceded is accounted in accordance with the terms and conditions of the relevant treaties with the reinsurer.

v Acquisition Costs

Acquisition costs such as commission, are costs that vary with and are primarily related to the acquisition of insurance contracts and are expensed in the period in which they are incurred.

vi Benefits paid

- Benefit paid consists of the policy benefit and claim settlement costs, if any.
- Death, Rider and Surrender claims are accounted for on receipt of written intimation.
- Maturity and survival benefit are accounted when due.
- Surrenders / withdrawals under unit linked policies are accounted when the associated units are cancelled / redeemed.
- Reinsurance claims receivable are accounted for in the same period as the related claim.

vii Investments

Investments are made in accordance with the Insurance Act, 1938, the IRDA (Investment) Regulations, 2016 and various other circulars/notifications/amendments issued by the IRDA in this context as amended from time to time.

Investments are recorded on trade date at cost, which includes brokerage and related taxes, if any but excludes pre-acquisition interest.

Broken period interest paid/receive is debited/credited to interest receivable account

Any impairment loss is recognized as an expense in the Revenue/Profit and Loss Account to the extent of the difference between the re-measured fair value of the security/investment and its acquisition cost as reduced by any previous impairment loss recognized as an expense in the Revenue/Profit and Loss Account. Any reversal of impairment loss, earlier recognized in Revenue/ Profit and Loss Account, is recognized in the Revenue/Profit and Loss Account.

Bonus and Rights entitlements are recognised as investments on the 'ex-bonus date' / 'ex-rights date' respectively.

Investments maturing within 12 months from the balance sheet date and investments made with the specific intention to dispose off within 12 months from the balance sheet date are classified as "short term" investments. Investments other than short term investments are classified as "long term" investments.

Debt securities

a) Non linked, non unit reserve investments and shareholders' investments

Debt securities, including government securities, are considered as "held to maturity". Debt securities are stated at amortised cost. Discount or premium on purchase of debt securities is amortised over the remaining period to maturity on straight line basis and is recognised in the revenue account or the profit and loss account, as applicable.

In case of security with call/put option, the first date of call/put is considered as maturity date.

b) Linked business

All debt securities, including government securities under linked businesses are valued at market value, using CRISIL Bond Valuer / CRISIL Gilt Prices, as applicable. The discount or premium on money market instruments which is the difference between the purchase price and the redemption amount is amortized and recognized in the Revenue Account on a straight line basis over the remaining period to maturity of these securities. Unrealised gains or losses arising on such valuation are recognised in the Revenue Account.

Equity / Preference Shares

a) Non linked, non unit reserve investments and shareholders' investments

- Listed equity shares and preference shares are stated at fair value, being the last quoted closing prices on National Stock Exchange (in case it is not traded on National Stock Exchange then last quoted closing price on the Bombay Stock Exchange is used) as at the Balance Sheet date. Unrealised gains / losses arising due to change in fair value are recognised under the head 'Fair Value Change Account' in the Balance Sheet.
- Unlisted equity / preference shares and other than actively traded equity / preference shares are stated at historical cost subject to provision for diminution, if any, in the value of such investment determined separately for each individual investment.

b) Linked business

- Listed equity / preference shares are valued and stated at fair value, being the last quoted closing prices on National Stock Exchange (in case it is not traded on National Stock Exchange then last quoted closing price on the Bombay Stock Exchange is used) as at the Balance Sheet date. Unrealised gains or losses arising on such valuation are recognised in the Revenue Account.

Schedules forming part of Financial Statements For the year ended 31 March 2017 (Continued)

- Unlisted equity / preference shares and other than actively traded equity / preference shares are stated at historical cost subject to provision for diminution, if any, in the value of such Investment determined separately for each individual investment.

Derivatives : Interest Rate Futures (IRF)

Non linked, non unit reserve investments and shareholders' investments

Interest Rate Future (IRF) - Derivative contracts, as permitted by IRDAI to hedge risks on forecasted transactions are recognized in the financial statement at fair value as on Balance Sheet date in pursuance of IRDAI guidelines on Interest Rate Derivatives. For IRF contracts the realised profit / loss is recognised as 'Profit / loss on sale of Investments' in the Revenue Account for policyholders fund or in the Profit & Loss Account for shareholder funds. The unrealised gains / losses arising due to change in fair value of outstanding IRF contracts are recognised under the head 'Fair Value Change Account' in the Balance Sheet. Fair Value is determined using quoted closing market prices in an actively traded market.

Mutual Funds

a) Non linked, non unit reserve investments and shareholders' investments

Mutual Fund units as at balance sheet date are valued at previous day's net asset values. Unrealised gains/losses arising due to changes in the fair value of mutual fund units are recognized under the head 'Fair Value Change Account' in the Balance Sheet.

b) Linked business

Mutual Fund units are valued at previous day's net asset values and unrealised gains/losses arising due to changes in the fair value of mutual fund units are recognised in Revenue Account.

Investment Property

Investment property is held to earn rental income or for capital appreciation.

Investment property is initially valued at cost including any directly attributable transaction costs. Investment property is revalued at least once in every three years. The change in carrying amount of investment property is taken to "Revaluation reserve" in the Balance Sheet.

Transfer of Investments

a) Transfer from the shareholders' account to the policyholders' account

Transfers of investments made from shareholders' account to the policyholders' account, as and when made, are made at the book value or market price, whichever is lower.

b) Transfer between policyholders' funds

No transfers of investments are made between different policyholders' funds.

c) Purchase / Sale transactions between units linked funds

The sale/purchase of investments between Unit Linked Funds is done at prevailing market price during market hours. If the prevailing market price is not available, then it is carried out at previous day's closing market price.

viii Policyholder Liability

The policyholder liabilities are calculated in accordance with the following Acts, Regulations & Actuarial Practice Standards -

Insurance Laws (Amendment) Act 2015, IRDA Act 1999, Insurance Regulatory and Development Authority of India (Assets, Liabilities, and Solvency Margin of Life Insurance Business) Regulations 2016, IRDA (Distribution of Surplus) Regulations 2002, Insurance Regulatory and Development Authority of India (Actuarial Report and Abstract for Life Insurance Business) Regulations 2016 and Actuarial Practice Standard including APS-1, APS-2, APS-5, APS-7 (issued by Institute of Actuaries of India).

ix Fixed Assets and Depreciation

- Fixed assets are reported at cost less accumulated depreciation and impairment loss, if any. Cost includes the purchase price and any cost directly attributable to bring the asset to its working condition for its intended use.

• Tangible Assets

The Company has adopted the Written down Value method of depreciation so as to depreciate the cost of the following type of assets at rates equal to those prescribed under Schedule II of the Companies Act, 2013, based on the Management's estimate of useful life of such assets, as stated below:

Schedules forming part of Financial Statements For the year ended 31 March 2017 (Continued)

Categories of assets	Estimated Useful Life (in years)
Building	60
Furniture and Fixtures (Except Chairs)	10
Information Technology Equipment	3
Information Technology Servers	6
Office Equipment	5
Office Equipments (Mobile Phones Costing up to Rs 25,000)	1
Furniture and Fixtures (Chairs)	3
Vehicle	8

Leasehold improvements are amortised on straight line basis over the estimated useful lives of the assets or the extended period of the lease, whichever is shorter.

• **Intangible Assets**

Intangible Assets comprising of computer software are stated at cost of acquisition, including any cost attributable for bringing the same to its working condition, less accumulated amortization.

These costs are amortised on straight line basis over a period of 5 years.

x Loans

Loans are valued at historical cost, subject to provision for impairment, if any.

xi Preliminary Expenses

Preliminary expenses are charged off to the profit and loss account in the year in which they are incurred.

xii Foreign Currency Transactions

- Transactions in foreign currency are recorded at the prevailing exchange rate on the date of the transaction.
- Monetary assets and liabilities in foreign currency, if any, are translated at the year-end closing rates.
- Foreign Exchange gains and losses arising on such translations are recognized either in the Revenue or Profit and Loss Account, as the case may be.

xiii Segmental Reporting

As per Accounting Standard 17 on "Segment Reporting" read with IRDA (Preparation of Financial Statements and Auditors' Report of Insurance Companies) Regulations 2002, the Company has prepared the Revenue Account and Balance Sheet for the primary business segments namely Participating [Individual (Life and Pension)], Non-Participating [Individual (Life, Pension and Health), Group and Group Variable] and Unit Linked [Individual (Life and Pension) and Group]. There are no reportable geographical segments, since all business is written in India.

The allocation of revenue, expenses, assets and liabilities to specific business segments is done on the following basis, which is applied on consistent basis.

- a) Revenues and expenses, assets and liabilities, that are directly attributable and identifiable to the respective business segments, are directly accounted for in that segment.
- b) Other revenue, expenses, assets and liabilities which are not directly identifiable to a business segment are allocated based on the nature of the transactions and its logical relationship to the various business segments. The criteria used for allocation to a particular segment are based on the various drivers which includes;
 - i) Number of policies
 - ii) Premium
 - iii) Sum Assured
 - iv) Assets Under Management
- c) The accounting policies used in segmental reporting are same as those used in the preparation of financial statements

xiv Employee Benefits

The accounting policy followed by the Company in respect of its employee benefit schemes in accordance with Accounting Standard 15 (revised 2005), is set out below:

All short term employee benefits are accounted on undiscounted basis during the accounting period based on services rendered by employees.

Schedules forming part of Financial Statements For the year ended 31 March 2017 (Continued)

Provident fund

The Company contributes to a recognised provident fund which is a defined contribution scheme. The contributions are accounted for on an accrual basis and recognised in the Revenue/Profit & Loss account.

Gratuity

The Company's gratuity scheme is a defined benefit plan. The Company's net obligation in respect of the gratuity benefit is calculated by estimating the amount of future benefit that the employees have earned in return for their service in the current and prior periods. Such benefit is discounted to determine its present value, and the fair value of any plan assets, if any, is deducted.

The present value of the obligation under such benefit plan is determined based on actuarial valuation using the Projected Unit Credit Method.

The obligation is measured at present values of estimated future cash flows. The discounted rates used for determining the present value are based on the market yields on Government Securities as at the balance sheet date.

Benefits in respect of gratuity are funded through employee gratuity trust which has invested in a group insurance plan approved by Insurance Regulatory and Development Authority of India (IRDAI)

Actuarial gains and losses arising from experience adjustments and change in actuarial assumptions are recognised in the revenue account in the period in which they arise.

Compensated Absences

The eligible employees of the Company are permitted to carry forward certain number of their annual leave entitlement to subsequent years, subject to a ceiling. The Company recognises the charge to the Revenue/Profit & Loss account and corresponding liability on account of such non-vesting accumulated leave entitlement based on a valuation by an independent actuary.

xv Provisions, Contingent Liabilities and Contingent Assets

- Provisions are recognized in the accounts in respect of present probable obligations as a result of past event, the amount of which can be reliably estimated.
- Contingent liabilities are disclosed in respect of possible obligations which may arise from past events, but their existence or otherwise would be confirmed by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Company. When there is an obligation in respect of which likelihood of outflow of resources is remote, no provision or disclosure is made.
- Contingent Assets are neither recognised nor disclosed.

xvi Impairment of Assets

The carrying amounts of assets are reviewed at the Balance Sheet date if there is any indicator of impairment based on the internal/ external factors. An impairment loss is recognized wherever carrying amount of an asset exceeds its recoverable amounts. If at the balance sheet date there is an indication that a previously assessed impairment loss no longer exists, the recoverable amount is reassessed and the asset is reflected at the recoverable amount, subject to maximum of depreciable historical cost, if applicable.

xvii Operating Lease

Leases where the lessor effectively retains substantially all the risk and the benefits of ownership are classified as operating leases. Operating lease rentals are recognised as an expense, on a straight line basis, over the lease period.

xviii Taxation

Direct Taxes

- Income-tax expenses comprise of current tax (i.e., amount of tax for the year determined in the accordance with the income-tax law) and deferred tax charge or credit (reflecting the tax effect of timing differences between accounting income and taxable income for the period).
- Provision of current tax is recognised based on estimated tax liability computed after adjusting for allowances, disallowances and exemptions in accordance with the tax laws applicable.
- The deferred tax charge or credit and the corresponding deferred tax liabilities or assets are recognised using the tax rates that have been enacted or substantively enacted by the balance sheet date. Deferred tax assets are recognised only to the extent there is reasonable certainty that the assets can be realised in future; however, where there is unabsorbed depreciation or carried forward loss under taxation law, deferred tax assets are recognised only if there is virtual certainty of realisation of such assets. Deferred tax assets are reviewed as at each balance sheet date and written down or written up to reflect the amount that is reasonable/virtually certain (as the case may be) to be realised.

Schedules forming part of Financial Statements For the year ended 31 March 2017 (Continued)

Indirect Tax

The Company claims credit of service tax on input services, which is set off against tax on output services. The unutilised credits towards service tax on input services are carried forward for future set-off, under Advances & Other Assets, wherever there is reasonable certainty of utilisation.

xix Earnings Per Share

- Basic earning per share are calculated by dividing the net profit or loss for the year attributable to equity shareholders by the weighted average number of equity shares outstanding during the year. For the purpose of calculating diluted earnings per share, the net profit or loss for the year attributable to equity shareholders and the weighted average number of shares outstanding during the year are adjusted for the effects of all dilutive potential equity shares.

C NOTES TO ACCOUNTS

1 Contingent Liabilities

Particulars	(₹ '000)	
	Current Year	Previous Year
Partly-paid up investments	-	-
Claims, other than against policies, not acknowledged as debts by the Company	-	-
Underwriting commitments outstanding (in respect of shares and securities)	-	-
Guarantees given by or on behalf of the Company	-	-
Statutory demands / liabilities in dispute, not provided for	75,232*	49,804*
Reinsurance obligations to the extent not provided for in accounts	-	-
Others (Claims against policies under litigation)	6,859	7,958

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

2 Actuarial assumptions

Liabilities for life insurance policies are determined by the Appointed Actuary in accordance with the IRDAI regulations and relevant actuarial practice standards & guidance notes issued by the Institute of Actuaries of India.

For Linked business (UL), separate unit and non-unit reserve is maintained. The unit reserve is the current value of the assets underlying the unit funds and the non-unit reserve is kept to meet the liabilities due to the cost of insurance and any expenses and commissions in excess of future charges. For lapsed policies under UL products the fund is transferred to a separate discontinuance fund as per IRDAI regulations and reserves have been kept for benefits payable post lock-in period. The discontinuance charges collected are kept as non-unit reserves till the lock-in period and the non-unit reserves for the discontinuance policies are also kept assuming the policy will continue to be in the discontinuance fund till the lock-in period of five years.

Non-linked business is reserved using a prospective gross premium method of valuation. The reserves are established having regard to the assumptions as to future experience, including the interest rate that will be earned on premiums not yet received and future bonus rates for participating business. Assumptions as to the future bonus rates are set to be consistent with the interest rate assumptions. For participating policies the valuation interest rate used is 6.00% (no change from last year). For non-par policies, the valuation interest rate ranges between 5.58% - 6.75% (5.58% - 7.13% in FY 2016) for the first 5 years and 4.00% - 6.00% (4.00% - 6.33% in FY 2016) thereafter (for annuity, 2% assumed for year greater than 50 years).

The lapse assumptions are based on various factors namely the actual experience, credibility of the experience, pricing assumptions, trend from actual experience and consistency from past year's assumptions. For lapsed policies, revival reserves are maintained (till the policies are within the revival period) assuming 10.00% (previous year 10.00%) of them will get revived.

Mortality assumptions are set with reference to the published IALM (2006-2008) Ultimate Mortality Table. The mortality assumptions are based on various factors namely the actual experience, credibility of the experience, pricing assumptions, trend from actual experience and consistency from past year's assumptions. Till previous financial year, the Company were using mortality assumption in two bands namely 'Policy Year till completed years of operation' and 'Policy Year beyond completed years of operation'. The company has completed its fifth year of operation and credibility has also increased. Hence, from this financial year, the Company has considered only one band to set the mortality assumption which is used throughout the projection period. For annuity product, mortality rates are set with reference to the Modified Mortality for Annuitants - LIC (a) (1996-98) Ultimate Rates. Assumptions for morbidity and incidence of accidental death are based on terms available from reinsurers and the standard morbidity rate table CIBT 93 (Critical Illness Base Table for year 93).

Assumptions for future expenses are considered as per the file & use assumptions (which are derived from long term business plan of the Company) and these expenses escalated each year by 5.00% p.a. (previous year 5.00%) to allow for inflation. An additional reserve has been included to allow for the contingency of closure to new business and to cover maintenance expense overrun.

Commission has been allowed for at the rates specified in the products file and use.

Schedules forming part of Financial Statements For the year ended 31 March 2017 (Continued)

Further it has been ensured that for each policy the reserve is sufficient to pay the surrender value.

For participating products, terminal bonuses are provisioned such that the reserves are at least equal to asset share at product level.

The provisions have been made for incurred but not reported death claims (IBNR), free look cancellation, unearned premium reserve of the extra premium collected, data inadequacy reserve, guarantee reserve, catastrophic reserve, claims in payment reserve, reinstatement of reduced paid-up reserve, in-force policies getting converted to reduced paid up reserve, claims expense reserve, claims in payment expense reserve, reserve for bulk surrender payout for Group variable insurance plan, cost of guaranteed additions reserve for unit linked products, reserve for 'Non-negative residual additions to meet RIY' and reinsurance default risk reserve.

For riders, both unearned premium and gross premium reserves are calculated and the higher of these two is held as reserve. For Group term business, the Unearned Premium Reserve is calculated as gross premium reduced by commission for the unexpired estimated duration. In addition, the premium deficiency reserve is also kept for Group term business.

3 Policy Liabilities

(Forming part of the Policyholders' Funds)

(₹ '000)

Particulars	Current Year				Previous Year			
	Par	Non Par	Unit Linked	Total	Par	Non Par	Unit Linked	Total
Policyholders' Liabilities								
At start of the year	1,281,627	2,476,482	1,170,043	4,928,152	745,080	1,030,102	606,861	2,382,043
Add: Change in valuation against policies in force	582,676	2,566,791	1,047,181	4,196,648	493,063	1,452,261	563,182	2,508,506
Add: Bonus to policyholders	66,673	-	-	66,673	46,356	-	-	46,356
Fair Value Change Account	16,427	799	-	17,226	(2,872)	(5,881)	-	(8,753)
At end of the year	1,947,403	5,044,072	2,217,224	9,208,699	1,281,627	2,476,482	1,170,043	4,928,152
Assets held to cover policyholders' liabilities								
Investments - Schedule 8A	1,874,669	4,717,355	673	6,592,697	1,336,780	2,560,159	68,302	3,965,242
Investments - Schedule 8B	-	-	2,143,162	2,143,162	-	-	1,140,743	1,140,742
Net Investments	1,874,669	4,717,355	2,143,835	8,735,859	1,336,780	2,560,159	1,209,045	5,105,984
Loans	3,539	1,907	550	5,996	1,978	870	817	3,664
Fixed Assets	51,137	196,424	-	247,561	48,562	141,817	-	190,380
Net Current Assets	18,058	128,386	72,839	219,283	(105,693)	(226,364)	(39,819)	(371,876)
Total Assets	1,947,403	5,044,072	2,217,224	9,208,699	1,281,627	2,476,482	1,170,043	4,928,152

4 Taxation

The Company carries on life insurance business and therefore the provisions of section 44 read with the rules contained in the First Schedule of the Income tax Act, 1961 are applicable for computation of profits and gains from business. The Company has not made any provision for taxation for the year under consideration, since it does not have any net taxable income.

According to Accounting standard 22 on "Accounting for Taxes on Income" carry forward of losses under tax laws should be recognised as a deferred tax asset only to the extent that there is virtual certainty supported by convincing evidence that sufficient taxable income will be available against which a deferred tax asset can be realized.

As life insurance business has a longer gestation period and in view of the resultant uncertainty, the Company believes that in the initial years it would not be prudent to recognize deferred tax asset.

5 Encumbrance

There are no encumbrances on the assets of the company as at the Balance Sheet date except to the extent monies required to be deposited as margin contributions for investment trade obligations of the Company. In accordance with the terms and condition of membership with Clearing Corporation of India the Company has deposited an amount of Rs 11,100 thousands (Previous Year Rs 14,500 thousands) as settlement margin for facilitating trades in CBLO segment and deposited Rs. 87,549 thousand (Previous year Rs. 28,076 thousands) towards margin requirement of National Securities Clearing Corporation Limited (NSCCL) for Interest Rate Future (IRF) transactions in Derivatives Segment of the National Stock Exchange.

Schedules forming part of Financial Statements For the year ended 31 March 2017 (Continued)

6 Restructuring of Assets

There are no assets, including loans, which are subject to restructuring during the year (previous year ₹ Nil).

7 a. Commitment made and outstanding for Loans, Fixed Assets and Investment

The commitments made and outstanding (net of advances) for fixed assets and Investment amount to ₹ 332,527 thousand (Previous Year ₹ 440,180 thousand).

b. Capital work in Progress

Capital work in progress Includes ₹ 261,869 thousands (Previous Year ₹ Nil) towards office premises not ready for use and ₹ 145,151 thousands (Previous Year ₹ 17,329 thousands) towards technology transformation project.

8 Premium Income

All business of the Company is written in India.

9 Employee Benefits

The Company has recognized below employee benefits as an expense and included in "Employee remuneration & welfare benefits" Schedule 3 in Revenue Account and in "Expenses other than those directly related to insurance business" under schedule 3A in Profit & Loss account.

i Defined Contribution Plans

Particulars	(₹ '000)	
	Current Year	Previous Year
Contribution to Employees Provident Fund	53,356	42,687
Contribution to Labour Welfare Fund and Employee Deposit Linked Insurance (EDLI)	99	128
Contribution to Employee State Insurance Corporation (ESIC)	2,736	614

ii Defined Benefit Plan (Gratuity)

The following tables summarise the disclosure of employee benefits.

Reconciliation of benefit obligations and planned assets for the period:

Particulars

Present value of the defined benefit obligations at year end	34,410	28,207
Fair value of plan assets at year end	33,698	28,219
Net asset/(liability) recognised in Balance Sheet at end of the year	(712)	12

Net employee benefit expenses (recognized in employee cost)

Particulars

Current service cost	8,010	6,456
Interest on defined benefit obligation	2,012	1,378
Expected return on plan assets	(1,886)	(403)
Past service cost	-	-
Actuarial (gain) or losses	102	3,946

Total net cost recognised as employee remuneration in Revenue/ Profit and loss account

8,238 **11,377**

Changes in the defined benefit obligation :

Particulars

Defined benefit obligation at the beginning of the year	28,207	17,852
Interest cost	2,012	1,378
Current service cost	8,010	6,456
Past service cost	-	-
Liability assumed on Transfer of employees in / (Out)	(1,014)	(186)
Benefits paid	(4,724)	(1,204)
Actuarial (gain)/loss	1,919	3,911
Present value of the defined benefit obligations at the end of the year	34,410	28,207

Schedules forming part of Financial Statements For the year ended 31 March 2017 (Continued)

Change in Plan Asset:

Particulars

	Current Year	Previous Year*
Opening Plan assets	28,219	-
Contributions during the year	6,500	29,055
Benefits Paid	(4,724)	(1,204)
Expected Return on Plan Assets	1,886	403
Actuarial (Loss)/Gain	1,817	(35)
Fair Value of Plan assets at the end of the year	33,698	28,219

Actual Return on Plan Assets

3,703

368

Expected Employer Contributions for the coming period

1,000

-

Principal actuarial assumptions :

Particulars

Discount rate	6.60%	7.40%
Salary escalation	7.00%	7.00%
Employee attrition rate	13%-60%	13%-60%
Expected Return on Plan Assets	7.40%	7.80%
Mortality Rate	IALM 2006-08 (Ult.)	IALM 2006-08 (Ult.)
Expected average remaining working lives of employees	3 Years	3 Years

Experience Adjustments

	(₹ '000)			
Particulars	2017	2016	2015	2014
Defined Benefit Obligation	34,410	28,207	17,852	11,462
Fair Value of Plan Assets	33,698	28,219	-	-
Surplus/(Deficit)	712	12	(17,852)	(11,462)
Experience Adjustment on Plan Liabilities: (Gain)/Loss	888	3,512	(214)	901
Experience Adjustment on Plan Assets: Gain/(Loss)	1,715	NA	NA	NA

iii Compensated Absence

	(₹ '000)	
Particulars	Current Year	Previous Year
Compensated Absence	1,453	1,637

10 ESOPs

The employees of the Company are entitled to participate in the ESOPs scheme issued by the Holding Company whose shares are listed on stock exchange. The charge of such ESOPs, if any, is borne by the Holding Company.

Schedules forming part of Financial Statements For the year ended 31 March 2017 (Continued)

11 a) Value of contracts outstanding

Value of unsettled contracts relating to investments as at 31 March 2017.

(₹ '000)

Particulars	Linked Business		Shareholders and Non Linked Business	
	Current Year	Previous Year	Current Year	Previous Year
Purchases where deliveries are pending	46,291	19,789	62,886	219,713
Sales where receipts are due	2,988	988	50,893	79,334

b) Details of participation in Repo/Reverse Repo transactions

As required under IRDA Circular No. IRDA/F&I/CIR/INV/250/2012 dated 4 December 2012, the details of participation in Repo/Reverse Repo transactions are as follows:

Particulars	Minimum Outstanding during the year	Maximum Outstanding during the year	Daily average Outstanding during the year	Outstanding as on 31 March 2017
Securities Sold under repo				
i. Government Securities	Nil (Nil)	Nil (Nil)	Nil (Nil)	Nil (Nil)
ii. Corporate Debt Securities	Nil (Nil)	Nil (Nil)	Nil (Nil)	Nil (Nil)
Securities purchased under reverse repo				
i. Government Securities	Nil (Nil)	Nil (Nil)	Nil (Nil)	Nil (Nil)
ii. Corporate Debt Securities	Nil (Nil)	Nil (Nil)	Nil (Nil)	Nil (Nil)

* Previous Year figures are shown in brackets.

c) Disclosure under clause 11 (C) of Schedule I of IRDA Investments Regulations, 2016

All applications for Unit Linked Business received up to 3 p.m. on 31 March 2017 have been processed with the applicable NAV of 31 March 2017. The same has also been independently verified and certified by the Concurrent Auditors of the Company.

d) Derivatives : Interest Rate Futures (IRF)

The Company has entered into exchange traded Interest Rate Future (IRF) transactions to hedge the Interest rate risk for forecasted transactions pursuant to IRDA Circular No. IRDA/F&I/INV/ CIR/138/06/2014 dated 11 June 2014. The Company carries out Asset Liability Management (ALM) to avoid interest rate risk through duration matching by using sensitivity parameters like PV01.

In line with the Company's risk management policy, the interest rate risk is hedged using IRF contracts apart from other ALM related hedges. The detail of outstanding of IRF contracts is as under:

Sr. No.	Name of the Derivative Contract	Current Year		Previous Year	
		Number of Contracts	Number of units involved	Number of Contracts	Number of units involved
1	Interest rate Derivative Long position (759GS2026 - FUTIRC - 27Apr2017)	6,250	12,500,000	1,285	2,570,000
2	Interest rate Derivative Long position (697GS2026 - FUTIRC - 27Apr2017)	3,750	7,500,000	500	1,000,000
				(772GS2025 - FUTIRC - 28Apr2016)	
				(788GS2030 - FUTIRC - 28Apr2016)	

As the IRFs are traded and settled by the recognised stock exchanges, i.e., National Stock Exchange or Bombay Stock Exchange, it is prudent to assume that there is no/minimal counterparty failure risk. The Loss which would be incurred if counterparty fails to fulfil their obligation under the outstanding Interest Rate Future contracts as at March 31, 2017 is ₹.Nil (Previous year ₹.Nil)

As at 31 March 2017, the Company has deposited ₹.87,549 thousands [Previous year ₹.28,076 thousands] towards margin requirement of National Securities Clearing Corporation Limited (NSCCL) for IRF deals which forms part of "Other Receivables" disclosed in Schedule 12 "Advances and Other Assets" of Balance Sheet for outstanding IRF contracts. The net realised profit during the year from IRF contracts amounting to ₹ 21,205 thousands (Previous year loss ₹ 6,958 thousands) has been disclosed under Profit/Loss on sale of Investments of Revenue Account. The unrealised loss amounting to ₹ 3,994 thousands (Previous year ₹ 88 thousands) arising due to change in fair value is recognised under the head 'Fair Value Change Account' in the Balance Sheet.

Schedules forming part of Financial Statements For the year ended 31 March 2017 (Continued)

12 Disclosure of certain expenses

As required under Circular no 067/IRDA/F&A/CIR/MAR -08 dated March 28, 2008, expenses incurred under the following heads are as follows:

Sr. No.	Particulars	(₹ '000)	
		Current Year	Previous Year
1	Outsourcing Expenses	482,640	551,482
2	Business Development	30,543	105,430
3	Marketing & Sales promotion	272,793	141,406

13 Managerial remuneration

The remuneration of the CEO & Managing Director included in employee remuneration and welfare benefits is as follows :

Particulars	(₹ '000)	
	Current Year	Previous Year
Salary & Bonus	51,096	45,000
Allowances & Valued Perquisites	9,904	5,000
Total	61,000	50,000

The Salary and Bonus includes provision for bonus which is payable subject to review and approval from the Nomination and Remuneration Committee of the Board and from the Board of the Company. The Company submits application for approval of managerial remuneration every year with IRDAI in accordance with the requirement of Section 34A of the Insurance Act, 1938 [amended by the Insurance Laws (Amendment) Act, 2015] and managerial remuneration is paid in accordance with such approval received from the IRDAI. Managerial remuneration in excess of ₹ 15,000 thousands has been charged to shareholder's account.

Expenses towards gratuity and leave encashment provision are determined actuarially for the company as a whole and accordingly have not been considered in the above information.

14 Operating lease commitments

The Company has taken various office premises on operating lease under lease and license agreements. Lease payments are recognised in the Revenue Account under 'Rent, Rates and Taxes'. The total operating lease rentals debited to revenue account during the year is ₹ 171,031 thousands (previous year ₹ 177,498 thousands).

The future minimum lease payments in respect of non-cancellable leases at the Balance Sheet date are summarised below:

Particulars	(₹ '000)	
	Current Year	Previous Year
Not later than one year	178,847	142,183
Later than one year but not later than five years	547,816	490,856
Later than five years	92,560	59,132

Schedules forming part of Financial Statements For the year ended 31 March 2017 (Continued)

15 Related Party Disclosures

The disclosures relating to related parties

A. Related Parties where Control Exists:

Sr No.	Nature of Relationship	Name of Related Party
1	Holding Company	Edelweiss Financial Services Limited

B. Related Parties and Nature of Relationship:

Sr No.	Nature of Relationship	Name of Related Party
1	Joint Venture Partner	Tokio Marine Holding Inc.
2	Enterprise having significant influence	Tokio Marine & Nichido Fire Insurance Co Limited
3	Fellow Subsidiaries (with whom transaction have taken place)	Edelweiss Securities Limited Edelweiss Commodities Services Limited ECL Finance Limited Edelweiss Broking Limited Edelweiss Finance & Investments Limited Edel Finance Company Limited Edelweiss Retail Finance Limited Edelweiss Asset Reconstruction Company Limited Serenity Business Park Limited Eternity Business Centre Limited Edelcap Securities Limited Edel Land Limited Edelweiss Multi Strategy Fund Advisors LLP Edelweiss Housing Finance Limited Edelweiss Global Wealth Management Limited
4	Key Management Personnel	Mr. Deepak Mittal, Managing Director & CEO

C. The following are the transactions and year-end outstanding balances of related parties in the ordinary course of business:

(₹ '000)

Sr No.	Name of the Related Party	Nature of the Relationship with the Company	Nature of Transactions	Current Year	Previous Year
1	Edelweiss Financial Services Limited	Holding Company	Premium Collected for group Insurance policy	19,086	19,782
			Reimbursement of Cost of premium towards Group Term Life Master Policy and Medical Insurance Policy	(32,504)	(22,624)
			Royalty fees for Trade Logo Usage	(57,500)	(22,472)
			Balance Payable	(84,981)	(19,749)
2	Tokio Marine & Nichido Fire Insurance Co Limited	Enterprise having significant influence	Received subscription towards Share Capital (including share premium)	-	5,274,705
3	Mr. Deepak Mittal	Key Managerial Personnel	Managerial Remuneration (Refer note no. 13 of Schedule 16)	(61,000)	(50,000)
			Premium received for Life Insurance policies	2,500	1,000

Schedules forming part of Financial Statements For the year ended 31 March 2017 (Continued)

Sr No.	Name of the Related Party	Nature of the Relationship with the Company	Nature of Transactions	Current Year	Previous Year
4	Edelweiss Securities Limited (Registered Broker with SEBI and Stock Exchanges)	Fellow Subsidiary	Brokerage Paid (For capital market transactions)	(2,715)	(2,379)
			Rent paid for office premises	(3,450)	(3,319)
			Reimbursement of Technology Related Service Cost	(802)	(2,912)
			Share of Gratuity for transferred employees	22	-
			Balance Payable	(711)	(2,848)
5	Edelweiss Commodities Services Limited	Fellow Subsidiary	Rent Paid for office premises	(2,551)	(92,783)
			Interest received on Security Deposit	-	14,100
			Purchase of Securities	(769,736)	(466,471)
			Sale of Securities	780,254	50,500
			Refund of Security Deposit	-	300,000
			Reimbursement of Technology Related Service Cost	(693)	(534)
			Share of Gratuity for transferred employees	3	(185)
			Balance Payable	(3,171)	(494)
6	ECL Finance Limited	Fellow Subsidiary	Premium Collected on Group Credit Insurance Plan	46,740	5,002
			Claims payments under Group Credit Insurance Plan	(2,182)	(6,290)
			Purchase of Securities	(31,085)	-
			Interest on Non Convertible Debentures (NCD)	1,438	1,533
			Accrued Interest on NCD - Balance	3,589	2,300
			Investment held in NCD's	15,583	14,959
7	Edelweiss Broking Limited (Registered with IRDAI)	Fellow Subsidiary	Commission as Corporate agent	(16,129)	(14,943)
			Sale of Used Information Technology Equipments	167	-
			Share of Gratuity for transferred employees	(181)	-
			Balance Payable	(2,677)	(2,050)
8	Edelweiss Finance & Investments Limited	Fellow Subsidiary	Interest on NCD	16,485	11,135
			Investment made in NCD	-	(150,000)
			Purchase of Securities	(978,781)	(1,032,969)
			Sale of Securities	2,262,815	839,394
			Accrued Interest on NCD - Balance	11,121	11,135
			Investment held in NCD's	150,000	150,000
9	Edel Finance Company Limited	Fellow Subsidiary	Operating Lease Rent for Office Equipment	(1,385)	(1,380)

Schedules forming part of Financial Statements For the year ended 31 March 2017 (Continued)

Sr No.	Name of the Related Party	Nature of the Relationship with the Company	Nature of Transactions	Current Year	Previous Year
10	Edelweiss Global Wealth Management Ltd	Fellow Subsidiary	Reimbursement of Expenses	-	(35)
11	Serenity Business Park Limited	Fellow Subsidiary	Business centre Charges	(67,101)	(18,678)
			Security Deposit payment	-	(29,174)
			Security Deposit - Balance	29,174	29,174
			Balance Payable	-	(17,047)
12	Eternity Business Centre Limited	Fellow Subsidiary	Business centre Charges	(35,844)	(7,786)
			Security Deposit payment	-	(11,476)
			Security Deposit - Balance	11,476	11,476
			Balance Payable	(9,442)	(7,106)
13	Edelweiss Asset Reconstruction Company Limited (w.e.f. 16 September 2016)	Fellow Subsidiary	Interest on NCD	32,162	-
			Accrued Interest on NCD - Balance	3,358	-
			Investment held in NCD's	300,000	-
14	Edelweiss Retail Finance Limited	Fellow Subsidiary	Premium Collected on Group Credit Insurance Plan	27,086	20,443
			Claims payments under Group Credit Insurance Plan	(3,114)	-
			Investment made in NCD	-	(140,000)
			Interest on NCD	17,455	13,723
			Accrued Interest on NCD - Balance	31,397	13,723
			Investment held in NCD's	152,923	140,000
15	Edelweiss Housing Finance Limited	Fellow Subsidiary	Premium Collected on Group Credit Insurance Plan	111,786	64,790
			Claims payments under Group Credit Insurance Plan	(4,817)	(2,968)
			Share of Gratuity for transferred employees	-	(1)
			Balance Payable	-	(1)
16	Edelcap Securities Ltd.	Fellow Subsidiary	Purchase of Securities	(50,139)	-
17	Edel Land Limited	Fellow Subsidiary	Share of Gratuity for transferred employees	17	-
			Balance Receivable	17	-
18	Edelweiss Multi Strategy Fund Advisors LLP	Fellow Subsidiary	Share of Gratuity for transferred employees	(875)	-
			Balance Payable	(875)	-

The transaction amount includes taxes, as applicable, amounts in () denotes paid/payable.

Schedules forming part of Financial Statements For the year ended 31 March 2017 (Continued)

16 Earnings per share

Sr No	Particulars	Current Year	Previous Year
a)	Shareholders' earnings (as per profit and loss account) (Rs '000)	(2,158,310)	(1,547,795)
b)	Calculation of weighted average number of Equity Shares of Rs 10 each:		
-	Number of shares at the beginning of the year	261,592,176	180,286,500
-	Number of shares issued during the year	-	81,305,676
	Total number of equity shares outstanding at the end of the year	261,592,176	261,592,176
	Weighted average number of equity shares outstanding during the year (based on the date of issue of shares)	261,592,176	193,206,306
c)	Basic and diluted earnings per share (in Rupees) (a/b)	(8.25)	(8.01)

There are no dilutive equity shares or potential equity shares issued by the Company.

17 Micro, Small and Medium Enterprises Development Act, 2006

The Company has requested its creditors to confirm the applicability to them under the Micro Small and Medium Enterprises Development Act, 2006. Based on the responses received by the Company, the details of dues to micro enterprises and small enterprises:

		(₹ '000)	
Sr. No.	Particulars	Current Year	Previous Year
1	The principal amount and the interest due thereon (to be shown separately) remaining unpaid to any supplier as at the end of accounting year	1500*	562*
2	The amount of interest paid by the buyer in terms of section 16 of the Micro Small and Medium Enterprise Development Act, 2006, along with the amounts of the payment made to the supplier beyond the appointed day during accounting year	Nil	Nil
3	The amount of interest due and payable for the period of delay in making payment (which have been paid but beyond the appointed day during the period) but without adding the interest specified under Micro Small and Medium Enterprise Development Act, 2006.	Nil	Nil
4	The amount of interest accrued and remaining unpaid at the end of accounting year	Nil	Nil
5	The amount of further interest remaining due and payable even in the succeeding years, until such date when the interest dues as above are actually paid to the small enterprise for the purpose of disallowance as a deductible expenditure under section 23 of the Micro Small and Medium Enterprise Development Act, 2006.	Nil	Nil

* Principal amount within due period.

18 In accordance with IRDAI regulation, the Company has recognised Shareholders' contribution of Rs.2,933,958 thousands to the Policyholders' account for the current year [Previous Year Rs.2,126,681 thousands] which is irreversible in nature, to the extent applicable.

19 Segment Reporting

As per Accounting Standard 17 on 'Segment Reporting' read with the IRDAI Financial Statements Regulations, the Company's segmental results are disclosed at Annexure A.

Schedules forming part of Financial Statements For the year ended 31 March 2017 (Continued)

20 Auditors Remuneration

Particulars	(₹ '000)	
	Current Year	Previous Year
a) As Auditor	1,800	1,800
b) As adviser or in any other capacity, in respect of		
a) Taxation matters	-	-
b) Insurance matters	-	-
c) Management services	-	-
c) In any other capacity	-	-
d) Out of Pocket Expenses	200	200
TOTAL	2,000	2,000

21 Foreign Exchange Earnings and outgo

Particulars	(₹ '000)	
	Current Year	Previous Year
Earnings (previous year includes Capital infusion of ₹ 5,274,705)	79,123	5,293,085
Outgo	48,143	58,770

22 The Fund wise Revenue Account and Balance Sheet for unit linked business has been annexed to this schedule as **Appendix I**. Disclosure for ULIP Business as per Unit Linked Disclosure Norms issued vide Circular No. 054/IRDA/F & A/FEB-07 dated February 20, 2007, has been annexed to this schedule as **Appendix II**.

23 Percentage of business sector-wise

Sector wise breakup of policy issued, lives covered and gross premium underwritten during the year is as follows:

Particulars	Current Year		Previous Year	
	Number of Policies	% of Policies	Number of Policies	% of Policies
Rural	9,500	20.71%	7,384	19.49%
Urban	36,368	79.29%	30,497	80.51%
	Number of Lives Insured	Number of Policies	Number of Lives Insured	Number of Policies
Social	21,586	6710	44,807	29
	Premium ('000)		Premium ('000)	
	62,535		9,111	

24 Percentage of risk retained and risk reinsured

Extent of risk retained and reinsured based on sum at risk, is as follows:

Particulars	Current Year	Previous Year
Individual Business		
Risk Retained	30%	27%
Risk Reinsured	70%	73%
Group Business		
Risk Retained	61%	54%
Risk Reinsured	39%	46%

Schedules forming part of Financial Statements For the year ended 31 March 2017 (Continued)

25 Summary of Financial Statements

		(₹ '000)				
Sr No.	Particulars	2016-2017	2015-2016	2014-2015	2013-2014	2012-2013
POLICYHOLDER'S A/C						
1	Gross premium income	4,413,331	3,100,660	1,930,822	1,109,039	548,329
2	Net premium income	4,258,919	3,001,807	1,865,746	1,062,071	524,771
3	Income from investments (Net)	684,611	245,037	206,068	70,775	21,428
4	Other Income	2,212	564	376	220	89
4a	Contribution from Shareholder to Policyholder Account	2,933,958	2,126,681	1,445,361	1,191,408	1,080,006
5	Total Income	7,879,700	5,374,088	3,517,551	2,324,474	1,626,294
6	Commissions (Net)	288,866	265,426	198,992	145,892	74,655
7	Brokerage	-	-	-	-	-
8	Operating Expenses relating to insurance business	2,886,259	2,363,462	1,845,757	1,515,406	1,225,066
9	Service Tax Expenses on ULIP Charges	10,545	4,826	-	-	-
10	Provision for Doubtful debts	1,119	1,882	703.00	-	-
11	Total Expenses	3,186,789	2,635,596	2,045,452	1,661,298	1,299,721
12	Payment to policy holders	429,591	183,631	77,216	54,442	11702
13	Increase in actuarial liability	4,263,320	2,554,862	1,394,883	608,734	314,871
14	Surplus/ Deficit from operations	-	-	-	-	-
SHAREHOLDER'S A/C						
15	Total income under Shareholders' Account	822,862	626,719	766,111	508,318	436,051
16	Total Expenses under shareholder's Account*	2,981,172	2,174,514	1,476,195	1,201,148	1,083,299
17	Profit/ (loss) before tax	(2,158,310)	(1,547,795)	(710,084)	(692,830)	(647,248)
18	Provisions for tax	-	-	(52)	(258)	-
19	Profit/ (loss) after tax	(2,158,310)	(1,547,795)	(710,032)	(692,572)	(647,248)
20	Balance at the beginning of the year	(3,889,897)	(2,342,102)	(1,632,070)	(939,498)	(292,250)
21	Profit/ loss carried to Balance Sheet	(6,048,207)	(3,889,897)	(2,342,102)	(1,632,070)	(939,498)
MISCELLANEOUS						
22	(A) Policyholders' account:					
	Total funds (including unit linked funds)	9,208,698	4,928,152	2,382,043	981,191	372,456
	Total investments	8,735,859	5,105,984	2,454,979	976,849	412,450
	Yield** on investments (%)	11.84%	8.47%	12.63%	8.57%	9.01%
	(B) Shareholders' account:					
	Total funds	7,319,644	9,393,897	5,685,289	6,371,670	4,558,339
	Total investments	6,137,745	8,875,651	5,078,679	5,533,384	3,957,244
	Yield** on investments (%)	14.06%	11.16%	13.61%	9.76%	9.38%
	Yield** on total investments	13.18%	10.17%	13.39%	9.50%	9.36%
23	Paid up equity capital	2,615,922	2,615,922	1,802,865	1,802,865	1,500,000
24	Net worth	7,319,644	9,393,897	5,685,289	6,371,670	4,558,339
25	Total Assets	18,045,977	15,699,291	8,926,990	7,884,166	5,291,752
26	Earnings per share (basic)(Rs)	(8.25)	(8.01)	(3.94)	(4.14)	(4.31)
27	Earnings per share (diluted)(Rs)	(8.25)	(8.01)	(3.94)	(4.14)	(4.31)
28	Book Value per share(Rs)	27.98	35.91	31.53	35.34	30.39

* Including contribution to Policyholders' A/C

** Yield calculated based on TWRR method as applicable for Actuarial Report

Schedules forming part of Financial Statements For the year ended 31 March 2017 (Continued)

26 Financial Ratios

		(₹ '000)	
Sr No	Particulars	Current Year	Previous Year
1	New Business Premium Income Growth (segment wise) (New Business premium Current Year - New Business premium Previous Year) / New Business premium Previous Year)		
	Participating – Individual Life	-23%	-38%
	Participating – Pension	81%	-26%
	Non Participating – Individual Life	-1%	69%
	Non Participating – Annuity	429%	629%
	Non Participating – Health	-4%	416%
	Non Participating – Group	61%	41%
	Non Participating – Group Variable	199%	NA
	Unit Linked – Individual	87%	70%
	Unit Linked – Pension	14%	NA
	Unit Linked – Group	-97%	128%
2	Net Retention ratio (Net Premium \ Gross Premium)		
	Net Premium	4,258,919	3,001,807
	Gross Premium	4,413,331	3,100,660
	Retention Ratio	96.50%	96.81%
3	Ratio of Expenses of management (Expenses of management \ Total Gross direct Premium)		
	Management Expenses	3,186,789	2,635,596
	Total Gross Premium	4,413,331	3,100,660
	Ratio	72.21%	85.00%
4	Commission Ratio (Gross Commission paid to Gross Premium)		
	Gross commission	288,866	265,426
	Gross Premium	4,413,331	3,100,660
	Ratio	6.55%	8.56%
5	Ratio of Policyholders' liabilities to shareholders' funds		
	Policyholders liability	9,208,698	4,928,152
	Shareholders' funds (Net Worth)	7,319,644	9,393,897
	Ratio	125.81%	52.46%
6	Growth rate of Shareholders' funds		
	Shareholders' funds (Net Worth)	7,319,644	9,393,897
	Growth Rate	-22.08%	65.23%
7	Ratio of surplus / (deficit) to Policy holders liability		
	Surplus / (Deficit) in Revenue Account	-	-
	Policyholders liability	9,208,698	4,928,152
	Ratio	-	-
8	Change in net worth		
	Net Worth	7,319,644	9,393,897
	Change (Including Fair Value Change)	(2,074,253)	3,708,608
9	Profit after tax / Total Income	NA	NA
	The Company does not have any profit after tax and therefore this ratio cannot be calculated		

Schedules forming part of Financial Statements For the year ended 31 March 2017 (Continued)

(₹ '000)

Sr No	Particulars	Current Year	Previous Year
10	Total of Real Estate + Loans / Cash & invested assets		
	Loans	5,996	3,664
	Investment Properties-Real Estate*	679,871	-
	Cash & Invested Assets	15,889,171	14,465,074
	Ratio	4.32%	0.03%
	* includes investments in Fixed Assets – Building as per IRDA Circular on Public Disclosures.		
11	Total Investments / Total of (Capital + Surplus)		
	Total Investments	14,873,604	13,981,635
	Share Capital	2,615,922	2,615,922
	Surplus /(Deficit) as per Balance Sheet (Including Fair Value Change)	(5,955,043)	(3,880,790)
	Reserves	10,658,765	10,658,765
	Ratio	203.20%	148.84%
12	Total affiliated Investments / Total of (Capital + Surplus)		
	Total affiliated Investments	626,259	604,959
	Capital	2,615,922	2,615,922
	Surplus /(Deficit) as per Balance Sheet (Including Fair Value Change)	(5,955,043)	(3,880,790)
	Reserves	10,658,765	10,658,765
	Ratio	8.56%	6.44%
13	Solvency Ratio	220%	264%
14	Persistency Ratio*		
	Persistency Rate (Premium)		
	For 13th month	71.5%	70.8%
	For 25th month	58.5%	50.9%
	For 37th month	45.8%	44.8%
	For 49th Month	42.8%	34.6%
	for 61st month	31.1%	N.A.
	Renewal Rate (Premium)		
	For 13th month	71.4%	70.5%
	For 25th month	79.4%	80.6%
	For 37th month	85.3%	86.5%
	For 49th Month	91.8%	84.5%
	for 61st month	81.7%	NA

* The persistency ratios are calculated in accordance with the IRDAI circular no. IRDA/ACT/CIR/MISC/035/01/2014 dated 23 January 2014.

27 Impairment of Assets

There are no impairments on any assets of the Company as on the balance sheet date.

Schedules forming part of Financial Statements For the year ended 31 March 2017 (Continued)

28 Details of the controlled funds pursuant to IRDA Circular number IRDA/F&I/CIR/ F&A/045/03/2010 dated 17 March 2010

(₹ '000)

Sr No	Particulars	Current Year	Previous Year
1	Computation of Controlled fund as per the Balance Sheet		
	Policyholders' Fund (Life Fund)		
	Participating		
	Individual Assurance	1,706,171	1,160,701
	Individual Pension	241,231	120,927
	Any other	-	-
	Non-participating		
	Individual Assurance	4,229,946	2,057,010
	Group Assurance	637,414	380,248
	Individual Annuity	159,710	32,386
	Any other (Health)	17,002	6,838
	Linked		
	Individual Assurance	1,788,653	859,672
	Group Assurance	-	-
	Individual Pension	107,690	39,507
	Group Superannuation	-	-
	Group Gratuity	320,880	270,865
	Any other	-	-
	Funds for Future Appropriations	-	-
	Total (A)	9,208,699	4,928,154
	Shareholders' Fund		
	Paid up Capital	2,615,922	2,615,922
	Reserves & Surpluses	10,658,765	10,658,765
	Fair Value Change	93,164	9,107
	Total (B)	13,367,851	13,283,794
	Misc. expenses not written off	-	-
	Credit / (Debit) from P&L A/c.	(6,048,207)	(3,889,897)
	Total (C)	(6,048,207)	(3,889,897)
	Total shareholders' funds (B+C)	7,319,644	9,393,897
	Controlled Fund [Total (A+B+C)]	16,528,342	14,322,051
2	Reconciliation of the Controlled Fund from Revenue and Profit & Loss Account		
	Opening Balance of Controlled Fund	14,322,051	8,067,332
	Add: Inflow		
	Income		
	Premium Income	4,413,331	3,100,660
	Less: Reinsurance ceded	(154,412)	(98,853)
	Net Premium	4,258,920	3,001,807
	Investment Income	684,611	245,037
	Other Income	2,212	564
	Funds transferred from Shareholders' Accounts	2,933,958	2,126,681
	Total Income	7,879,700	5,374,089

Schedules forming part of Financial Statements For the year ended 31 March 2017 (Continued)

(₹ '000)

Sr No	Particulars	Current Year	Previous Year
	Less: Outgo		
	(i) Benefits paid (Net)	429,421	183,507
	(ii) Interim Bonus Paid	170	124
	(iii) Change in Valuation of Liability	4,263,320	2,554,862
	(iv) Commission	288,866	265,426
	(v) Operating Expenses	2,886,259	2,363,462
	(vi) Service Tax Exp on ULIP Charges	10,545	4,826
	(vii) Provision for Doubtful debts	1,119	1,882
	(viii) Provision for Taxation	-	-
	(a) FBT	-	-
	(b) I.T.	-	-
	Total Outgo	7,879,701	5,374,089
	Surplus/(Deficit) of the Policyholders' Fund	-	-
	Less: transferred to Shareholders' Account	-	-
	Net Flow in Policyholders' account	-	-
	Add: Net income in Shareholders' Fund	(2,158,310)	(1,547,795)
	Net In Flow / Outflow	12,163,740	6,519,536
	Add: change in valuation Liabilities	4,263,320	2,554,862
	Add: Fair value change	17,226	(8,753)
	Add: Increase in Paid up Capital (Including fair value change)	84,055	5,256,402
	Closing Balance of Controlled Fund	16,528,342	14,322,051
	As Per Balance Sheet	16,528,342	14,322,051
	Difference, if any	-	-
3	Reconciliation with Shareholders' and Policyholders' Fund		
	Policyholders' Funds		
3.1	Policyholders' Funds - Traditional-PAR and NON-PAR		
	Opening Balance of the Policyholders' Fund	3,758,109	1,775,182
	Add: Surplus of the Revenue Account	-	-
	Add: change in valuation Liabilities	3,216,140	1,991,680
	Add: Fair value change (Policyholders)	17,226	(8,753)
	Total	6,991,475	3,758,109
	As per Balance Sheet	6,991,475	3,758,109
	Difference, if any	-	-
3.2	Policyholders' Funds – Linked		
	Opening Balance of the Policyholders' Fund	1,170,043	606,861
	Add: Surplus of the Revenue Account	-	-
	Add: change in valuation Liabilities	1,047,181	563,182
	Total	2,217,224	1,170,043
	As per Balance Sheet	2,217,224	1,170,043
	Difference, if any	-	-
	Shareholders' Funds		
	Opening Balance of Shareholders' Fund	9,393,897	5,685,289
	Add: net income of Shareholders' account (P&L)	(2,158,310)	(1,547,795)
	Add: Infusion of Capital (Including fair value change)	84,058	5,256,402
	Closing Balance of the Shareholders' fund	7,319,644	9,393,897
	As per Balance Sheet	7,319,644	9,393,897
	Difference, if any	-	-

Schedules forming part of Financial Statements For the year ended 31 March 2017 (Continued)

29 As required by IRDA Notification F.No. IRDA/Reg/2/52/2010, dated 01-07-2010 disclosures relating to discontinued policies are as under:

		(₹ '000)	
Sr No	Particulars	Current Year	Previous Year
1	Opening balance as on April 01, 2016	74,963	40,694
	Add: Amount transferred to the "Funds for discontinued policies"	87,391	35,032
	Less: Amount refunded to the policyholders	31,791	-
	Less: Funds of Policies revived during the year	1,878	763
	Closing balance as on March 31, 2017	128,685	74,963
2	Number of policies discontinued during the financial year	1,504	292
3	% of discontinued to total policies during the year :- Product -Wise		
	Wealth Accumulation (Accelerated Cover) - Old	2.58%	4.36%
	Wealth Accumulation (Accelerated cover) - New	7.28%	2.56%
	Wealth Accumulation (Cover Plus) - Old	2.22%	4.43%
	Wealth Accumulation (Cover Plus) - New	9.50%	4.89%
	Wealth Accumulation (Comprehensive Cover)	0.74%	5.19%
	Wealth Accumulation (Privilege)	3.51%	-
	Easy Pension (Risk)	2.68%	
4	Policies revived during the year		
	No. of policies	497	10
	% of policies revived	19.75%	1.36%
5	Charges imposed on account of discontinued policies	3,849	500
6	Charges reversed on account of revival of discontinued policies	1,192	25

30 As required by IRDA Circular no. IRDA/F&I/CIR/CMP/174/11/2010, dated 04-11-2010 the statement of Age-wise Analysis of the Unclaimed Amount of the Policyholders is as under:

		(₹ '000)							
Particulars	Total Amount	Age-Wise Analysis*							
		<1 Month	1-6 Months	7-12 Months	13-18 Months	19-24 Months	25-30 Months	31-36 Months	Beyond 36 Months
Claims settled but not paid to the policyholders /Insured due to any reasons except under litigation from the insured/policyholders	(11,770)	(11,046)	(724)	-	-	-	-	-	-
Sum due to the insured/ policyholders on maturity or otherwise	9	1	8	-	-	-	-	-	-
Any excess collection of the premium/tax or any other charges which is refundable to the policyholders either as terms of conditions of the policy or as may be directed by the Authority but not refunded so far	5,994 (4,733)	1,428 (2,276)	2,212 (2,033)	1,237 (285)	821 (32)	214 (19)	8 (50)	2 (8)	72 (28)
Cheques issued but not encashed by the policyholder/insured	4,822 (4,333)	49 (366)	216 (661)	411 (948)	787 (770)	1,000 (642)	666 (387)	749 (403)	944 (155)

* Previous Year figures are shown in brackets.

Schedules forming part of Financial Statements For the year ended 31 March 2017 (Continued)

Details of unclaimed amount and investment income for the year ended 31st March, 2017 is as under, as required under IRDA/F&A/CIR/CPM/134/07/2015 which is applicable from the current year, hence previous year figures are not provided.

Particulars	Current Year
Opening Balance	20,835
Add: Amount transferred to unclaimed amount	5,490
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)	-
Add: Investment Income	625
Less: Amount paid during the year	16,126
Closing Balance of Unclaimed Amount	10,825

31 The disclosure requirement for the details of specified bank notes (SBN) as envisaged in Notification G.S.R 308(E) dated 30th March 2017 issued by the Ministry of Corporate Affairs is not provided as Schedule III of the Companies Act, 2013 is not applicable to the Company, being an insurance company.

32 Pursuant to IRDAI (Expenses of Management of Insurers transacting life insurance business) Regulation, 2016 dated 9th May, 2016 (the EOM Regulation), insurance companies are required to monitor and adhere to limits specified for expense of management in life insurance business. Company has received an exemption from applicability of section 40B of the Insurance Act, 1938 read with Rule 17D of the Insurance Rules 1939 (Vide Authorities' order IRDA/F&I/ORD/EMT/176/08/2012, dated 1st August 2012). This exemption is valid from the year the company commenced operations and up to the financial year 2016-17.

Accordingly, the EOM Regulation will be applicable to the Company from FY 17-18. However, if the EOM Regulation was applicable for current financial year, the breakup of "Contribution from Shareholders' Account" would be as under:

Particulars*	Amount (₹ '000)
On account of excess of expenses over allowable expenses of management	1,510,222
On account of deficit in policyholder's account	1,423,736
Total amount charged to Shareholders' Account	2,933,958

* Previous year figures are not given as the EOM Regulation came into effect in the current year.

33 Previous year comparatives

Prior year amounts have been regrouped as under:

(₹ '000)

Regrouped from		Regrouped to		Remark
Particular	Amount	Particular	Amount	
Service Tax (Sch 3)	4,719	Service Tax Expense on ULIP Charges (Revenue A/c)	4,826	Regrouped for appropriate presentation
Rents, rates & taxes (Sch 3)	107			
Total	4,826	Total	4,826	

Schedules forming part of Financial Statements For the year ended 31 March 2017 (Continued)

34 Penal actions taken during 2016-17 by various Government Authorities in pursuant to IRDA Circular number 005/IRDA/F&A/CIR/MAY-09 dated 07 May, 2009

(₹ '000)

Sr No.	Authority	Non-Compliance/ Violation	Penalty Awarded	Penalty Paid	Penalty Waived/ Reduced
1	Insurance Regulatory and Development Authority of India	Nil	Nil	Nil	Nil
2	Income Tax Authorities	Nil	Nil	Nil	Nil
3	Service Tax Authorities	Nil	Nil	Nil	Nil
4	Any other Tax Authorities	Nil	Nil	Nil	Nil
5	Enforcement Directorate/ Adjudicating Authority/ Tribunal or any Authority under FEMA	Nil	Nil	Nil	Nil
6	Registrar of Companies/ NCLT/CLB/ Department of Corporate Affairs or any Authority under Companies Act, 1956	Nil	Nil	Nil	Nil
7	Penalty awarded by any Court/Tribunal for any matter including claim settlement but excluding compensation	Nil	Nil	Nil	Nil
8	Securities and Exchange Board of India	Nil	Nil	Nil	Nil
9	Competition Commission of India	Nil	Nil	Nil	Nil
10	Any other Central/State/Local Government / Statutory Authority	Nil	Nil	Nil	Nil

As per our report of even date

For K.S. Aiyar & Co
Chartered Accountants
Firm Regd. No.: 100186W

Rajesh S. Joshi
Partner
Membership No. 038526

For V. Sankar Aiyar & Co.
Chartered Accountants
Firm Regd. No.: 109208W

Arvind Mohan
Partner
Membership No. 124082

For and on behalf of the Board of Directors

Rashesh Shah
Chairman
DIN:00008322

Deepak Mittal
Managing Director & CEO
DIN: 00010337

Sarju Simaria
Chief Financial Officer

Shirin Patel
Company Secretary

Venkat Ramaswamy
Director
DIN: 00008509

Himanshu Kaji
Director
DIN: 00009438

Subhrajit Mukhopadhyay
Appointed Actuary

Mumbai
Dated: 11 May 2017

FORM A-RA
EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
Registration Number 147 dated 10 May 2011
SEGMENTAL REVENUE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2017
SEGMENTAL POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

Particulars	Non-Linked Par			Non-Linked Non Par			Linked Non Par				
	Total	Individual		Health	Group Life	Group Variable	Individual Life	Individual Pension	Group Life		
		Life	Pension							Individual Life	Individual Annuity
Premium earned-net											
(a) Premium											
First year Premiums	1,897,774	95,705	73,208	-	5,455	256,132	8,436	517,209	42,342	2,600	
Renewal Premiums	2,133,411	474,502	64,437	-	4,598	102,922	-	286,973	17,785	44,017	
Single Premiums	382,146	-	-	114,383	-	185,613	-	65,714	1,492	-	
Total	4,413,331	570,207	137,645	114,383	10,053	544,667	8,436	869,896	61,619	46,617	
(b) Reinsurance ceded	(154,412)	(1,960)	-	(72,501)	(1,497)	(76,633)	-	(1,821)	-	-	
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	
Sub Total	4,258,919	568,247	137,645	114,383	8,556	468,034	8,436	868,075	61,619	46,617	
Income from Investments											
(a) Interest & Dividends Gross, & Amortisation (Net)	429,188	101,358	10,882	4,326	224	40,216	448	33,807	1,634	14,886	
(b) Profit on sale / redemption of investments	322,609	53,648	5,124	420	485	7,917	44	119,543	5,906	29,967	
(c) (Loss on sale / redemption of investments)	(151,497)	(16,116)	(1,496)	(55,052)	-	(1,646)	-	(63,979)	(2,824)	(10,384)	
(d) Transfer / Gain on revaluation / change in fair value*	84,311	-	-	-	-	-	-	76,577	3,860	3,873	
Sub Total	684,611	138,890	14,510	4,746	709	46,487	492	165,948	8,576	38,342	
Other Income											
Contribution from Shareholders' Account	2,933,958	88,737	66,170	41,449	20,114	73,284	1,458	802,028	56,143	4,716	
Other Income	2,212	286	(1)	(0)	(1)	(10)	-	(129)	111	149	
Sub Total	2,936,170	89,023	66,169	41,449	20,113	73,274	1,458	801,899	56,254	4,865	
Total (A)	7,879,700	796,160	218,324	160,578	29,378	587,795	10,386	1,835,922	126,449	89,824	
Commission											
First year Premiums	212,933	22,758	5,332	-	525	424	-	34,358	2,764	2	
Renewal Premiums	72,524	19,535	1,238	-	21	246	-	5,010	307	-	
Single Premiums	3,409	-	-	2,126	-	-	-	1,035	27	-	
Total	288,866	42,293	6,570	2,126	546	670	-	40,403	3,098	2	

Particulars	Non-Linked Par			Non-Linked Non Par				Linked Non Par			
	Total	Individual Life	Individual Pension	Individual Life	Individual Annuity	Health	Group Life	Group Variable	Individual Life	Individual Pension	Group Life
Operating Expenses related to Insurance Business	2,886,259	173,603	91,737	1,604,052	27,175	18,668	110,393	1,326	798,422	54,378	6,505
Service Tax Expense on ULIP Charges	10,545	-	-	-	-	-	-	-	10,122	416	7
Provision for Doubtful debts	1,119	-	-	1,119	-	-	-	-	-	-	-
Bad debt written off	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-
Total (B)	3,186,789	215,896	98,307	1,798,331	29,301	19,214	111,063	1,326	848,947	57,892	6,514
Benefits Paid (Net)	429,421	49,237	1,526	54,416	3,953	-	228,551	75	57,994	374	33,294
Interim Bonus Paid	170	170	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-	-
(a) Gross **	4,673,398	530,857	118,491	2,568,908	127,324	10,164	261,488	8,985	928,981	68,183	50,016
(b) Amount ceded in Reinsurance	(410,078)	-	-	(396,771)	-	-	(13,307)	-	-	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-
Total (C)	4,692,911	580,264	120,017	2,226,553	131,277	10,164	476,732	9,060	986,975	68,557	83,310
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)	-	-	-	-	-	-	-	-	-	-	-
Appropriations	-	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations	-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)	-	-	-	-	-	-	-	-	-	-	-
NOTES:	* Represents the deemed realised gain as per norms specified by the Authority.										
	** Represents Mathematical Reserves after allocation of bonus [The Bonus is ₹ 66,673 thousands for the current year (₹ 46,356 thousands previous year)]										
	The total surplus is disclosed below:										
(a) Interim Bonuses Paid	170	170	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders	66,673	66,673	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account	-	-	-	-	-	-	-	-	-	-	-
(d) Total Surplus [(a) + (b)+ (c)]:	66,843	66,843	-	-	-	-	-	-	-	-	-

FORM A-RA
EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
Registration Number 147 dated 10 May 2011
SEGMENTAL REVENUE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2016
SEGMENTAL POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

Particulars	Non-Linked Par			Non-Linked Non Par			Linked Non Par							
	Total	Individual		Health	Group		Individual	Group						
		Life	Pension		Life	Variable		Life	Pension	Life				
Premium earned-net														
(a) Premium														
First year Premiums	1,500,425	124,347	40,055	-	5,662	126,074	-	252,325	38,105	-	-	-	-	-
Renewal Premiums	1,264,748	433,029	42,741	-	504	50,203	-	141,171	-	-	-	-	-	-
Single Premiums	335,487	-	384	21,616	-	147,519	2,821	58,928	469	96,450	-	-	-	-
Total	3,100,660	557,376	83,180	21,616	6,166	323,796	2,821	452,424	38,574	96,450	96,450	96,450	96,450	96,450
(b) Reinsurance ceded	(98,853)	(2,493)	-	(56,381)	(584)	(38,119)	-	(1,276)	-	-	-	-	-	-
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total	3,001,807	554,883	83,180	21,616	5,582	285,677	2,821	451,148	38,574	96,450	96,450	96,450	96,450	96,450
Income from Investments														
(a) Interest & Dividends Gross, & Amortisation (Net)	226,485	70,774	6,486	753	43	20,907	17	20,170	72	11,302	-	-	-	-
(b) Profit on sale / redemption of investments	108,231	6,988	263	29	265	5,696	-	35,562	37	13,110	-	-	-	-
(c) (Loss on sale / redemption of investments)	(65,778)	(4,610)	(115)	(27,292)	-	(80)	-	(27,130)	(2)	(6,549)	-	-	-	-
(d) Transfer / Gain on revaluation / change in fair value*	(23,901)	-	-	-	-	-	-	(18,323)	513	(6,091)	-	-	-	-
Sub Total	245,037	73,152	6,634	782	308	26,523	17	10,279	620	11,772	11,772	11,772	11,772	11,772
Other Income														
Contribution from Shareholders' Account	2,126,681	141,791	38,880	8,604	18,056	41,645	704	370,828	56,268	11,967	-	-	-	-
Other Income	564	111	-	357	-	-	-	95	-	1	-	-	-	-
Sub Total	2,127,245	141,902	38,880	8,604	18,056	41,645	704	370,923	56,268	11,968	11,968	11,968	11,968	11,968
Total (A)	5,374,089	769,937	128,694	31,002	23,946	353,845	3,542	832,350	95,462	120,190	120,190	120,190	120,190	120,190
Commission														
First year Premiums	216,637	30,136	2,765	-	465	435	-	17,697	2,481	-	-	-	-	-
Renewal Premiums	47,184	19,752	779	-	9	68	-	2,263	-	-	-	-	-	-
Single Premiums	1,605	-	-	393	-	-	-	1,070	8	12	-	-	-	-
Total	265,426	49,888	3,544	393	474	503	-	21,030	2,489	12	12	12	12	12

Particulars	Non-Linked Par			Non-Linked Non Par				Linked Non Par			
	Total	Individual Life	Individual Pension	Individual Life	Individual Annuity	Health	Group Life	Group Variable	Individual Life	Individual Pension	Group Life
Operating Expenses related to Insurance Business	2,363,462	229,609	55,951	1,529,801	5,218	17,888	89,207	690	368,478	53,299	13,321
Service Tax Expense on ULIP Charges	4,826	-	-	-	-	-	-	-	4,657	167	2
Provision for Doubtful debts	1,882	-	-	1,882	-	-	-	-	-	-	-
Bad debt written off	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-
Total (B)	2,635,596	279,497	59,495	1,718,776	5,611	18,362	89,710	690	394,165	55,955	13,337
Benefits Paid (Net)	183,507	19,125	972	35,400	565	-	106,046	35	2,626	-	18,738
Interim Bonus Paid	124	124	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies	-	-	-	-	-	-	-	-	-	-	-
(a) Gross **	3,008,397	471,192	68,227	1,700,109	24,826	5,585	172,458	2,818	435,558	39,507	88,117
(b) Amount ceded in Reinsurance	(453,535)	-	-	(439,166)	-	-	(14,369)	-	-	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-
Total (C)	2,738,493	490,441	69,199	1,296,343	25,391	5,585	264,135	2,853	438,184	39,507	106,855
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)	-	-	-	-	-	-	-	-	-	-	-
Appropriations											
Transfer to Shareholders' Account	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations	-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)	-	-	-	-	-	-	-	-	-	-	-
NOTES:											
* Represents the deemed realised gain as per norms specified by the Authority.											
** represents Mathematical Reserves after allocation of bonus											
The total surplus is disclosed below:											
(a) Interim Bonuses Paid	124	124	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders	46,356	46,356	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account	-	-	-	-	-	-	-	-	-	-	-
(d) Total Surplus [(a) + (b) + (c)]	46,480	46,480	-	-	-	-	-	-	-	-	-

Particulars	Total Shareholders						Policyholders									
	Non-Linked Par			Non-Linked Non Par			Non-Linked Par			Non-Linked Non Par						
	Individual Life	Individual Pension	Individual Life Annuity	Individual Life	Individual Health	Group Life	Individual Life	Individual Pension	Individual Life Annuity	Individual Life	Individual Health	Group Life	Group Variable	Individual Non Par	Group Pension	Group Life
(₹ '000)																
SOURCES OF FUND																
Shareholders' Funds:																
Share Capital	2,615,922	2,615,922	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reserves and Surplus	10,658,765	10,658,765	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credit/(Debit) Fair Value Change Account	93,164	93,164	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total	13,367,851	13,367,851	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Policyholders' Funds:																
Credit/(Debit) Fair Value Change Account	14,442	14,442	12,021	1,534	887	-	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	7,051,095	7,051,095	1,694,150	239,697	4,229,059	159,710	17,002	625,611	11,804	69,857	4,116	89	-	-	-	-
Insurance Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Linked Liabilities	1,923,461	1,923,461	-	-	-	-	-	-	-	-	-	-	1,512,850	98,910	311,701	-
Add: Credit/(Debit) Fair Value Change Account (Linked)	91,015	91,015	-	-	-	-	-	-	-	-	-	-	77,552	4,373	9,090	-
Sub Total	9,080,013	9,080,013	1,706,171	241,231	4,229,946	159,710	17,002	625,611	11,804	1,660,259	107,399	320,880	1,788,653	107,690	320,880	320,880
Funds for Discontinued Policies																
Discontinued on account of non-payment of premium - Linked	128,685	128,685	-	-	-	-	-	-	-	-	-	-	128,394	291	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds for Future Appropriations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	22,576,549	22,576,549	13,367,851	1,706,171	4,229,946	159,710	17,002	625,611	11,804	1,788,653	107,690	320,880	1,788,653	107,690	320,880	320,880

(₹ '000)

Particulars	Total Shareholders			Policyholders						
	Non-Linked Par			Non-Linked Non Par				Linked Non Par		
	Individual Life	Individual Pension	Individual Life	Individual Annuity	Health	Group Life	Group Variable	Individual Non Par	Individual Pension	Group Life
APPLICATION OF FUNDS										
Investments										
Shareholders'	6,137,745	6,137,745	-	-	-	-	-	-	-	-
Policyholders'	-	1,660,262	214,406	3,909,526	149,030	7,462	641,516	9,822	673	-
Assets Held to Cover Linked Liabilities	2,143,162	-	-	-	-	-	-	-	1,718,796	103,574
Loans	5,996	-	3,539	1,907	-	-	-	-	550	-
Fixed Assets	659,002	411,443	41,194	9,944	148,085	8,263	39,348	-	-	-
Current Assets										
Cash and Bank Balances	1,015,567	173,296	53,232	30,354	322,980	18,669	10,979	55,783	340,361	4,116
Advances and Other Assets	1,491,808	573,370	196,113	23,774	593,846	8,619	976	48,066	41,698	2,680
Sub Total(A)	2,507,375	746,666	249,345	54,128	916,826	27,288	11,955	103,849	6,483	6,796
Current Liabilities	1,253,432	67,637	118,830	25,971	442,321	21,213	2,234	170,319	383,219	12,529
Provisions	264,203	93,500	22,055	5,324	79,285	4,424	389	21,067	33,824	2,350
Sub Total (B)	1,517,635	161,137	140,885	31,295	521,606	25,637	2,623	191,386	1,863	14,879
Control Account* (C)	-	184,927	(107,284)	(5,952)	(224,792)	766	(519)	32,283	(2,638)	12,199
Net Current Assets (D) = (A-B+C)	989,740	770,456	1,176	16,881	170,428	2,417	8,813	(55,254)	1,982	4,116
Miscellaneous Expenditure (To the extent not written off or adjusted)	-	-	-	-	-	-	-	-	-	-
Debit Balane in Profit & Loss Account (Shareholders' Account)	6,048,207	6,048,207	-	-	-	-	-	-	-	-
Debit Balance in Revenue Account (Policyholders' Account)	-	-	-	-	-	-	-	-	-	-
Total	22,576,549	13,367,851	1,706,171	241,231	4,229,946	159,710	17,002	625,611	11,804	107,690
									1,788,653	320,880

*Control Account denotes net amount receivable/(payable) from/to the respective segment.

FORM A-BB
EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
Registration Number 147 dated 10 May 2011
SEGMENTAL BALANCE SHEET AS AT 31 MARCH 2016

Particulars	Total Shareholders		Policyholders									
	Non-Linked Par		Non-Linked Non Par			Linked Non Par						
	Individual Life	Individual Pension	Individual Life	Individual Annuity	Health	Group Life	Group Variable	Individual Non Par	Individual Pension	Group Life		
SOURCES OF FUND												
Shareholders' Funds:												
Share Capital	2,615,922	2,615,922	-	-	-	-	-	-	-	-	-	-
Reserves and Surplus	10,658,765	10,658,765	-	-	-	-	-	-	-	-	-	-
Credit/(Debit) Fair Value Change Account	9,107	9,107	-	-	-	-	-	-	-	-	-	-
Sub Total	13,283,794	13,283,794										
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Policyholders' Funds:												
Credit/(Debit) Fair Value Change Account	(2,784)	(2,784)	(279)	89	-	-	-	-	-	-	-	-
Policy Liabilities	3,790,193	1,163,293	121,206	2,056,922	32,386	6,838	377,429	2,819	27,586	1,670	44	
Insurance Reserves	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Linked Liabilities	1,059,075	-	-	-	-	-	-	-	756,148	37,323	265,604	
Add: Credit/(Debit) Fair Value Change Account (Linked)	6,705	-	-	-	-	-	-	-	975	513	5,217	
Sub Total	4,853,189	1,160,701	120,927	2,057,011	32,386	6,838	377,429	2,819	784,709	39,506	270,865	
Funds for Discontinued Policies												
Discontinued on account of non-payment of premium - Linked	74,963	-	-	-	-	-	-	-	74,963	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-
Funds for Future Appropriations	-	-	-	-	-	-	-	-	-	-	-	-
Total	18,211,946	13,283,794	1,160,701	120,927	2,057,011	32,386	6,838	377,429	2,819	859,672	39,506	270,865

Particulars	Total Shareholders		Policyholders									
			Non-Linked Par				Non-Linked Non Par					
	Individual Life	Individual Pension	Individual Life	Individual Annuity	Health	Group Life	Group Variable	Individual Non Par	Individual Pension	Group Life		
APPLICATION OF FUNDS												
Investments												
Shareholders'	8,875,651	8,875,651	-	-	-	-	-	-	-	-		
Policyholders'	3,965,242	-	1,223,846	112,934	2,108,914	17,298	4,890	427,084	1,974	49,821	2,265	16,215
Assets Held to Cover Linked Liabilities	1,140,742	-	-	-	-	-	-	-	-	832,086	37,837	270,820
Loans	3,664	-	1,978	-	870	-	-	-	-	817	-	-
Fixed Assets	190,380	-	42,254	6,308	115,155	1,639	468	24,556	-	-	-	-
Current Assets												
Cash and Bank Balances	483,439	15,605	86,603	12,899	235,707	3,352	1,061	50,482	701	70,939	6,088	-
Advances and Other Assets	1,040,173	478,817	140,926	17,996	322,299	1,726	1,035	33,335	373	33,821	2,864	6,982
Sub Total(A)	1,523,612	494,422	227,529	30,895	558,006	5,078	2,096	83,817	1,074	104,760	8,952	6,982
Current Liabilities	1,144,986	170,386	165,066	15,812	371,023	3,521	1,404	164,528	455	207,674	22,428	22,686
Provisions	232,256	65,000	30,066	4,487	81,898	1,166	333	17,466	152	24,541	2,080	5,067
Sub Total (B)	1,377,242	235,386	195,132	20,299	452,921	4,687	1,737	181,994	607	232,215	24,508	27,753
Control Account* (C)	-	259,210	(139,774)	(8,912)	(273,013)	13,058	1,120	23,967	379	104,404	14,960	4,601
Net Current Assets (D) = (A-B+C)	146,370	518,246	(107,377)	1,685	(167,928)	13,449	1,480	(74,210)	845	(23,052)	(596)	(16,170)
Miscellaneous Expenditure (To the extent not written off or adjusted)	-	-	-	-	-	-	-	-	-	-	-	-
Debit Balane in Profit & Loss Account (Shareholders' Account)	3,889,897	3,889,897	-	-	-	-	-	-	-	-	-	-
Debit Balance in Revenue Account (Policyholders' Account)	-	-	-	-	-	-	-	-	-	-	-	-
Total	18,211,946	13,283,794	1,160,701	120,927	2,057,011	32,386	6,838	377,429	2,819	859,672	39,506	270,865

*Control Account denotes net amount receivable/(payable) from/to the respective segment.

Appendix-I
(Part of Note 22 of Schedule 16)

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
Registration Number: 147 dated 10th May, 2011
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
for the year ended 31 March 2017

22 Unit Linked Disclosure Norms

Unit Linked Disclosures made hereunder are in accordance with the instructions received from the Insurance Regulatory & Development Authority vide circular numbers 054/IRDA/F and A/FEB-07 dated February 20, 2007 and IRDA/F&A/001/Apr-07 dated 16th April, 2007

22A Unit Linked Disclosures-Revenue Account
REVENUE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2017

Policyholders' Account (Technical Account)

Particulars	Schedule		Linked Life		Linked Pension		Linked Group		Total	
	Non-Unit (1)	Unit (2)	Non-Unit (4)	Unit (5)	Non-Unit (4)	Unit (5)	Non-Unit (4)	Unit (5)	Non-Unit (4)	Unit (5)
Premiums earned – net										
(a) Premium	99,820	770,076	1,997	59,622	384	46,234	978,132			
(b) Reinsurance ceded	(1,821)	-	(1,821)	-	-	-	(1,821)			
Income from Investments										
(a) Interest, Dividend & Rent - Gross (Net of Amortisation)	1,320	32,486	-	1,634	-	14,886	50,327			
(b) Profit on sale/redemption of investments	1,733	117,810	-	5,906	-	29,967	155,416			
(c) Loss on sale/redemption of investments	-	(63,979)	-	(2,824)	-	(10,384)	(77,187)			
(d) Unrealised gain/(loss)	-	76,577	-	3,860	-	3,873	84,311			
Other income:										
(a) Linked Income	41,219	(41,219)	2,025	(2,025)	1,462	(1,462)	-			
(b) Contribution from the Shareholders' a/c	802,028	-	56,143	-	4,716	-	862,887			
(c) Other Income	(1,862)	1,733	(5)	115	-	149	132			
TOTAL (A)	942,437	893,485	60,160	66,289	6,561	83,263	2,052,196			
Commission	40,403	-	3,098	-	2	-	43,502			
Operating Expenses related to Insurance Business	798,422	-	54,378	-	6,505	-	859,305			
Service Tax on ULIP Charges	5,909	4,213	231	185	6	1	10,545			
Provision for Taxation	-	-	-	-	-	-	-			
TOTAL (B)	844,734	4,213	57,707	185	6,513	1	913,352			
Benefits Paid (Net)	55,432	2,562	8	366	3	33,291	91,662			
Interim Bonus Paid	-	-	-	-	-	-	-			
Change in valuation of liability in respect of life policies	42,271	886,710	2,446	65,738	45	49,971	1,047,181			
TOTAL (C)	97,703	889,272	2,453	66,104	48	83,262	1,138,843			
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	-	-	-	-	-	-	-			
APPROPRIATIONS										
Insurance reserve at the beginning of the year	-	-	-	-	-	-	-			
Transfer to Shareholders' a/c	-	-	-	-	-	-	-			
Funds available for future appropriations	-	-	-	-	-	-	-			
TOTAL (D)	-	-	-	-	-	-	-			

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10th May, 2011

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2016

22 Unit Linked Disclosure Norms

 Unit Linked Disclosures made hereunder are in accordance with the instructions received from the Insurance Regulatory & Development Authority vide circular numbers 054/IRDA/F and A/FEB-07 dated February 20, 2007 and IRDA/F&A/001/Apr-07 dated 16th April, 2007

22A Unit Linked Disclosures-Revenue Account
REVENUE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2016

Policyholders' Account (Technical Account)

Appendix-I
 (Part of Note 22 of Schedule 16)

Particulars	Schedule		Linked Life		Linked Pension		Linked Group		Total	
	Non-Unit (1)	Unit (2)	Non-Unit (4)	Unit (5)	Non-Unit (4)	Unit (5)	Non-Unit (4)	Unit (5)	Total (6)=(4)+(5)	Total Unit Linked (7)=(3)+(6)
Premiums earned – net										
(a) Premium	27,135	429,945	1,402	37,339	1,402	37,339	(49)	96,502	96,453	592,274
(b) Reinsurance ceded	(1,276)	-	-	-	-	-	-	-	-	(1,276)
Income from Investments										
(a) Interest, Dividend & Rent - Gross (Net of Amortisation)	247	19,923	-	72	-	72	-	11,302	11,302	31,544
(b) Profit on sale/redemption of investments	1,208	34,353	-	37	-	37	-	13,110	13,110	48,709
(c) Loss on sale/redemption of investments	-	(27,130)	-	(2)	-	(2)	-	(6,549)	(6,549)	(33,681)
(d) Unrealised gain/(loss)	-	(18,323)	-	513	-	513	-	(6,092)	(6,091)	(23,900)
Other income:										
(a) Linked Income	22,928	(22,928)	136	(136)	-	136	1,409	(1,409)	-	-
(b) Contribution from the Shareholders' a/c	370,828	-	56,268	-	370,828	-	11,967	-	11,967	439,063
(c) Other Income	(1,161)	1,256	-	-	95	-	-	1	1	96
TOTAL (A)	413,305	419,044	57,626	37,837	832,350	95,462	13,325	106,865	120,189	1,048,003
Commission	21,029	-	2,489	-	21,030	2,489	12	-	12	23,530
Operating Expenses related to Insurance Business	373,136	-	53,466	-	373,135	53,466	13,323	-	13,323	439,926
Service Tax on UIIP Charges	6,605	(1,948)	180	(14)	4,657	167	3	-	2	4,826
Provision for Taxation	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	400,770	(1,948)	56,135	(14)	398,822	56,121	13,339	-	13,337	468,281
Benefits Paid (Net)	2,124	502	-	-	2,626	-	-	18,737	18,738	21,363
Interim Bonus Paid	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies	17,016	418,543	1,670	37,837	435,558	39,507	(12)	88,129	88,117	563,182
TOTAL (C)	19,140	419,044	1,670	37,837	438,184	39,507	(12)	106,865	106,855	584,545
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	-	-	-	-	-	-	-	-	-	-
APPROPRIATIONS										
Insurance reserve at the beginning of the year	-	-	-	-	-	-	-	-	-	-
Transfer to Shareholders' a/c	-	-	-	-	-	-	-	-	-	-
Funds available for future appropriations	-	-	-	-	-	-	-	-	-	-
TOTAL (D)	-	-	-	-	-	-	-	-	-	-

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10th May, 2011

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2017

22A Unit Linked Disclosures-Revenue Account

Schedules to Annexure to Revenue Account (UL) forming part of Financial Statements

Schedule-UL 1

Linked Income (recovered from linked funds)* for the year ended 31 March 2017

(₹ In '000)

Particulars	Linked Life Unit	Linked Pension Unit	Linked Group Unit	Total
	(1)	(2)	(3)	(4)=(1)+(2)+(3)
Fund Administration charges	-	-	-	-
Fund Management charge	13,031	704	3,745	17,480
Policy Administration charge	5,877	1,136	-	7,013
Surrender charge**	3,163	-	-	3,163
Switching charge	50	-	-	50
Mortality charge	19,098	39	6	19,143
Rider Premium charge	-	-	-	-
Partial withdrawal charge	-	-	-	-
Guarantee Charges	-	146	-	146
Miscellaneous charge	-	-	(2,289)	(2,289)
TOTAL (UL-1)	41,219	2,025	1,462	44,706

* Fund management charges

** Surrender charge includes partial surrender charge

Schedule-UL 1

Linked Income (recovered from linked funds)* for the year ended 31 March 2016

(₹ In '000)

Particulars	Linked Life Unit	Linked Pension Unit	Linked Group Unit	Total
	(1)	(2)	(3)	(4)=(1)+(2)+(3)
Fund Administration charges	-	-	-	-
Fund Management charge	7,099	22	2,866	9,988
Policy Administration charge	3,400	101	-	3,501
Surrender charge**	521	-	-	521
Switching charge	4	-	-	4
Mortality charge	11,904	7	4	11,915
Rider Premium charge	-	-	-	-
Partial withdrawal charge	-	-	-	-
Guarantee Charges	-	5	-	5
Miscellaneous charge	-	-	(1,460)	(1,460)
TOTAL (UL-1)	22,928	136	1,409	24,473

* (net of service tax, if any). Fund management charges are inclusive of service tax figures

** Surrender charge includes partial surrender charge

Particulars	Linked Life			Linked Pension			Linked Group			Total Unit Linked (10)=(3)+(6)+(9)
	Non-Unit (1)	Unit (2)	Total (3)	Non-Unit (4)	Unit (5)	Total (6)	Non-Unit (7)	Unit (8)	Total (9)=(7)+(8)	
1 Insurance Claims										
(a) Claims by Death	1,888	2,562	4,450	4	366	370	2	-	2	4,822
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-
Surrender	53,645	-	53,645	4	-	4	-	-	-	53,649
Survival	-	-	-	-	-	-	-	-	-	-
Others - Withdrawal	67.03	-	67.03	-	-	-	1	33,291	33,292	33,359
Sub Total (A)	55,600	2,562	58,162	8	366	374	3	33,291	33,294	91,830
2 Amount Ceded in reinsurance										
(a) Claims by Death	(168)	-	(168)	-	-	-	-	-	-	(168)
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-
(d) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-
Survival	-	-	-	-	-	-	-	-	-	-
Surrender	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
Sub Total (B)	(168)	-	(168)	8	366	374	3	33,291	33,294	(168)
TOTAL	55,432	2,562	57,994	8	366	374	3	33,291	33,294	91,998
Benefits paid to claimants:										
In India	55,432	2,562	57,994	8	366	374	3	33,291	33,294	91,998
Outside India	-	-	-	-	-	-	-	-	-	-
TOTAL (UL 2)	55,432	2,562	57,994	8	366	374	3	33,291	33,294	91,998

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
Registration Number: 147 dated 10th May, 2011
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
for the year ended 31 March 2017

22A Unit Linked Disclosures- Revenue Account

Schedules to Annexure to Revenue Account (UL) forming part of Financial Statements

Schedule-UL 2

Benefits Paid [Net] for the year ended 31 March 2016

Particulars	Linked Life			Linked Pension			Linked Group			Total Unit Linked (10)=(3)+(6)+(9)
	Non-Unit (1)	Unit (2)	Total (3)	Non-Unit (4)	Unit (5)	Total (6)	Non-Unit (7)	Unit (8)	Total (9)=(7)+(8)	
1 Insurance Claims										
(a) Claims by Death	2,325	502	2,826	-	-	-	-	-	-	2,826
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-
Surrender	(45)	-	(45)	0	-	0	-	-	-	(45)
Survival	-	-	-	-	-	-	-	-	-	-
Others - Withdrawal	1	-	1	-	-	-	-	18,737	18,737	18,738
Sub Total (A)	2,281	502	2,782	0	-	0	-	18,737	18,737	21,519
2 Amount Ceded in reinsurance										
(a) Claims by Death	(156)	-	(156)	-	-	-	-	-	-	(156)
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-
(d) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	(1)	-	(1)	-	-	-	-	-	-	(1)
Survival	-	-	-	-	-	-	-	-	-	-
Surrender	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-
Sub Total (B)	(157)	-	(157)	0	-	0	-	-	-	(157)
TOTAL (A) - (B)	2,124	502	2,626	0	-	0	-	18,737	18,737	21,363
Benefits paid to claimants:										
In India	2,124	502	2,626	-	-	-	-	18,737	18,737	21,363
Outside India	-	-	-	-	-	-	-	-	-	-
TOTAL (UL 2)	2,124	502	2,626	-	-	-	-	18,737	18,737	21,363

Particulars	Schedule	EQUITY LARGE CAP FUND		EQUITY TOP 250 FUND		BOND FUND		MONEY MARKET FUND		MANAGED FUND	
		ULIF00118/08/ 11EQLARGECAP147	269,860	407,616	190,484	122,196	71,335	32,619	17,648	65,417	31,190
		ULIF0027/07/ 11EQTOP250147	8,402	47,640	8,402	10,380	5,133	2,448	1,396	8,118	3,956
		ULIF00425/08/ 11MONEYMARKET147	19,044	35,067	19,044	76,468	35,067	19,044	73,535	73,535	35,145
		ULIF00618/08/ 11MANAGED147	19,044	35,067	19,044	76,468	35,067	19,044	73,535	73,535	35,145
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Sources of Funds											
Policyholders' Funds:											
Policyholder contribution	F-1	555,444	269,860	407,616	190,484	122,196	71,335	32,619	17,648	65,417	31,190
Revenue Account		45,636	3,708	47,640	8,402	10,380	5,133	2,448	1,396	8,118	3,956
Total		601,081	273,569	455,256	198,885	132,576	76,468	35,067	19,044	73,535	35,145
Application of Funds											
Investments	F-2	528,427	223,167	403,784	169,990	110,112	65,787	21,216	16,512	69,044	36,920
Current Assets	F-3	85,161	50,674	52,808	29,096	24,721	10,763	13,868	2,544	14,131	3,861
Less: Current Liabilities and Provisions	F-4	12,507	272	1,336	200	2,257	82	17	12	9,639	5,636
Net current assets		72,654	50,402	51,472	28,896	22,464	10,681	13,851	2,532	4,491	(1,775)
Total		601,081	273,569	455,256	198,885	132,576	76,468	35,067	19,044	73,535	35,145
Net Asset Value (NAV) per Unit:											
(a) Net Asset as per Balance Sheet (Total Assets less Current Liabilities and Provisions)		601,081	273,569	455,256	198,885	132,576	76,468	35,067	19,044	73,535	35,145
(b) Number of Units outstanding		26,476,913	13,975,314	20,534,753	10,591,959	7,860,868	4,950,449	2,182,409	1,278,713	3,844,725	2,074,423
(c) NAV per Unit (a)/(b) (₹)		22.7021	19.5751	22.1700	18.7770	16.8653	15.4468	16.0679	14.8929	19.1262	16.9422

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
Registration Number: 147 dated 10th May, 2011
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
for the year ended 31 March 2017

22B Unit Linked Disclosures- Fund Balance Sheet

Form A-BS(UL)

Fund Balance Sheet as at 31 March 2017

Particulars	Schedule	PRICE EARNING BASED FUND		EQUITY MIDCAP FUND		GROUP GROWTH FUND		GROUP BALANCER FUND		GROUP BOND FUND	
		ULIF00526/08/11PEBASED147	143,072	188,240	75,990	111,003	102,564	65,988	63,669	57,375	52,344
Policyholder contribution	F-1	27,566	10,939	1,092	45,312	28,138	23,162	13,572	17,950	10,533	
Revenue Account											
Total		215,806	154,011	77,081	156,315	130,702	89,150	77,242	75,325	62,877	
Sources of Funds											
Policyholders' Funds:											
Investments	F-2	198,187	139,645	43,241	152,857	130,752	90,214	76,055	72,013	59,775	
Current Assets	F-3	18,183	14,537	36,664	10,237	9,301	6,603	5,112	5,521	4,281	
Less: Current Liabilities and Provisions	F-4	563	171	2,824	6,778	9,351	7,666	3,926	2,208	1,180	
Net current assets		17,620	14,366	33,841	3,459	(50)	(1,064)	1,186	3,313	3,101	
Total		215,806	154,011	77,081	156,315	130,702	89,150	77,242	75,325	62,877	
Application of Funds											
Net Asset Value (NAV) per Unit:											
(a) Net Asset as per Balance Sheet (Total Assets less Current Liabilities and Provisions)		215,806	154,011	77,081	156,315	130,702	89,150	77,242	75,325	62,877	
(b) Number of Units outstanding		10,845,524	8,764,610	6,971,886	9,155,175	8,695,508	5,502,656	5,384,118	4,952,920	4,624,484	
(c) NAV per Unit (a)/(b) (₹)		19.8982	17.5720	11.0560	17.0740	15.0310	16.2013	14.3462	15.2083	13.5965	

Particulars	Schedule	DISCONTINUANCE FUND		PENSION GROWTH FUND		PENSION SECURE FUND		DISCONTINUED POLICY PENSION FUND		TOTAL	
		ULIF00701/01/12DISCONT147	ULIF00831/03/15ETLIPNSGRT147	ULIF00931/03/15ETLIPNSSCR147	ULIF01031/03/15ETLIPNSDSC147	Current Year	Previous Year	Current Year	Previous Year		
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Sources of Funds											
Policyholders' Funds:											
Policyholder contribution	F-1	113,618	68,120	66,502	25,809	30,119	11,543	287	-	1,892,414	1,047,637
Revenue Account		14,776	6,843	5,383	455	1,279	29	4	-	250,748	93,105
Total		128,394	74,963	71,885	26,264	31,399	11,573	291	-	2,143,162	1,140,742
Application of Funds											
Investments	F-2	156,281	75,574	60,814	14,844	26,315	6,570	239	-	1,932,741	1,015,592
Current Assets	F-3	5,386	193	11,927	11,436	6,706	5,009	52	-	291,967	146,807
Less: Current Liabilities and Provisions	F-4	33,273	804	856	16	1,622	6	0	-	81,546	21,656
Net current assets		(27,887)	(611)	11,071	11,421	5,084	5,003	52	-	210,421	125,150
Total		128,394	74,963	71,885	26,264	31,399	11,573	291	-	2,143,162	1,140,742

Net Asset Value (NAV) per Unit:

(a) Net Asset as per Balance Sheet (Total Assets less Current Liabilities and Provisions)	128,394	74,963	71,885	26,264	31,399	11,573	291	-	2,143,162	1,140,742
(b) Number of Units outstanding	8,810,663	5,500,642	6,046,729	2,541,546	2,742,841	1,124,526	27,886	-	115,955,947	69,506,291
(c) NAV per Unit (a)/(b) (₹)	14.5726	13.6281	11.8882	10.3340	11.4475	10.2910	10.4397	-	-	-

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
Registration Number: 147 dated 10th May, 2011
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
for the year ended 31 March 2017

22C Unit Linked Disclosures- Fund Revenue Account

Form A-RA(UI)

Fund Revenue Account for the Year Ended 31 March 2017

Particulars	Schedule	(₹ '000)								
		EQUITY LARGE CAP FUND		EQUITY TOP 250 FUND		BOND FUND		MONEY MARKET FUND		MANAGED FUND
		ULIF00118/08/11EQLARGECAP147	ULIF0027/07/11EQTOP250147	ULIF00317/08/11BONDFUND147	ULIF00425/08/11MONEYMARKET147	ULIF00618/08/11MANAGED147	Current Year	Previous Year	Current Year	Previous Year
Interest income		1,397	1,190	6,605	4,150	1,553	1,166	2,123	1,377	
Dividend income		3,421	2,070	210	-	-	-	278	86	
Profit on sale of investment		47,868	42,882	1,152	681	201	-	3,971	1,310	
Profit on inter fund transfer / sale of investment		18	7	531	430	26	-	755	5	
(Loss) on sale of investment		(27,678)	(22,728)	(260)	-	(25)	(2)	(2,153)	(455)	
(Loss) on inter fund transfer / sale of investment		-	(37)	(218)	-	(1)	-	(43)	-	
Miscellaneous Income		-	0	-	-	-	-	-	-	
Unrealised Gain/Loss		35,507	29,186	791	(336)	29	11	1,244	(1,021)	
TOTAL (A)		60,534	(3,820)	8,811	(146)	1,784	1,175	6,175	1,302	
Fund administration expenses		-	-	-	-	-	-	-	-	
Fund management expenses		4,643	3,561	1,097	622	158	99	612	318	
Other charges	F-5	11,539	8,035	2,004	1,199	481	299	1,139	668	
Service Tax on ULIP Charges		2,423	1,736	464	250	94	54	261	135	
TOTAL (B)		18,606	13,332	3,564	1,915	732	412	2,012	1,034	
Net Income for the year (A-B)		41,928	39,238	5,247	3,010	1,051	763	4,163	269	
Add: Fund revenue account at the beginning of the year		3,708	8,402	5,133	2,124	1,396	633	3,956	3,687	
Fund revenue account at the end of the year		45,636	47,640	10,380	5,133	2,448	1,396	8,118	3,956	

Particulars	Schedule	PRICE EARNING BASED FUND		EQUITY MIDCAP FUND		GROUP GROWTH FUND		GROUP BALANCER FUND		GROUP BOND FUND	
		ULIF00526/08/11PEBASED147	ULIF001107/10/16ETLIMIDCAP147	ULIF001105/09/11GFGROWTH147	ULGF00205/09/11GFBALANCER147	ULGF00305/09/11GFBOND147					
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Interest income		5,685	4,080	231	-	5,006	3,762	4,175	3,216	4,646	3,517
Dividend income		1,337	944	29	-	786	628	362	180	60	-
Profit on sale of investment		17,975	7,213	167	-	15,075	8,793	6,138	3,088	3,429	572
Profit on inter fund transfer / sale of investment		408	124	-	-	1,785	3	1,295	4	2,244	650
(Loss) on sale of investment		(9,185)	(5,706)	(88)	-	(6,678)	(4,884)	(2,346)	(1,616)	(1,010)	-
(Loss) on inter fund transfer / sale of investment		(221)	(1)	-	-	(129)	(49)	(77)	-	(143)	(0)
Miscellaneous Income		-	-	-	-	-	-	-	-	-	-
Unrealised Gain/Loss		8,426	(4,352)	1,335	-	3,413	(4,212)	1,254	(1,272)	(794)	(607)
TOTAL (A)		24,424	2,303	1,673	-	19,257	4,041	10,801	3,600	8,433	4,131
Fund administration expenses		-	-	-	-	-	-	-	-	-	-
Fund management expenses		2,287	1,450	43	-	1,810	1,217	1,052	702	883	572
Other charges	F-5	4,497	3,942	463	-	3	2	2	1	1	1
Service Tax on ULIP Charges		1,014	732	76	-	270	183	157	106	132	86
TOTAL (B)		7,797	5,609	582	-	2,083	1,402	1,211	809	1,016	659
Net Income for the year (A-B)		16,627	(3,306)	1,092	-	17,174	2,639	9,590	2,791	7,417	3,472
Add: Fund revenue account at the beginning of the year		10,939	14,246	-	-	28,138	25,499	13,572	10,782	10,533	7,060
Fund revenue account at the end of the year		27,566	10,939	1,092	-	45,312	28,138	23,162	13,572	17,950	10,533

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
 Registration Number: 147 dated 10th May, 2011
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
 for the year ended 31 March 2017

22C Unit Linked Disclosures- Fund Revenue Account
Form A-RA(UI)
Fund Revenue Account for the Year Ended 31 March 2017

Particulars	Schedule	DISCONTINUANCE FUND		PENSION GROWTH FUND		PENSION SECURE FUND		DISCONTINUED POLICY PENSION FUND		TOTAL
		ULIF00701/01/12DISCONT147	ULIF00831/03/15ETLIPNSGRT147	ULIF00931/03/15ETLIPNSSCR147	ULIF01031/03/15ETLIPNSDSC147	Current Year	Previous Year	Current Year	Previous Year	
Interest income		8,091	187	15	1,193	35	5	42,086	27,010	
Dividend income		-	365	22	-	-	-	8,918	5,544	
Profit on sale of investment		909	5,125	24	481	6	0	145,375	46,250	
Profit on inter fund transfer / sale of investment		939	-	-	300	7	-	8,309	1,250	
Loss on sale of investment		(1,110)	(2,673)	(2)	(92)	-	-	(76,028)	(33,624)	
(Loss) on inter fund transfer / sale of investment		(232)	-	-	(59)	-	-	(1,159)	(58)	
Miscellaneous Income		-	-	-	-	-	-	-	-	
Unrealised Gain/Loss		59	3,731	491	129	22	-	84,311	(23,901)	
TOTAL (A)		8,657	4,341	550	1,952	70	5	211,811	22,472	
Fund administration expenses		-	-	-	-	-	-	-	-	
Fund management expenses		631	293	17	220	6	0	17,626	8,689	
Other charges	F-5	-	960	74	392	34	-	29,514	13,866	
Service Tax on ULIP Charges		94	219	3	89	11	0	7,029	3,379	
TOTAL (B)		725	1,808	94	702	41	-	54,170	24,630	
Net Income for the year (A-B)		7,933	4,928	455	1,250	29	4	157,642	(2,158)	
Add: Fund revenue account at the beginning of the year		6,843	2,839	-	29	-	-	94,410	96,568	
Fund revenue account at the end of the year		14,776	6,843	455	1,279	29	4	252,052	94,410	

POLICYHOLDERS' CONTRIBUTION

Particulars	EQUITY LARGE CAP FUND		EQUITY TOP 250 FUND		BOND FUND		MONEY MARKET FUND	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Opening balance	269,860	101,959	190,484	68,556	71,335	38,343	17,648	11,605
Add: Additions during the year*	402,468	218,095	311,430	157,889	95,272	47,132	36,250	16,991
Less: Deductions during the year*	116,884	50,194	94,297	35,962	44,411	14,140	21,279	10,948
Closing balance	555,444	269,860	407,616	190,484	122,196	71,335	32,619	17,648

POLICYHOLDERS' CONTRIBUTION

Particulars	MANAGED FUND		PRICE EARNING BASED FUND		EQUITY MIDCAP FUND		GROUP GROWTH FUND	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Opening balance	31,190	16,801	143,072	85,196	-	-	102,564	65,442
Add: Additions during the year*	50,695	23,316	120,853	92,421	85,704	-	33,574	46,455
Less: Deductions during the year*	16,468	8,928	75,685	34,545	9,715	-	25,135	9,333
Closing balance	65,417	31,190	188,240	143,072	75,990	-	111,003	102,564

POLICYHOLDERS' CONTRIBUTION

Particulars	GROUP BALANCER FUND		GROUP BOND FUND		DISCONTINUANCE FUND		PENSION GROWTH FUND	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Opening balance	63,669	39,649	52,344	34,260	68,120	37,856	25,809	-
Add: Additions during the year*	17,444	30,998	16,737	22,066	172,090	55,534	49,648	29,914
Less: Deductions during the year*	15,125	6,978	11,706	3,981	126,592	25,270	8,955	4,105
Closing balance	65,988	63,669	57,375	52,344	113,618	68,120	66,502	25,809

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
Registration Number: 147 dated 10th May, 2011
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
for the year ended 31 March 2017

22D Unit Linked Disclosures - Schedules to Fund Revenue & Fund Balance Sheet

Schedules to Fund Balance Sheet

Schedule: F-1

POLICYHOLDERS' CONTRIBUTION

(₹ '000)

Particulars	PENSION SECURE FUND		DISCONTINUED POLICY PENSION FUND		TOTAL	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Opening balance	11,543	-	-	-	1,047,637	499,667
Add: Additions during the year*	23,532	13,451	409	-	1,416,106	754,264
Less: Deductions during the year*	4,956	1,908	122	-	571,329	206,293
Closing balance	30,119	11,543	287	-	1,892,414	1,047,637

* Additions represents units creation and deductions represents units cancellation

Particulars	EQUITY LARGE CAP FUND		EQUITY TOP 250 FUND		BOND FUND		MONEY MARKET FUND	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
	ULIF00118/08/ 11EQLARGECAP147	ULIF0027/07/ 11EQTOP250147	ULIF00317/08/ 11BONDFUND147	ULIF00425/08/ 11MONEYMARKET147				
Approved Investments								
Government Bonds	10,480	-	13,923	10,121	5,517	-	-	-
Corporate Bonds	-	58	24,405	13,907	1,751	-	-	-
Infrastructure Bonds	5,511	-	42,589	28,809	7,433	3,017	-	-
Equity	429,748	177,595	336,584	134,143	3,308	-	-	-
Fixed Deposit	-	-	4,700	6,500	1,000	9,000	-	-
Money Market	11,822	2,816	11,309	6,449	3,060	4,495	-	-
Mutual Funds	-	-	9,879	-	2,455	-	-	-
Total	457,561	180,412	110,112	65,787	21,216	16,512	16,512	16,512
Other Investments								
Corporate Bonds	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-
Equity	36,494	22,370	40,412	20,626	-	-	-	-
Money Market	-	-	-	-	-	-	-	-
Mutual Funds	34,372	20,385	14,070	11,283	-	-	-	-
Total	70,865	42,755	54,482	31,909	21,216	16,512	16,512	16,512
GRAND TOTAL	528,427	223,167	110,112	65,787	21,216	16,512	16,512	16,512
% of Approved Investments to Total	86.59%	80.84%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
% of Other Investments to Total	13.41%	19.16%	-	-	-	-	-	0.00%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
Registration Number: 147 dated 10th May, 2011
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
for the year ended 31 March 2017

22D Unit Linked Disclosures - Schedules to Fund Revenue & Fund Balance Sheet

Schedules to Fund Balance Sheet

Schedule: F-2

Particulars	(₹ '000)								
	MANAGED FUND		PRICE EARNING BASED FUND		EQUITY MIDCAP FUND		GROUP GROWTH FUND		
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	
ULIF00618/08/11MANAGED147	11,958	1,944	12,489	1,572	ULIF001107/10/16ETLIMIDCAP147	11,550	5,700	ULGF00105/09/11GFGROWTH147	31,405
	16,375	1,944	12,489	1,572		11,550	5,700		31,405
Government Bonds	11,958	1,944	12,489	1,572					28,643
Corporate Bonds	2,832	3,837	8,344	-					2,018
Infrastructure Bonds	11,925	52,566	24,408	-					22,697
Equity	6,212	103,154	66,439	35,646					74,272
Fixed Deposit	1,550	8,550	11,550	-					5,700
Money Market	1,766	11,006	1,742	645					8,898
Mutual Funds	-	6,132	-	-					4,021
Total	36,243	187,189	124,972	37,863					146,249
Other Investments	-	-	-	-					-
Corporate Bonds	-	-	-	-					-
Infrastructure Bonds	-	-	-	-					-
Equity	677	8,256	8,180	5,146					6,608
Money Market	-	-	-	-					-
Mutual Funds	-	2,741	6,493	232					11,303
Total	677	10,997	14,673	5,378					14,295
GRAND TOTAL	36,920	198,187	139,645	43,241					152,857
% of Approved Investments to Total	98.17%	94.45%	89.49%	87.56%					95.68%
% of Other Investments to Total	1.83%	5.55%	10.51%	12.44%					4.32%

Particulars	GROUP BALANCER FUND		GROUP BOND FUND		DISCONTINUANCE FUND		PENSION GROWTH FUND	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
	ULGF00205/09/11GFBALANCER147	ULGF00305/09/11GFBOND147	ULIF00701/01/12DISCONT147	ULIF00831/03/15ETLIPNSGRT147				
Approved Investments								
Government Bonds	22,284	24,891	32,480	20,567	102,982	58,521	-	-
Corporate Bonds	4,751	10,031	6,961	9,433	-	-	-	-
Infrastructure Bonds	28,552	16,747	18,223	24,570	-	-	-	-
Equity	23,920	14,440	945	-	-	-	49,488	12,917
Fixed Deposit	3,600	1,000	3,000	-	-	-	-	-
Money Market	2,713	4,135	4,310	2,146	53,299	17,054	2,248	1,690
Mutual Funds	2,312	-	6,093	-	-	-	-	-
Total	88,131	71,244	72,013	56,716	156,281	75,574	51,736	14,607
Other Investments								
Corporate Bonds	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-
Equity	2,083	859	-	-	-	-	4,721	236
Money Market	-	-	-	-	-	-	-	-
Mutual Funds	-	3,953	-	3,060	-	-	4,357	-
Total	2,083	4,812	-	3,060	-	-	9,078	236
GRAND TOTAL	90,214	76,055	72,013	59,775	156,281	75,574	60,814	14,844
% of Approved Investments to Total	97.69%	93.67%	100.00%	94.88%	100.00%	100.00%	85.07%	98.41%
% of Other Investments to Total	2.31%	6.33%	0.00%	5.12%	-	-	14.93%	1.59%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
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22D Unit Linked Disclosures - Schedules to Fund Revenue & Fund Balance Sheet
Schedules to Fund Balance Sheet
Schedule: F-2
INVESTMENTS

(₹ '000)

Particulars	PENSION SECURE FUND		DISCONTINUED POLICY PENSION FUND		TOTAL	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Approved Investments						
Government Bonds	10,096	515	183	-	246,480	170,467
Corporate Bonds	6,151	1,933	-	-	53,635	62,385
Infrastructure Bonds	4,772	2,080	-	-	198,006	128,990
Equity	-	-	-	-	1,081,669	461,857
Fixed Deposit	800	-	-	-	29,600	29,600
Money Market	2,284	2,043	56	-	129,130	49,876
Mutual Funds	2,212	-	-	-	33,104	-
Total	26,315	6,570	239	-	1,771,623	903,175
Other Investments						
Corporate Bonds	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-
Equity	-	-	-	105,347	55,940	-
Money Market	-	-	-	-	-	-
Mutual Funds	-	-	-	-	55,771	56,477
Total	-	-	-	-	161,118	112,417
GRAND TOTAL	26,315	6,570	239	-	1,932,741	1,015,592
% of Approved Investments to Total	100.00%	100.00%	100.00%	-	91.66%	88.93%
% of Other Investments to Total	-	-	-	-	8.34%	11.07%

Particulars	EQUITY LARGE CAP FUND		EQUITY TOP 250 FUND		BOND FUND		MONEY MARKET FUND	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Accrued Interest	446	-	0	-	6,459	3,727	825	2,267
Cash & Bank Balance	5,259	52	5,201	53	5,239	105	2,047	54
Dividend Receivable	98	19	42	10	210	-	-	-
Receivable for Sale of Investments	909	988	710	-	-	-	-	-
Unit Collection A/c#	78,450	49,614	46,855	29,032	12,812	6,930	10,996	222
Other Current Assets (for Investments)	-	-	-	-	-	-	-	-
Total	85,162	50,673	52,808	29,095	24,720	10,762	13,868	2,543

CURRENT ASSETS

Particulars	MANAGED FUND		PRICE EARNING BASED FUND		EQUITY MIDCAP FUND		GROUP GROWTH FUND	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Accrued Interest	1,798	1,471	5,078	4,043	26	-	3,582	2,781
Cash & Bank Balance	5,129	52	5,301	52	2,086	-	5,278	2,752
Dividend Receivable	127	0	382	7	8	-	75	3
Receivable for Sale of Investments	40	-	195	-	309	-	101	-
Unit Collection A/c#	7,036	2,338	7,227	10,435	34,236	-	1,200	3,765
Other Current Assets (for Investments)	-	-	-	-	-	-	-	-
Total	14,130	3,861	18,183	14,537	36,665	-	10,237	9,301

Particulars	GROUP BALANCER FUND		GROUP BOND FUND		DISCONTINUANCE FUND		PENSION GROWTH FUND	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Accrued Interest	4,258	2,376	3,310	2,349	137	129	-	-
Cash & Bank Balance	2,180	854	2,150	52	5,249	64	2,126	12
Dividend Receivable	148	1	60	-	-	-	11	2
Receivable for Sale of Investments	17	-	-	-	-	-	707	-
Unit Collection A/c#	(0)	1,881	0	1,881	0	0	9,083	11,422
Other Current Assets (for Investments)	-	-	-	-	-	-	-	-
Total	6,603	5,112	5,520	4,282	5,386	193	11,927	11,436

CURRENT ASSETS

Particulars	PENSION SECURE FUND		DISCONTINUED POLICY PENSION FUND		TOTAL	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Accrued Interest	1,060	211	-	-	26,980	19,353
Cash & Bank Balance	1,055	12	2	-	48,303	4,115
Dividend Receivable	-	-	-	-	1,161	43
Receivable for Sale of Investments	-	-	-	-	2,988	988
Unit Collection A/c#	4,591	4,786	50	-	212,536	122,308
Other Current Assets (for Investments)	-	-	-	-	-	-
Total	6,706	5,009	52	-	291,967	146,807

Represents inter fund receivables or payables, if any

CURRENT LIABILITIES

Particulars	EQUITY LARGE CAP FUND		EQUITY TOP 250 FUND		BOND FUND		MONEY MARKET FUND	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Payable for Purchase of Investments	11,958	1	835	-	2,124	-	(0)	-
Other Current Liabilities	637	270	501	200	133	82	17	12
Unit Payable A/c	(88)	-	0	0	0	-	0	(0)
Total	12,507	271	1,336	200	2,257	82	17	12

CURRENT LIABILITIES

Particulars	MANAGED FUND		PRICE EARNING BASED FUND		EQUITY MIDCAP FUND		GROUP GROWTH FUND	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Payable for Purchase of Investments	9,608	5,595	310	-	2,785	-	6,601	9,226
Other Current Liabilities	80	41	254	171	39	-	177	125
Unit Payable A/c	(48)	-	-	-	-	-	(0)	(0)
Total	9,639	5,636	564	171	2,824	-	6,778	9,351

CURRENT LIABILITIES

Particulars	GROUP BALANCER FUND		GROUP BOND FUND		DISCONTINUANCE FUND		PENSION GROWTH FUND	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Payable for Purchase of Investments	7,564	3,847	2,124	1,119	(0)	-	789	-
Other Current Liabilities	102	79	84	61	76	36	95	16
Unit Payable A/c	(0)	0	0	(0)	33,197	768	(28)	-
Total	7,666	3,926	2,208	1,180	33,273	804	856	16

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
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SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
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22D Unit Linked Disclosures - Schedules to Fund Revenue & Fund Balance Sheet

Schedules to Fund Balance Sheet

Schedule: F-4

CURRENT LIABILITIES

(₹ '000)

Particulars	PENSION SECURE FUND		DISCONTINUED POLICY PENSION FUND		TOTAL	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Payable for Purchase of Investments	1,593	-	-	-	46,291	19,789
Other Current Liabilities	30	6	-	-	2,223	1,099
Unit Payable A/c	-	-	-	-	33,033	768
Total	1,623	6	-	-	81,547	21,656

Particulars	EQUITY LARGE CAP FUND		EQUITY TOP 250 FUND		BOND FUND		MONEY MARKET FUND	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Policy Administration charge	2,202	1,071	1,820	753	407	239	88	61
Surrender charge	1,491	175	651	77	242	26	55	15
Switching charge	9	0	5	1	4	-	12	1
Mortality charge	7,837	3,990	5,558	2,385	1,351	778	324	182
Rider Premium charge	-	-	-	-	-	-	-	-
Partial withdrawal charge	-	-	-	-	-	-	-	-
Miscellaneous charge	-	-	-	-	-	-	-	-
Guarantee Charge	-	-	-	-	-	-	-	-
Total	11,539	5,237	8,035	3,216	2,004	1,043	481	260

Particulars	MANAGED FUND		PRICE EARNING BASED FUND		EQUITY MIDCAP FUND		GROUP GROWTH FUND	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Policy Administration charge	270	154	926	678	163	-	-	-
Surrender charge	143	20	549	140	-	-	-	-
Switching charge	7	0	12	0	-	-	-	-
Mortality charge	718	406	3,009	2,609	300	-	3	2
Rider Premium charge	-	-	-	-	-	-	-	-
Partial withdrawal charge	-	-	-	-	-	-	-	-
Miscellaneous charge	-	-	-	-	-	-	-	-
Guarantee Charge	-	-	-	-	-	-	-	-
Total	1,139	581	4,497	3,428	463	-	3	2

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
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SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
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22D Unit Linked Disclosures - Schedules to Fund Revenue & Fund Balance Sheet
Schedules to Fund Revenue Account Break up of Other Expenses Under ULIP

Schedule: F-5

Particulars	GROUP BALANCER FUND		GROUP BOND FUND		DISCONTINUANCE FUND		PENSION GROWTH FUND		(₹ '000)
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	
Policy Administration charge	-	-	-	-	-	-	783	61	
Surrender charge	-	-	-	-	-	-	21	-	
Switching charge	-	-	-	-	-	-	-	-	
Mortality charge	2	1	1	1	-	-	26	4	
Rider Premium charge	-	-	-	-	-	-	-	-	
Partial withdrawal charge	-	-	-	-	-	-	-	-	
Miscellaneous charge	-	-	-	-	-	-	-	-	
Guarantee Charge	-	-	-	-	-	-	130	4	
Total	2	1	1	1	-	-	960	69	

OTHER EXPENSES*

Particulars	PENSION SECURE FUND		DISCONTINUED POLICY PENSION FUND		TOTAL		(₹ '000)
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	
Policy Administration charge	353	28	-	-	7,013	3,045	
Surrender charge	10	-	-	-	3,163	453	
Switching charge	-	-	-	-	50	3	
Mortality charge	13	2	-	-	19,143	10,361	
Rider Premium charge	-	-	-	-	-	-	
Partial withdrawal charge	-	-	-	-	-	-	
Miscellaneous charge	-	-	-	-	-	-	
Guarantee Charge	16	0	-	-	146	4	
Total	392	30	-	-	29,514	13,866	

* Any expense which is 1% of the total expenses incurred should be disclosed as a separate line item.

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

Appendix-II
(Part of Note 22 of Schedule 16)

22E Unit Linked Disclosures - Other Disclosures

for the year ended 31 March 2017

DISCLOSURES FOR ULIP BUSINESS

1 a) Investment Management

Activities outsourced

- Custody of Equity and Debt securities with Citi Bank.

Basis of payment of fees

- The custodian fees for the year are based on a fixed percentage of the value of the debt and equity investments.

b) Unclaimed redemption of units ₹ 45 thousands (previous year Nil)

- c) None of the Assets of the fund has been considered as doubtful and hence no provision for doubtful debt has been made during the year.**

2 Fund Performance of Unit Linked Funds as on 31.03.2017 (Absolute Growth %)

Sr. No.	Fund Name	SFIN	Year of Inception	Date of Inception	Returns			Since Inception
					2017	2016	2015	
1	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	2011-12	28/07/2011	15.97%	-5.30%	42.98%	127.02%
2	EQUITY TOP 250 FUND	ULIF0027/07/11EQTOP250147	2011-12	20/07/2011	18.07%	-2.67%	49.82%	121.70%
3	BOND FUND	ULIF00317/08/11BONDFUND147	2011-12	28/07/2011	9.18%	8.50%	12.70%	68.65%
4	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	2011-12	25/08/2011	7.89%	8.33%	9.34%	60.68%
5	MANAGED FUND	ULIF00618/08/11MANAGED147	2011-12	03/08/2011	12.89%	3.51%	26.99%	91.26%
6	PRICE EARNING BASED FUND	ULIF00526/08/11PEBASED147	2011-12	22/07/2011	13.24%	0.39%	26.49%	98.98%
7	EQUITY MIDCAP FUND	ULIF001107/10/16ETLIMIDCAP147	2016-17	19/01/2017	10.56%	-	-	10.56%
8	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	2012-13	25/01/2013	13.59%	2.48%	28.34%	70.74%
9	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	2012-13	25/01/2013	12.93%	5.05%	22.69%	62.01%
10	GROUP BOND FUND	ULGF00305/09/11GFBOND147	2012-13	25/01/2013	11.85%	8.26%	15.65%	52.08%
11	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	2011-12	01/02/2012	6.93%	7.08%	8.08%	45.73%
12	PENSION GROWTH FUND	ULIF00831/03/15ETLIPNSGRT147	2015-16	04/02/2016	15.04%	3.34%	-	18.88%
13	PENSION SECURE FUND	ULIF00931/03/15ETLIPNSSCR147	2015-16	04/02/2016	11.24%	2.91%	-	14.48%
14	DISCONTINUED POLICY PENSION FUND	ULIF01031/03/15ETLIPNSDSC147	2015-16	04/02/2016	4.40%	-	-	4.40%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2017

22E Unit Linked Disclosures - Other Disclosures

3. Statement Showing Receipts and Payments made to Related Parties

Brokerage, custodial fee or any other payments and receipts made to/from related parties (as defined in AS 18 issued by ICAI)

(₹ In '000)

Sr. No.	Fund Name	SFIN	Related Parties					
			Edelweiss Securities Ltd		Edelweiss Finance & Investments Limited			
			Brokerage paid		Purchase		Sale/Maturity	
			Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
1	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	167	-	-	-	-	-
2	EQUITY TOP 250 FUND	ULIF0027/07/11EQTOP250147	106	2	-	-	-	-
3	BOND FUND	ULIF00317/08/11BONDFUND147	1	3	17,745	17,200	11,604	12,265
4	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	0	-	934	3,081	6,565	3,011
5	MANAGED FUND	ULIF00618/08/11MANAGED147	5	-	1,867	4,288	6,597	3,140
6	PRICE EARNING BASED FUND	ULIF00526/08/11PEBASED147	7	1	10,692	-	22,542	3,174
7	EQUITY MIDCAP FUND	ULIF001107/10/16ETLIMIDCAP147	0	-	-	-	-	-
8	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	12	2	5,314	8,492	15,262	4,219
9	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	5	2	12,438	10,768	5,453	6,255
10	GROUP BOND FUND	ULGF00305/09/11GFBOND147	2	3	10,992	10,882	2,160	5,284
11	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	-	-	-	-	-	-
12	PENSION GROWTH FUND	ULIF00831/03/15ETLIPNSGRT147	4	-	-	-	-	-
13	PENSION SECURE FUND	ULIF00931/03/15ETLIPNSSCR147	0	-	2,914	-	-	-
14	DISCONTINUED POLICY PENSION FUND	ULIF01031/03/15ETLIPNSDSC147	-	-	-	-	-	-
Grand Total			310	13	62,896	54,714	70,182	37,353

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

Appendix-II

(Part of Note 22 of Schedule 16)

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2017

22E Unit Linked Disclosures - Other Disclosures

4. Statement Showing Company wise Details of Investments held in Promoter Group

(₹ In '000)

Sr. No.	Fund Name	SFIN	ECL FINANCE LTD			
			Amount	Percentage of AUM	Amount	Percentage of AUM
			Current Year		Previous Year	
1	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	-	-	-	-
2	EQUITY TOP 250 FUND	ULIF0027/07/11EQTOP250147	-	-	-	-
3	BOND FUND	ULIF00317/08/11BONDFUND147	9,082	6.85%	3,470	4.99%
4	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	-	-	-	-
5	MANAGED FUND	ULIF00618/08/11MANAGED147	825	1.12%	818	2.49%
6	PRICE EARNING BASED FUND	ULIF00526/08/11PEBASED147	1,767	0.82%	1,169	0.81%
7	EQUITY MIDCAP FUND	ULIF001107/10/16ETLIMIDCAP147	-	-	-	-
8	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	-	0.00%	4,677	3.68%
9	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	2,709	3.04%	2,689	3.57%
10	GROUP BOND FUND	ULGF00305/09/11GFBOND147	1,199	1.59%	2,135	3.50%
11	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	-	-	-	-
12	PENSION GROWTH FUND	ULIF00831/03/15ETLIPNSGRT147	-	-	-	-
13	PENSION SECURE FUND	ULIF00931/03/15ETLIPNSSCR147	-	-	-	-
14	DISCONTINUED POLICY PENSION FUND	ULIF01031/03/15ETLIPNSDSC147	-	-	-	-
Grand Total			15,583	0.00%	14,959	0.00%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2017

22E Unit Linked Disclosures - OTHERS Disclosures

5a. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2017

(₹ In '000)

Industry	EQUITY LARGE CAP FUND ULIF00118/08/ 11EQLARGECAP147	% of Total Funds
FINANCIAL AND INSURANCE ACTIVITIES	125,628	20.90%
Axis Bank Ltd	1,200	0.20%
Bajaj Finance Ltd	3,342	0.56%
Bajaj Finserv Ltd	4,369	0.73%
Bank of Baroda	5,351	0.89%
Cholamandalam Investment & Finance Company Ltd	1,979	0.33%
HDFC Bank Ltd	21,293	3.54%
Housing Development Finance Corporation Ltd	9,821	1.63%
ICICI Bank Ltd	5,605	0.93%
Indiabulls Housing Finance Limited	9,988	1.66%
Indusind Bank Ltd	15,221	2.53%
Kotak Mahindra Bank Ltd	4,161	0.69%
L&T Finance Ltd	4,100	0.68%
LIC Housing Finance Ltd	9,652	1.61%
Mahindra & Mahindra Financial Services Ltd	851	0.14%
Reliance Capital Ltd	1,415	0.24%
Shriram City Union Finance Ltd	1,529	0.25%
Shriram Transport Finance Company Ltd	1,009	0.17%
State Bank of India	6,533	1.09%
Yes Bank Ltd	1,330	0.22%
Bharat Financial Inclusion Limited	2,002	0.33%
Development Credit Bank Ltd	646	0.11%
Dewan Housing Finance Corporation Ltd	4,603	0.77%
Federal Bank Ltd	3,178	0.53%
ICICI Prudential Life Insurance Company Limited	371	0.06%
IDFC Ltd	142	0.02%
Max Financial Services Limited	3,339	0.56%
Muthoot Finance	982	0.16%
South Indian Bank Ltd	1,614	0.27%
COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	61,028	10.15%
Hcl Technologies Ltd	14,488	2.41%
Infosys Ltd	28,102	4.68%
Oracle Financial Services Software Ltd	3,621	0.60%
Tata Consultancy Services Ltd	4,501	0.75%
Tech Mahindra Ltd	7,820	1.30%
Wipro Ltd	630	0.10%
Mphasis Ltd	203	0.03%
Persistent Systems Ltd	1,663	0.28%
Others Below 10%	414,424	68.95%
Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	42,100	7.00%
Manufacture of Coke and Refined Petroleum Products	35,962	5.98%
Mutual Fund	34,372	5.72%
Infrastructure	33,421	5.56%
Manufacture of Chemicals and Chemical Products	25,742	4.28%
Government	22,302	3.71%
Manufacture of Motor Vehicles, Trailers and Semi-Trailers	20,569	3.42%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

Appendix-II (Contd.)

(Part of Note 22 of Schedule 16)

5a. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2017

(₹ In '000)

Industry	EQUITY LARGE CAP FUND ULIF00118/08/ 11EQLARGECAP147	% of Total Funds
Manufacture of Other Transport Equipment	14,717	2.45%
Civil Engineering	12,958	2.16%
Manufacture of Tobacco Products	10,630	1.77%
Manufacture of Other Non-Metallic Mineral Products	10,084	1.68%
Manufacture of Electrical Equipment	8,990	1.50%
Manufacture of Machinery and Equipment N.E.C.	7,184	1.20%
Manufacture of Food Products	6,621	1.10%
Programming and Broadcasting Activities	6,102	1.02%
Manufacture of Basic Metals	5,477	0.91%
Manufacture of Rubber and Plastics Products	5,302	0.88%
Other Manufacturing	4,426	0.74%
Manufacture of Beverages	3,999	0.67%
Manufacture of Fabricated Metal Products, Except Machinery and Equipment	3,749	0.62%
Manufacture of Computer, Electronic and Optical Products	3,550	0.59%
Retail Trade, Except of Motor Vehicles and Motorcycles	3,265	0.54%
Construction of Buildings	2,838	0.47%
Manufacture of Textiles	2,776	0.46%
Mining of Coal and Lignite	2,630	0.44%
Manufacture of Wearing Apparel	2,412	0.40%
Extraction of Crude Petroleum and Natural Gas	1,265	0.21%
Mining of Metal Ores	864	0.14%
Water Transport	667	0.11%
Human Health Activities	416	0.07%
Wholesale Trade, Except of Motor Vehicles and Motorcycles	387	0.06%
Publishing Activities	380	0.06%
Crop and Animal Production, Hunting and Related Service Activities	100	0.02%
Housing sector	5,511	0.92%
Net Current Asset	72,654	12.09%
Grand Total	601,081	100.00%

(₹ In '000)

Industry	EQUITY TOP 250 FUND ULIF0027/07/ 11EQTOP250147	% of Total Funds
FINANCIAL AND INSURANCE ACTIVITIES	97,094	21.33%
Axis Bank Ltd	617	0.14%
Bajaj Finance Ltd	2,506	0.55%
Bajaj Finserv Ltd	7,451	1.64%
Bank of Baroda	3,850	0.85%
Cholamandalam Investment & Finance Company Ltd	1,663	0.37%
HDFC Bank Ltd	10,621	2.33%
Housing Development Finance Corporation Ltd	3,635	0.80%
ICICI Bank Ltd	2,156	0.47%
IDFC Bank Limited	58	0.01%
Indiabulls Housing Finance Limited	10,555	2.32%
Indusind Bank Ltd	8,701	1.91%
Kotak Mahindra Bank Ltd	1,993	0.44%
L&T Finance Ltd	4,145	0.91%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

Appendix-II (Contd.)

(Part of Note 22 of Schedule 16)

5a. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2017

(₹ In '000)

Industry	EQUITY TOP 250 FUND ULIF0027/07/ 11EQTOP250147	% of Total Funds
LIC Housing Finance Ltd	9,405	2.07%
Mahindra & Mahindra Financial Services Ltd	1,502	0.33%
Punjab National Bank	489	0.11%
Reliance Capital Ltd	643	0.14%
Shriram City Union Finance Ltd	1,168	0.26%
State Bank of India	3,253	0.71%
Yes Bank Ltd	384	0.08%
Development Credit Bank Ltd	2,184	0.48%
Dewan Housing Finance Corporation Ltd	5,736	1.26%
Federal Bank Ltd	4,933	1.08%
Max Financial Services Limited	1,358	0.30%
Indian Bank	1,432	0.31%
Karur Vysya Bank Ltd	1,039	0.23%
Manappuram Finance Ltd	2,138	0.47%
Max India Ltd	266	0.06%
RepcO Home Finance Limited	1,725	0.38%
Ujjivan Financial Services Limited	1,470	0.32%
Bse Ltd	17	0.00%
MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	43,606	9.58%
Asian Paints Ltd	515	0.11%
Dabur India Ltd	7,506	1.65%
Hindustan Unilever Ltd	2,000	0.44%
Kansai Nerolac Paints Ltd	3,987	0.88%
Pidilite Industries Ltd	7,680	1.69%
Tata Chemicals Ltd	1,047	0.23%
Bayer Cropscience Ltd	1,704	0.37%
Godrej Consumer Products Ltd	7,597	1.67%
Procter & Gamble Hygiene and Health Care Ltd	736	0.16%
Atul Ltd	1,261	0.28%
Coromandel International Ltd	1,595	0.35%
Dhanuka Agritech Limited	625	0.14%
Gujarat Narmada Valley Fertilizers & Chemicals Ltd	513	0.11%
Jyothy Laboratories Ltd	1,466	0.32%
Kaya Limited	186	0.04%
Mayur Uniquoters Ltd	199	0.04%
Monsanto India Ltd	287	0.06%
Sharda Cropchem Limited	833	0.18%
Srf Ltd	3,868	0.85%
Others Below 10%	314,556	69.09%
Computer Programming, Consultancy and Related Activities	35,317	7.76%
Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	32,205	7.07%
Infrastructure	22,554	4.95%
Manufacture of Other Non-Metallic Mineral Products	15,999	3.51%
Manufacture of Electrical Equipment	15,526	3.41%
Manufacture of Motor Vehicles, Trailers and Semi-Trailers	15,042	3.30%
Manufacture of Coke and Refined Petroleum Products	14,458	3.18%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

Appendix-II (Contd.)

(Part of Note 22 of Schedule 16)

5a. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2017

(₹ In '000)

Industry	EQUITY TOP 250 FUND ULIF0027/07/ 11EQTOP250147	% of Total Funds
Mutual Fund	14,070	3.09%
Government	12,659	2.78%
Manufacture of Rubber and Plastics Products	9,782	2.15%
Manufacture of Other Transport Equipment	9,754	2.14%
Civil Engineering	7,363	1.62%
Manufacture of Machinery and Equipment N.E.C.	6,111	1.34%
Manufacture of Fabricated Metal Products, Except Machinery and Equipment	5,339	1.17%
Manufacture of Textiles	5,107	1.12%
Retail Trade, Except of Motor Vehicles and Motorcycles	4,944	1.09%
Manufacture of Tobacco Products	4,285	0.94%
Construction of Buildings	3,822	0.84%
Programming and Broadcasting Activities	3,761	0.83%
Manufacture of Beverages	3,660	0.80%
Manufacture of Food Products	3,045	0.67%
Manufacture of Paper and Paper Products	2,953	0.65%
Manufacture of Computer, Electronic and Optical Products	2,374	0.52%
Office Administrative, Office Support and Other Business Support Activities	2,020	0.44%
Motion Picture, Video and Television Programme Production, Sound Recording	1,675	0.37%
Manufacture of Basic Metals	1,548	0.34%
Publishing Activities	1,323	0.29%
Warehousing and Support Activities For Transportation	1,298	0.29%
Human Health Activities	984	0.22%
Accommodation	824	0.18%
Extraction of Crude Petroleum and Natural Gas	759	0.17%
Manufacture of Wearing Apparel	707	0.16%
Wholesale Trade, Except of Motor Vehicles and Motorcycles	564	0.12%
Real Estate Activities	511	0.11%
Mining of Coal and Lignite	390	0.09%
Architecture and Engineering Activities; Technical Testing and Analysis	251	0.06%
Crop and Animal Production, Hunting and Related Service Activities	100	0.02%
Net Current Asset	51,472	11.31%
Grand Total	455,256	100.00%

(₹ In '000)

Industry	BOND FUND ULIF00317/08/ 11BONDFUND147	% of Total Funds
FINANCIAL AND INSURANCE ACTIVITIES	27,040	20.40%
Ecl Finance Ltd	9,082	6.85%
ICICI Bank Ltd	3,514	2.65%
IDFC Bank Limited	8,209	6.19%
Tata Capital Financial Services Limited	526	0.40%
IDFC Ltd	1,009	0.76%
Bank of Baroda	2100	1.58%
Oriental Bank of Commerce	1500	1.13%
Union Bank of India	1100	0.83%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

Appendix-II (Contd.)

(Part of Note 22 of Schedule 16)

5a. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2017

(₹ In '000)

Industry	BOND FUND ULIF00317/08/ 11BONDFUND147	% of Total Funds
INFRASTRUCTURE	34,767	26.22%
Indian Oil Corporation Ltd.	1,050	0.79%
Indian Railway Finance Corporation Ltd	6,141	4.63%
L&T Infrastructure Finance Company Limited	9,506	7.17%
Power Grid Corporation of India Ltd	9,669	7.29%
Rural Electrification Corporation Ltd	8,400	6.34%
GOVERNMENT	17,726	13.37%
Clearing Corporation of India Ltd.	3,804	2.87%
Government of India	3,820	2.88%
Andhra Pradesh State Government	10,102	7.62%
Housing Sector	15,327	11.56%
Housing Development Finance Corporation Ltd	4,172	3.15%
LIC Housing Finance Ltd	1,042	0.79%
Dewan Housing Finance Corporation Ltd	10,114	7.63%
Others Below 10%	37,715	28.45%
Mutual Fund	9,879	7.45%
Programming and Broadcasting Activities	3,308	2.49%
Manufacture of Basic Metals	2,065	1.56%
Net Current Asset	22,464	16.94%
Grand Total	132,576	100.00%

(₹ In '000)

Industry	MONEY MARKET FUND ULIF00425/08/11MONEYMARKET147	% of Total Funds
INFRASTRUCTURE	7,322	20.88%
L&T Infrastructure Finance Company Limited	1,939	5.53%
Power Finance Corporation Ltd	2,043	5.83%
Power Grid Corporation of India Ltd	1,248	3.56%
Rural Electrification Corporation Ltd	2,092	5.97%
GOVERNMENT	7,639	21.78%
Clearing Corporation of India Ltd.	2,121	6.05%
Government of India	2,861	8.16%
Andhra Pradesh State Government	2,657	7.58%
Others Below 10%	20,106	57.34%
FINANCIAL AND INSURANCE ACTIVITIES	2,751	7.84%
Housing sector	1,049	2.99%
Mutual Fund	2,455	7.00%
Net Current Asset	13,851	39.50%
Grand Total	35,067	100.00%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

Appendix-II (Contd.)

(Part of Note 22 of Schedule 16)

5a. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2017

(₹ In '000)

Industry	MANAGED FUND ULIF00618/08/11MANAGED147	% of Total Funds
GOVERNMENT	21,196	28.82%
Clearing Corporation of India Ltd.	4,821	6.56%
Government of India	16,375	22.27%
INFRASTRUCTURE	15,928	21.66%
Adani Ports & Special Economic Zone Ltd	20	0.03%
Bharti Airtel Ltd	519	0.71%
Gail (India) Ltd	17	0.02%
Idea Cellular Ltd	132	0.18%
Indian Railway Finance Corporation Ltd	5,472	7.44%
Ntpc Ltd	31	0.04%
Power Finance Corporation Ltd	4,425	6.02%
Power Grid Corporation of India Ltd	5,300	7.21%
Tata Power Company Ltd	12	0.02%
FINANCIAL AND INSURANCE ACTIVITIES	12,692	17.26%
Axis Bank Ltd	62	0.08%
Bajaj Finserv Ltd	352	0.48%
Bank of Baroda	541	0.74%
Ecl Finance Ltd	825	1.12%
HDFC Bank Ltd	1,458	1.98%
Housing Development Finance Corporation Ltd	421	0.57%
ICICI Bank Ltd	1,149	1.56%
IDFC Bank Limited	1,037	1.41%
Indiabulls Housing Finance Limited	796	1.08%
Indusind Bank Ltd	1,355	1.84%
Kotak Mahindra Bank Ltd	204	0.28%
LIC Housing Finance Ltd	744	1.01%
Punjab National Bank	1,009	1.37%
State Bank of India	267	0.36%
Yes Bank Ltd	39	0.05%
Federal Bank Ltd	182	0.25%
Bank of Baroda	2200	2.99%
Union Bank of India	50	0.07%
Others Below 10%	23,720	32.26%
Computer Programming, Consultancy and Related Activities	4,345	5.91%
Manufacture of Chemicals and Chemical Products	2,718	3.70%
Programming and Broadcasting Activities	2,200	2.99%
Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1,535	2.09%
Manufacture of Coke and Refined Petroleum Products	1,282	1.74%
Manufacture of Beverages	741	1.01%
Extraction of Crude Petroleum and Natural Gas	725	0.99%
Manufacture of Other Transport Equipment	637	0.87%
Civil Engineering	516	0.70%
Manufacture of Motor Vehicles, Trailers and Semi-Trailers	476	0.65%
Manufacture of Tobacco Products	385	0.52%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

Appendix-II (Contd.)

(Part of Note 22 of Schedule 16)

5a. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2017

(₹ In '000)

Industry	MANAGED FUND ULIF00618/08/11MANAGED147	% of Total Funds
Manufacture of Basic Metals	382	0.52%
Manufacture of Rubber and Plastics Products	317	0.43%
Manufacture of Other Non-Metallic Mineral Products	240	0.33%
Manufacture of Electrical Equipment	208	0.28%
Publishing Activities	197	0.27%
Retail Trade, Except of Motor Vehicles and Motorcycles	184	0.25%
Manufacture of Fabricated Metal Products, Except Machinery and Equipment	165	0.22%
Manufacture of Machinery and Equipment N.E.C.	157	0.21%
Wholesale Trade, Except of Motor Vehicles and Motorcycles	115	0.16%
Crop and Animal Production, Hunting and Related Service Activities	100	0.14%
Mining of Coal and Lignite	28	0.04%
Manufacture of Textiles	25	0.03%
Manufacture of Computer, Electronic and Optical Products	13	0.02%
Housing Sector	1,537	2.09%
Net Current Asset	4491	6.11%
Grand Total	73,535	100.00%

(₹ In '000)

Industry	PRICE EARNING BASED FUND ULIF00526/08/11PEBASED147	% of Total Funds
FINANCIAL AND INSURANCE ACTIVITIES	44,171	20.47%
Axis Bank Ltd	389	0.18%
Bajaj Finance Ltd	758	0.35%
Bajaj Finserv Ltd	1,008	0.47%
Bank of Baroda	1,629	0.76%
Cholamandalam Investment & Finance Company Ltd	413	0.19%
Ecl Finance Ltd	1,767	0.82%
HDFC Bank Ltd	6,360	2.95%
Housing Development Finance Corporation Ltd	2,217	1.03%
ICICI Bank Ltd	3,655	1.69%
IDFC Bank Limited	89	0.04%
Indiabulls Housing Finance Limited	2,304	1.07%
Indusind Bank Ltd	4,578	2.12%
Kotak Mahindra Bank Ltd	1,218	0.56%
L&T Finance Ltd	942	0.44%
LIC Housing Finance Ltd	2,187	1.01%
Mahindra & Mahindra Financial Services Ltd	212	0.10%
Reliance Capital Ltd	316	0.15%
Shriram City Union Finance Ltd	316	0.15%
Shriram Transport Finance Company Ltd	211	0.10%
State Bank of India	1,911	0.89%
Yes Bank Ltd	396	0.18%
Development Credit Bank Ltd	149	0.07%
Dewan Housing Finance Corporation Ltd	1,061	0.49%
Federal Bank Ltd	1,020	0.47%
ICICI Prudential Life Insurance Company Limited	82	0.04%
IDFC Ltd	34	0.02%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

Appendix-II (Contd.)

(Part of Note 22 of Schedule 16)

5a. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2017

(₹ In '000)

Industry	PRICE EARNING BASED FUND ULIF00526/08/11PEBASED147	% of Total Funds
Max Financial Services Limited	165	0.08%
Muthoot Finance	233	0.11%
Bank of Baroda	6500	3.01%
Oriental Bank of Commerce	2000	0.93%
Union Bank of India	50	0.02%
INFRASTRUCTURE	46736	21.66%
Adani Ports & Special Economic Zone Ltd	85	0.04%
Bharti Airtel Ltd	689	0.32%
Gail (India) Ltd	208	0.10%
Idea Cellular Ltd	487	0.23%
Indian Railway Finance Corporation Ltd	5,165	2.39%
L&T Infrastructure Finance Company Limited	2,575	1.19%
Ntpc Ltd	378	0.18%
Power Finance Corporation Ltd	15,609	7.23%
Power Grid Corporation of India Ltd	15,647	7.25%
Reliance Jio Infocomm Limited	1,092	0.51%
Rural Electrification Corporation Ltd	4,132	1.91%
Tata Power Company Ltd	68	0.03%
Dr. Lal Pathlabs Ltd.	121	0.06%
United Phosphorus Ltd	479	0.22%
Others Below 10%	124,899	57.88%
Computer Programming, Consultancy and Related Activities	13,987	6.48%
Government	12,949	6.00%
Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	9,341	4.33%
Mutual Fund	8,873	4.11%
Manufacture of Coke and Refined Petroleum Products	7,305	3.38%
Programming and Broadcasting Activities	7,007	3.25%
Manufacture of Chemicals and Chemical Products	5,946	2.76%
Manufacture of Motor Vehicles, Trailers and Semi-Trailers	4,458	2.07%
Manufacture of Other Transport Equipment	3,363	1.56%
Civil Engineering	2,897	1.34%
Manufacture of Tobacco Products	2,425	1.12%
Manufacture of Other Non-Metallic Mineral Products	2,164	1.00%
Manufacture of Electrical Equipment	1,964	0.91%
Manufacture of Machinery and Equipment N.E.C.	1,687	0.78%
Manufacture of Food Products	1,494	0.69%
Manufacture of Fabricated Metal Products, Except Machinery and Equipment	939	0.44%
Retail Trade, Except of Motor Vehicles and Motorcycles	910	0.42%
Manufacture of Beverages	857	0.40%
Manufacture of Computer, Electronic and Optical Products	740	0.34%
Construction of Buildings	634	0.29%
Manufacture of Rubber and Plastics Products	601	0.28%
Manufacture of Textiles	584	0.27%
Mining of Coal and Lignite	569	0.26%
Manufacture of Basic Metals	438	0.20%
Extraction of Crude Petroleum and Natural Gas	430	0.20%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

Appendix-II (Contd.)

(Part of Note 22 of Schedule 16)

5a. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2017

(₹ In '000)

Industry	PRICE EARNING BASED FUND ULIF00526/08/11PEBASED147	% of Total Funds
Other Manufacturing	413	0.19%
Wholesale Trade, Except of Motor Vehicles and Motorcycles	387	0.18%
Publishing Activities	232	0.11%
Mining of Metal Ores	188	0.09%
Crop and Animal Production, Hunting and Related Service Activities	100	0.05%
Human Health Activities	83	0.04%
Housing sector	13313	6.17%
Net Current Asset	17620	8.16%
Grand Total	215,806	100.00%

(₹ In '000)

Industry	GROUP GROWTH FUND ULGF00105/09/11FGGROWTH147	% of Total Fund
GOVERNMENT	37,541	24.02%
Clearing Corporation of India Ltd.	8,897.92	5.69%
Government of India	28,643.28	18.32%
FINANCIAL AND INSURANCE ACTIVITIES	27,344	17.49%
Axis Bank Ltd	300	0.19%
Bajaj Finance Ltd	545	0.35%
Bajaj Finserv Ltd	717	0.46%
Bank of Baroda	1,324	0.85%
Cholamandalam Investment & Finance Company Ltd	310	0.20%
HDFC Bank Ltd	5,151	3.30%
Housing Development Finance Corporation Ltd	1,549	0.99%
ICICI Bank Ltd	1,332	0.85%
IDFC Bank Limited	17	0.01%
Indiabulls Housing Finance Limited	1,621	1.04%
Indusind Bank Ltd	3,718	2.38%
Kotak Mahindra Bank Ltd	995	0.64%
L&T Finance Ltd	658	0.42%
LIC Housing Finance Ltd	1,560	1.00%
Mahindra & Mahindra Financial Services Ltd	176	0.11%
Punjab National Bank	2,018	1.29%
Reliance Capital Ltd	250	0.16%
Shriram City Union Finance Ltd	238	0.15%
Shriram Transport Finance Company Ltd	160	0.10%
State Bank of India	1,578	1.01%
Yes Bank Ltd	323	0.21%
Bharat Financial Inclusion Limited	326	0.21%
Development Credit Bank Ltd	105	0.07%
Dewan Housing Finance Corporation Ltd	750	0.48%
Federal Bank Ltd	844	0.54%
ICICI Prudential Life Insurance Company Limited	61	0.04%
IDFC Ltd	25	0.02%
Max Financial Services Limited	124	0.08%
Muthoot Finance	173	0.11%
South Indian Bank Ltd	395	0.25%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

Appendix-II (Contd.)

(Part of Note 22 of Schedule 16)

5a. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2017

(₹ In '000)

Industry	GROUP GROWTH FUND ULGF00105/09/11GFGROWTH147	% of Total Fund
FINANCIAL AND INSURANCE ACTIVITIES - FIXED DEPOSITS	5,700	3.65%
Bank of Baroda	3200	2.05%
Oriental Bank of Commerce	2500	1.60%
INFRASTRUCTURE	20,043	12.82%
Adani Ports & Special Economic Zone Ltd	57	0.04%
Bharti Airtel Ltd	477	0.31%
Gail (India) Ltd	148	0.09%
Idea Cellular Ltd	347	0.22%
Ntpc Ltd	267	0.17%
Power Finance Corporation Ltd	5,121	3.28%
Power Grid Corporation of India Ltd	13,028	8.33%
Reliance Power Ltd	98	0.06%
Tata Power Company Ltd	45	0.03%
Dr. Lal Pathlabs Ltd.	92	0.06%
United Phosphorus Ltd	363	0.23%
Others Below 10%	65,687	42.02%
Computer Programming, Consultancy and Related Activities	9,961	6.37%
Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	6,753	4.32%
Manufacture of Coke and Refined Petroleum Products	5,213	3.33%
Manufacture of Chemicals and Chemical Products	4,201	2.69%
Mutual Fund	4,021	2.57%
Manufacture of Motor Vehicles, Trailers and Semi-Trailers	3,135	2.01%
Manufacture of Other Transport Equipment	2,370	1.52%
Civil Engineering	2,135	1.37%
Programming and Broadcasting Activities	1,904	1.22%
Manufacture of Tobacco Products	1,700	1.09%
Manufacture of Other Non-Metallic Mineral Products	1,576	1.01%
Manufacture of Electrical Equipment	1,430	0.91%
Manufacture of Machinery and Equipment N.E.C.	1,261	0.81%
Manufacture of Food Products	1,075	0.69%
Manufacture of Basic Metals	890	0.57%
Other Manufacturing	751	0.48%
Manufacture of Fabricated Metal Products, Except Machinery and Equipment	685	0.44%
Retail Trade, Except of Motor Vehicles and Motorcycles	663	0.42%
Manufacture of Beverages	624	0.40%
Manufacture of Computer, Electronic and Optical Products	552	0.35%
Construction of Buildings	451	0.29%
Manufacture of Textiles	426	0.27%
Manufacture of Rubber and Plastics Products	424	0.27%
Mining of Coal and Lignite	414	0.27%
Manufacture of Wearing Apparel	380	0.24%
Extraction of Crude Petroleum and Natural Gas	353	0.23%
Publishing Activities	226	0.14%
Wholesale Trade, Except of Motor Vehicles and Motorcycles	155	0.10%
Mining of Metal Ores	141	0.09%
Water Transport	109	0.07%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

Appendix-II (Contd.)

(Part of Note 22 of Schedule 16)

5a. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2017

(₹ In '000)

Industry	GROUP GROWTH FUND ULGF00105/09/11GFGROWTH147	% of Total Fund
Crop and Animal Production, Hunting and Related Service Activities	100	0.06%
Human Health Activities	88	0.06%
Housing Sector	8061	5.16%
Net Current Asset	3,458.59	2.21%
Grand Total	156,315	100.00%

(₹ In '000)

Industry	GROUP BALANCER FUND ULGF00205/09/11GFBALANCER147	% of Total Funds
GOVERNMENT	24,997	28.04%
Clearing Corporation of India Ltd.	2,713	3.04%
Government of India	22,284	25.00%
FINANCIAL AND INSURANCE ACTIVITIES	15,580	17.48%
Axis Bank Ltd	82	0.09%
Bajaj Finance Ltd	151	0.17%
Bajaj Finserv Ltd	209	0.23%
Bank of Baroda	386	0.43%
Cholamandalam Investment & Finance Company Ltd	83	0.09%
Ecl Finance Ltd	2,709	3.04%
HDFC Bank Ltd	1,469	1.65%
Housing Development Finance Corporation Ltd	437	0.49%
ICICI Bank Ltd	1,407	1.58%
IDFC Bank Limited	4	0.00%
Indiabulls Housing Finance Limited	473	0.53%
Indusind Bank Ltd	1,070	1.20%
Kotak Mahindra Bank Ltd	276	0.31%
L&T Finance Ltd	194	0.22%
LIC Housing Finance Ltd	450	0.50%
Mahindra & Mahindra Financial Services Ltd	42	0.05%
Punjab National Bank	1,009	1.13%
Reliance Capital Ltd	67	0.08%
Shriram City Union Finance Ltd	61	0.07%
Shriram Transport Finance Company Ltd	42	0.05%
State Bank of India	457	0.51%
Yes Bank Ltd	87	0.10%
Bharat Financial Inclusion Limited	95	0.11%
Development Credit Bank Ltd	31	0.03%
Dewan Housing Finance Corporation Ltd	219	0.25%
Federal Bank Ltd	253	0.28%
ICICI Prudential Life Insurance Company Limited	16	0.02%
IDFC Ltd	6	0.01%
Max Financial Services Limited	33	0.04%
Muthoot Finance	44	0.05%
South Indian Bank Ltd	115	0.13%
Bank of Baroda	600	0.67%
Union Bank of India	3000	3.37%

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Registration Number: 147 dated 10 May 2011

Appendix-II (Contd.)

(Part of Note 22 of Schedule 16)

5a. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2017

(₹ In '000)

Industry	GROUP BALANCER FUND ULGF00205/09/11GFBALANCER147	% of Total Funds
INFRASTRUCTURE	18,951	21.26%
Adani Ports & Special Economic Zone Ltd	16	0.02%
Bharti Airtel Ltd	139	0.16%
Gail (India) Ltd	41	0.05%
Idea Cellular Ltd	100	0.11%
Indian Railway Finance Corporation Ltd	5,509	6.18%
Ntpc Ltd	75	0.08%
Power Finance Corporation Ltd	3,323	3.73%
Power Grid Corporation of India Ltd	7,405	8.31%
Reliance Jio Infocomm Limited	2,184	2.45%
Reliance Power Ltd	29	0.03%
Tata Power Company Ltd	9	0.01%
Dr. Lal Pathlabs Ltd.	24	0.03%
United Phosphorus Ltd	96	0.11%
HOUSING SECTOR	11,160	12.52%
Dewan Housing Finance Corporation Ltd	6,805	7.63%
LIC Housing Finance Ltd	4,355	4.88%
Others Below 10%	18,462	20.71%
Computer Programming, Consultancy and Related Activities	3004	3.37%
Programming and Broadcasting Activities	2557	2.87%
Mutual Fund	2312	2.59%
Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1971	2.21%
Manufacture of Coke and Refined Petroleum Products	1477	1.66%
Manufacture of Chemicals and Chemical Products	1216	1.36%
Manufacture of Motor Vehicles, Trailers and Semi-Trailers	918	1.03%
Manufacture of Other Transport Equipment	694	0.78%
Civil Engineering	683	0.77%
Manufacture of Tobacco Products	481	0.54%
Manufacture of Other Non-Metallic Mineral Products	469	0.53%
Manufacture of Machinery and Equipment N.E.C.	428	0.48%
Manufacture of Electrical Equipment	426	0.48%
Manufacture of Food Products	291	0.33%
Manufacture of Basic Metals	254	0.29%
Extraction of Crude Petroleum and Natural Gas	238	0.27%
Manufacture of Fabricated Metal Products, Except Machinery and Equipment	221	0.25%
Other Manufacturing	212	0.24%
Retail Trade, Except of Motor Vehicles and Motorcycles	206	0.23%
Publishing Activities	204	0.23%
Manufacture of Beverages	194	0.22%
Manufacture of Computer, Electronic and Optical Products	142	0.16%
Wholesale Trade, Except of Motor Vehicles and Motorcycles	135	0.15%
Construction of Buildings	130	0.15%
Manufacture of Rubber and Plastics Products	124	0.14%
Manufacture of Wearing Apparel	117	0.13%
Manufacture of Textiles	115	0.13%
Mining of Coal and Lignite	112	0.13%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

Appendix-II (Contd.)

(Part of Note 22 of Schedule 16)

5a. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2017

(₹ In '000)

Industry	GROUP BALANCER FUND ULGF00205/09/11GFBALANCER147	% of Total Funds
Crop and Animal Production, Hunting and Related Service Activities	100	0.11%
Mining of Metal Ores	38	0.04%
Water Transport	32	0.04%
Human Health Activities	23	0.03%
Net Current Asset	(1064)	(1.19%)
Grand Total	89,150	100.00%

(₹ In '000)

Industry	GROUP BOND FUND ULGF00305/09/11GFBOND147	% of Total Funds
GOVERNMENT	33,037	43.86%
Clearing Corporation of India Ltd.	557	0.74%
Government of India	32,480	43.12%
INFRASTRUCTURE	15,761	20.92%
L&T Infrastructure Finance Company Limited	3,753	4.98%
Power Finance Corporation Ltd	5,370	7.13%
Power Grid Corporation of India Ltd	5,607	7.44%
Rural Electrification Corporation Ltd	1,032	1.37%
FINANCIAL AND INSURANCE ACTIVITIES	9,961	13.22%
Ecl Finance Ltd	1,199	1.59%
ICICI Bank Ltd	4,705	6.25%
India Infoline Finance Limited	5	0.01%
L&T Finance Ltd	1,052	1.40%
Bank of Baroda	500	0.66%
Union Bank of India	2500	3.32%
Others Below 10%	16,566	21.99%
Mutual Fund	6093	8.09%
Programming and Broadcasting Activities	945	1.25%
Housing sector	6,214	8.25%
Net Current Asset	3313	4.40%
Grand Total	75,325	100.00%

(₹ In '000)

Industry	DISCONTINUANCE FUND ULIF00701/01/12DISCONT147	% of Total Funds
GOVERNMENT	145,963	113.68%
Clearing Corporation of India Ltd.	42,981	33.48%
Government of India	102,982	80.21%
Others Below 10%	-17,569	-13.68%
Infrastructure	10,318	8.04%
Net Current Asset	(27,887)	-21.72%
Grand Total	128,394	100.00%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

Appendix-II (Contd.)

(Part of Note 22 of Schedule 16)

5a. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2017

(₹ In '000)

Industry	PENSION GROWTH FUND ULIF00831/03/15ETLIPNSGRT147	% of Total Funds
FINANCIAL AND INSURANCE ACTIVITIES	13,693	19.05%
Axis Bank Ltd	133	0.19%
Bajaj Finance Ltd	381	0.53%
Bajaj Finserv Ltd	492	0.68%
Bank of Baroda	552	0.77%
Cholamandalam Investment & Finance Company Ltd	229	0.32%
HDFC Bank Ltd	2,249	3.13%
Housing Development Finance Corporation Ltd	1,103	1.53%
ICICI Bank Ltd	607	0.84%
Indiabulls Housing Finance Limited	1,121	1.56%
Indusind Bank Ltd	1,588	2.21%
Kotak Mahindra Bank Ltd	456	0.63%
L&T Finance Ltd	452	0.63%
LIC Housing Finance Ltd	1,093	1.52%
Mahindra & Mahindra Financial Services Ltd	99	0.14%
Reliance Capital Ltd	183	0.25%
Shriram City Union Finance Ltd	189	0.26%
Shriram Transport Finance Company Ltd	120	0.17%
State Bank of India	817	1.14%
Yes Bank Ltd	150	0.21%
Bharat Financial Inclusion Limited	225	0.31%
Development Credit Bank Ltd	73	0.10%
Dewan Housing Finance Corporation Ltd	517	0.72%
Federal Bank Ltd	450	0.63%
ICICI Prudential Life Insurance Company Limited	36	0.05%
IDFC Ltd	15	0.02%
Max Financial Services Limited	92	0.13%
Muthoot Finance	111	0.15%
South Indian Bank Ltd	164	0.23%
Others Below 10%	58,191	80.95%
Computer Programming, Consultancy and Related Activities	7,038	9.79%
Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	5,002	6.96%
Mutual Fund	4,357	6.06%
Infrastructure	3,770	5.24%
Manufacture of Coke and Refined Petroleum Products	3,692	5.14%
Manufacture of Chemicals and Chemical Products	2,888	4.02%
Manufacture of Motor Vehicles, Trailers and Semi-Trailers	2,404	3.34%
Government	2,248	3.13%
Civil Engineering	1,693	2.36%
Manufacture of Other Transport Equipment	1,648	2.29%
Manufacture of Other Non-Metallic Mineral Products	1,277	1.78%
Manufacture of Tobacco Products	1,208	1.68%
Manufacture of Electrical Equipment	1,154	1.60%
Manufacture of Machinery and Equipment N.E.C.	964	1.34%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

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Appendix-II (Contd.)

(Part of Note 22 of Schedule 16)

5a. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2017

(₹ In '000)

Industry	PENSION GROWTH FUND ULIF00831/03/15ETLIPNSGRT147	% of Total Funds
Programming and Broadcasting Activities	805	1.12%
Manufacture of Rubber and Plastics Products	800	1.11%
Manufacture of Food Products	759	1.06%
Manufacture of Basic Metals	615	0.86%
Retail Trade, Except of Motor Vehicles and Motorcycles	602	0.84%
Manufacture of Fabricated Metal Products, Except Machinery and Equipment	600	0.84%
Manufacture of Beverages	565	0.79%
Other Manufacturing	528	0.73%
Manufacture of Computer, Electronic and Optical Products	409	0.57%
Manufacture of Textiles	315	0.44%
Mining of Coal and Lignite	306	0.43%
Construction of Buildings	305	0.42%
Extraction of Crude Petroleum and Natural Gas	299	0.42%
Manufacture of Wearing Apparel	278	0.39%
Publishing Activities	215	0.30%
Mining of Metal Ores	101	0.14%
Crop and Animal Production, Hunting and Related Service Activities	100	0.14%
Water Transport	75	0.10%
Human Health Activities	54	0.08%
Wholesale Trade, Except of Motor Vehicles and Motorcycles	46	0.06%
Net Current Asset	11,071	15.40%
Grand Total	71,885	100.00%

(₹ In '000)

Industry	PENSION SECURE FUND ULIF00831/03/15ETLIPNSGRT147	% of Total Funds
GOVERNMENT	10,504	33.45%
Clearing Corporation of India Ltd.	408	1.30%
Government of India	10,096	32.15%
FINANCIAL AND INSURANCE ACTIVITIES	4,886	15.56%
Exim Bank	1,038	3.31%
ICICI Bank Ltd	1,002	3.19%
IDFC Bank Limited	1,037	3.30%
Punjab National Bank	1,009	3.21%
Bank of Baroda	800	2.55%
INFRASTRUCTURE	4,006	12.76%
L&T Infrastructure Finance Company Limited	1,876	5.98%
Power Finance Corporation Ltd	1,085	3.45%
Power Grid Corporation of India Ltd	1,045	3.33%
Others Below 10%	12,003	38.23%
Mutual Fund	2,212	7.05%
Manufacture of Basic Metals	2,065	6.58%
Housing sector	2,642	8.41%
Net Current Asset	5,084	16.19%
Grand Total	31,399	100.00%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

Appendix-II (Contd.)

(Part of Note 22 of Schedule 16)

5a. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2017

(₹ In '000)

Industry	DISCONTINUED POLICY PENSION FUND ULIF01031/03/15ETLIPNSDSC147	% of Total Funds
GOVERNMENT	239	82.25%
Clearing Corporation of India Ltd.	56	19.23%
Government of India	183	63.02%
Others Below 10%	52	0.16%
Net Current Asset	52	17.75%
Grand Total	291	82.41%

(₹ In '000)

Industry	EQUITY MIDCAP FUND ULIF001107/10/16ETLIMIDCAP147	% of Total Funds
FINANCIAL AND INSURANCE ACTIVITIES	8,996	11.67%
Bajaj Finance Ltd	787	1.02%
Bajaj Finserv Ltd	434	0.56%
Bank of Baroda	94	0.12%
Cholamandalam Investment & Finance Company Ltd	173	0.22%
HDFC Bank Ltd	128	0.17%
Indiabulls Housing Finance Limited	518	0.67%
Indusind Bank Ltd	255	0.33%
Kotak Mahindra Bank Ltd	172	0.22%
L&T Finance Ltd	335	0.44%
LIC Housing Finance Ltd	518	0.67%
Mahindra & Mahindra Financial Services Ltd	139	0.18%
Punjab National Bank	167	0.22%
Reliance Capital Ltd	209	0.27%
Shriram City Union Finance Ltd	135	0.17%
State Bank of India	387	0.50%
Bharat Financial Inclusion Limited	173	0.22%
Development Credit Bank Ltd	263	0.34%
Dewan Housing Finance Corporation Ltd	599	0.78%
Federal Bank Ltd	733	0.95%
Max Financial Services Limited	219	0.28%
South Indian Bank Ltd	391	0.51%
Can Fin Homes Limited	98	0.13%
Capital First Limited	105	0.14%
Indian Bank	191	0.25%
Jm Financial Ltd	94	0.12%
Karur Vysya Bank Ltd	138	0.18%
Lakshmi Vilas Bank Limited	532	0.69%
Manappuram Finance Ltd	319	0.41%
Max India Ltd	61	0.08%
Ptc India Financial Services Ltd.	91	0.12%
Repc Home Finance Limited	311	0.40%
Satin Creditcare Network Ltd.	78	0.10%
Ujjivan Financial Services Limited	152	0.20%
Others Below 10%	68,086	88.33%
Manufacture of Chemicals and Chemical Products	5,548	7.20%
Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	4,127	5.35%

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Registration Number: 147 dated 10 May 2011

Appendix-II (Contd.)

(Part of Note 22 of Schedule 16)

5a. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2017

(₹ In '000)

Industry	EQUITY MIDCAP FUND ULIF001107/10/16ETLIMIDCAP147	% of Total Funds
Government	2,217	2.88%
Manufacture of Other Non-Metallic Mineral Products	2,146	2.78%
Infrastructure	2,029	2.63%
Manufacture of Electrical Equipment	1,982	2.57%
Computer Programming, Consultancy and Related Activities	1,385	1.80%
Manufacture of Rubber and Plastics Products	1,338	1.74%
Manufacture of Motor Vehicles, Trailers and Semi-Trailers	1,312	1.70%
Manufacture of Food Products	1,298	1.68%
Manufacture of Machinery and Equipment N.E.C.	827	1.07%
Construction of Buildings	782	1.01%
Manufacture of Wearing Apparel	717	0.93%
Manufacture of Textiles	714	0.93%
Civil Engineering	685	0.89%
Publishing Activities	665	0.86%
Manufacture of Other Transport Equipment	598	0.78%
Office Administrative, Office Support and Other Business Support Activities	594	0.77%
Manufacture of Fabricated Metal Products, Except Machinery and Equipment	545	0.71%
Programming and Broadcasting Activities	526	0.68%
Other Manufacturing	448	0.58%
Retail Trade, Except of Motor Vehicles and Motorcycles	438	0.57%
Manufacture of Coke and Refined Petroleum Products	420	0.54%
Manufacture of Beverages	405	0.53%
Manufacture of Computer, Electronic and Optical Products	321	0.42%
Human Health Activities	276	0.36%
Motion Picture, Video and Television Programme Production, Sound Recording and Music Publishing Activities	271	0.35%
Extraction of Crude Petroleum and Natural Gas	265	0.34%
Mutual Fund	232	0.30%
Warehousing and Support Activities For Transportation	214	0.28%
Manufacture of Basic Metals	176	0.23%
Manufacture of Paper and Paper Products	173	0.22%
Water Transport	147	0.19%
Crop and Animal Production, Hunting and Related Service Activities	100	0.13%
Mining of Metal Ores	92	0.12%
Accommodation	86	0.11%
Wholesale Trade, Except of Motor Vehicles and Motorcycles	68	0.09%
Real Estate Activities	47	0.06%
Architecture and Engineering Activities; Technical Testing and Analysis	28	0.04%
Net Current Asset	33,841	43.90%
Grand Total	77,081	100.00%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

Appendix-II (Contd.)
(Part of Note 22 of Schedule 16)

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2016

22E Unit Linked Disclosures - OTHERS Disclosures

5b. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2016

(₹ In '000)

Industry	Equity Large Cap Fund ULIF00118/08/11EQLARGECAP147	% of Total Funds
Financial and Insurance Activities	44,550	16.28%
Axis Bank Ltd	4,766	1.74%
Bajaj Finance Ltd	2,160	0.79%
Bajaj Finserv Ltd	1,971	0.72%
Bajaj Holdings & Investment Ltd	504	0.18%
Cholamandalam Investment & Finance Company Ltd	2,077	0.76%
Gruh Finance Ltd	1,460	0.53%
HDFC Bank Ltd	7,777	2.84%
ICICI Bank Ltd	5,440	1.99%
Indiabulls Housing Finance Limited	4,162	1.52%
Indusind Bank Ltd	5,093	1.86%
Kotak Mahindra Bank Ltd	2,192	0.80%
Mahindra & Mahindra Financial Services Ltd	549	0.20%
Reliance Capital Ltd	1,061	0.39%
Shriram City Union Finance Ltd	1,432	0.52%
Shriram Transport Finance Company Ltd	549	0.20%
State Bank of India	1,242	0.45%
Union Bank of India	414	0.15%
Yes Bank Ltd	1,701	0.62%
Computer Programming, Consultancy and Related Activities	34,539	12.63%
Hcl Technologies Ltd	2,191	0.80%
Hexaware Technologies Ltd	1,671	0.61%
Infosys Ltd	10,583	3.87%
Mindtree Ltd	2,655	0.97%
Oracle Financial Services Software Ltd	1,606	0.59%
Tata Consultancy Services Ltd	12,584	4.60%
Tech Mahindra Ltd	1,668	0.61%
Wipro Ltd	1,582	0.58%
Others Below 10%	194,480	32.06%
Civil Engineering	1,746	0.64%
Construction of Buildings	1,574	0.58%
Government	2,816	1.03%
Manufacture of Chemicals and Chemical Products	17,671	6.46%
Manufacture of Coke and Refined Petroleum Products	3,005	1.10%
Manufacture of Computer, Electronic and Optical Products	6,205	2.27%
Manufacture of Electrical Equipment	2,259	0.83%
Manufacture of Food Products	5,928	2.17%
Manufacture of Other Transport Equipment	878	0.32%
Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	12,288	4.49%
Manufacture of Rubber and Plastics Products	2,604	0.95%
Manufacture of Textiles	1,778	0.65%
Manufacture of Tobacco Products	3,214	1.17%
Manufacture of Wearing Apparel	897	0.33%
Mutual Fund	20,385	7.45%
Other Manufacturing	2,842	1.04%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

Appendix-II (Contd.)

(Part of Note 22 of Schedule 16)

5b. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2016

(₹ In '000)

Industry	Equity Large Cap Fund ULIF00118/08/11EQLARGECAP147	% of Total Funds
Programming and Broadcasting Activities	859	0.31%
Scientific Research and Development	751	0.27%
Housing Sector	8,411	3.07%
Infrastructure	24,613	9.00%
Manufacture of Motor Vehicles, Trailers and Semi-Trailers	23,354	8.54%
Net Current Asset	50,402	18.42%
Grand Total	273,569	100.00%

(₹ In '000)

Industry	Equity Top 250 Fund ULIF0027/07/11EQTOP250147	% of Total Funds
Financial and Insurance Activities	35,214	17.71%
Axis Bank Ltd	3,119	1.57%
Bajaj Finance Ltd	1,703	0.86%
Bajaj Finserv Ltd	1,547	0.78%
Bajaj Holdings & Investment Ltd	793	0.40%
Cholamandalam Investment & Finance Company Ltd	3,258	1.64%
Gruh Finance Ltd	2,290	1.15%
HDFC Bank Ltd	4,362	2.19%
ICICI Bank Ltd	2,738	1.38%
Indiabulls Housing Finance Limited	3,286	1.65%
Indusind Bank Ltd	2,565	1.29%
Kotak Mahindra Bank Ltd	950	0.48%
Mahindra & Mahindra Financial Services Ltd	861	0.43%
Reliance Capital Ltd	1,664	0.84%
Shriram City Union Finance Ltd	2,244	1.13%
Shriram Transport Finance Company Ltd	863	0.43%
State Bank of India	538	0.27%
Union Bank of India	797	0.40%
Yes Bank Ltd	1,636	0.82%
Infrastructure	23,463	11.80%
Apollo Hospitals Enterprise Ltd	1,006	0.51%
Idea Cellular Ltd	3,511	1.77%
Neyveli Lignite Corporation Ltd	1,229	0.62%
Petronet Lng Ltd	1,182	0.59%
Power Finance Corporation Ltd	1,616	0.81%
Power Grid Corporation of India Ltd	5,924	2.98%
Reliance Power Ltd	2,459	1.24%
Rural Electrification Corporation Ltd	775	0.39%
Tata Power Company Ltd	1,250	0.63%
Torrent Power Ltd	4,511	2.27%
Computer Programming, Consultancy and Related Activities	20,115	10.11%
Hcl Technologies Ltd	747	0.38%
Hexaware Technologies Ltd	2,538	1.28%
Infosys Ltd	4,759	2.39%
Mindtree Ltd	4,059	2.04%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

Appendix-II (Contd.)

(Part of Note 22 of Schedule 16)

5b. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2016

(₹ In '000)

Industry	Equity Top 250 Fund ULIF0027/07/11EQTOP250147	% of Total Funds
Oracle Financial Services Software Ltd	1,218	0.61%
Tata Consultancy Services Ltd	4,327	2.18%
Tech Mahindra Ltd	1,266	0.64%
Wipro Ltd	1,201	0.60%
Others Below 10%	86,274	43.38%
Civil Engineering	596	0.30%
Construction of Buildings	2,389	1.20%
Government	3,938	1.98%
Manufacture of Chemicals and Chemical Products	15,792	7.94%
Manufacture of Coke and Refined Petroleum Products	1,034	0.52%
Manufacture of Computer, Electronic and Optical Products	4,744	2.39%
Manufacture of Electrical Equipment	3,428	1.72%
Manufacture of Food Products	4,498	2.26%
Manufacture of Motor Vehicles, Trailers and Semi-Trailers	10,899	5.48%
Manufacture of Other Transport Equipment	1,333	0.67%
Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	12,644	6.36%
Manufacture of Rubber and Plastics Products	3,945	1.98%
Manufacture of Textiles	2,700	1.36%
Manufacture of Tobacco Products	1,105	0.56%
Manufacture of Wearing Apparel	1,345	0.68%
Mutual Fund	11,283	5.67%
Other Manufacturing	2,157	1.08%
Programming and Broadcasting Activities	1,304	0.66%
Scientific Research and Development	1,140	0.57%
Housing Sector	4,925	2.48%
Net Current Asset	28,896	14.53%
Grand Total	198,885	100.00%

(₹ In '000)

Industry	Bond Fund ULIF00317/08/11BONDFUND147	% of Total Funds
Infrastructure	18,104	23.67%
Indian Railway Finance Corporation Ltd	1,024	1.34%
L&T Infrastructure Finance Company Limited	4,501	5.89%
Power Finance Corporation Ltd	6,254	8.18%
Rural Electrification Corporation Ltd	6,324	8.27%
Government	16,571	21.67%
Financial and Insurance Activities	13,907	18.19%
Ecl Finance Ltd	3,470	4.54%
Exim Bank	2,037	2.66%
ICICI Bank Ltd	5,346	6.99%
IDFC Bank Limited	1,018	1.33%
National Bank For Agriculture and Rural Development	1,019	1.33%
Punjab National Bank	1,007	1.32%
Shriram City Union Finance Ltd	10	0.01%
Others Below 10%	27,887	36.47%
Manufacture of Refined Petroleum Products	1065	1.39%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

Appendix-II (Contd.)

(Part of Note 22 of Schedule 16)

5b. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2016

(₹ In '000)

Industry	Bond Fund ULIF00317/08/11BONDFUND147	% of Total Funds
Housing Sector	9641	12.61%
Financial and Insurance Activities - Fixed Deposits	6500	8.50%
Net Current Asset	10681	13.97%
Grand Total	76,468	100.00%

(₹ In '000)

Industry	Money Market Fund ULIF00425/08/11MONEYMARKET147	% of Total Funds
Financial and Insurance Activities - Fixed Deposits	9,000	47.26%
Bank of Baroda	3,500	18.38%
Oriental Bank of Commerce	500	2.63%
Union Bank of India	5000	26.26%
Government	4,495	23.61%
Infrastructure	3,017	15.84%
Power Finance Corporation Ltd	3,017	15.84%
Others Below 10%	2,532	13.29%
Net Current Asset	2532	13.29%
Grand Total	19,044	100.00%

(₹ In '000)

Industry	Managed Fund ULIF00618/08/11MANAGED147	% of Total Funds
Government	13,724	39.05%
Infrastructure	7,134	20.30%
Idea Cellular Ltd	186	0.53%
Petronet Lng Ltd	178	0.51%
Power Finance Corporation Ltd	4,165	11.85%
Power Grid Corporation of India Ltd	2,606	7.42%
Financial and Insurance Activities	3,769	10.72%
Bajaj Finserv Ltd	159	0.45%
Ecl Finance Ltd	818	2.33%
HDFC Bank Ltd	647	1.84%
ICICI Bank Ltd	2,100	5.98%
Kotak Mahindra Bank Ltd	44	0.13%
Others Below 10%	10,518	29.93%
Civil Engineering	52	0.15%
Computer Programming, Consultancy and Related Activities	2,107	5.99%
Manufacture of Chemicals and Chemical Products	895	2.55%
Manufacture of Coke and Refined Petroleum Products	351	1.00%
Manufacture of Computer, Electronic and Optical Products	367	1.05%
Manufacture of Food Products	290	0.83%
Manufacture of Motor Vehicles, Trailers and Semi-Trailers	598	1.70%
Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	433	1.23%
Manufacture of Tobacco Products	80	0.23%
Other Manufacturing	162	0.46%
Housing Sector	5,407	15.38%
Financial and Insurance Activities - Fixed Deposits	1,550	4.41%

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Appendix-II (Contd.)

(Part of Note 22 of Schedule 16)

5b. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2016

(₹ In '000)

Industry	Managed Fund ULIF00618/08/11MANAGED147	% of Total Funds
Net Current Asset	(1775)	-5.05%
Grand Total	35,145	100.00%

(₹ In '000)

Industry	Price Earning Based Fund ULIF00526/08/11PEBASED147	% of Total Funds
Financial and Insurance Activities	26,110	16.95%
Axis Bank Ltd	2,006	1.30%
Bajaj Finance Ltd	776	0.50%
Bajaj Finserv Ltd	708	0.46%
Bajaj Holdings & Investment Ltd	182	0.12%
Cholamandalam Investment & Finance Company Ltd	747	0.49%
Ecl Finance Ltd	1,169	0.76%
Gruh Finance Ltd	525	0.34%
HDFC Bank Ltd	3,272	2.12%
ICICI Bank Ltd	5,373	3.49%
Indiabulls Housing Finance Limited	1,508	0.98%
Indusind Bank Ltd	2,143	1.39%
Kotak Mahindra Bank Ltd	916	0.59%
Mahindra & Mahindra Financial Services Ltd	197	0.13%
Reliance Capital Ltd	382	0.25%
Shriram City Union Finance Ltd	515	0.33%
Shriram Transport Finance Company Ltd	3,220	2.09%
State Bank of India	519	0.34%
Tata Sons Ltd	1,068	0.69%
Union Bank of India	173	0.11%
Yes Bank Ltd	710	0.46%
Infrastructure	23602	15.33%
Apollo Hospitals Enterprise Ltd	476	0.31%
Idea Cellular Ltd	1,663	1.08%
L&T Infrastructure Finance Company Limited	1,000	0.65%
Neyveli Lignite Corporation Ltd	291	0.19%
Petronet Lng Ltd	560	0.36%
Power Finance Corporation Ltd	11,283	7.33%
Power Grid Corporation of India Ltd	5,149	3.34%
Reliance Power Ltd	583	0.38%
Rural Electrification Corporation Ltd	1,233	0.80%
Tata Power Company Ltd	296	0.19%
Torrent Power Ltd	1,069	0.69%
Others Below 10%	65,646	42.62%
Civil Engineering	629	0.41%
Computer Programming, Consultancy and Related Activities	13,216	8.58%
Construction of Buildings	566	0.37%
Government	14,231	9.24%
Manufacture of Chemicals and Chemical Products	6,381	4.14%
Manufacture of Coke and Refined Petroleum Products	1,088	0.71%
Manufacture of Computer, Electronic and Optical Products	2,247	1.46%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

Appendix-II (Contd.)

(Part of Note 22 of Schedule 16)

5b. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2016

(₹ In '000)

Industry	Price Earning Based Fund ULIF00526/08/11PEBASED147	% of Total Funds
Manufacture of Electrical Equipment	812	0.53%
Manufacture of Food Products	2,133	1.38%
Manufacture of Motor Vehicles, Trailers and Semi-Trailers	8,458	5.49%
Manufacture of Other Transport Equipment	316	0.21%
Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	4,426	2.87%
Manufacture of Rubber and Plastics Products	919	0.60%
Manufacture of Textiles	639	0.42%
Manufacture of Tobacco Products	1,164	0.76%
Manufacture of Wearing Apparel	327	0.21%
Mutual Fund	6,493	4.22%
Other Manufacturing	1,022	0.66%
Programming and Broadcasting Activities	309	0.20%
Scientific Research and Development	270	0.18%
Housing Sector	12,737	8.27%
Financial and Insurance Activities - Fixed Deposits	11,550	7.50%
Net Current Asset	14,366	9.33%
Grand Total	154,011	100.00%

(₹ In '000)

Industry	Group Growth Fund ULGF00105/09/11GFGROWTH147	% of Total Funds
Government	33,008.46	25.25%
Financial and Insurance Activities	22,555	17.26%
Axis Bank Ltd	137	0.11%
Bajaj Holdings & Investment Ltd	360	0.28%
Cholamandalam Investment & Finance Company Ltd	1,481	1.13%
Ecl Finance Ltd	4,677	3.58%
Gruh Finance Ltd	1,040	0.80%
HDFC Bank Ltd	319	0.24%
ICICI Bank Ltd	6,821	5.22%
Indusind Bank Ltd	249	0.19%
Kotak Mahindra Bank Ltd	125	0.10%
Mahindra & Mahindra Financial Services Ltd	391	0.30%
Punjab National Bank	2,015	1.54%
Reliance Capital Ltd	756	0.58%
Shriram City Union Finance Ltd	1,019	0.78%
Shriram Transport Finance Company Ltd	391	0.30%
State Bank of India	71	0.05%
Tata Capital Financial Services Limited	522	0.40%
Tata Sons Ltd	2,136	1.63%
Union Bank of India	47	0.04%
Others Below 10%	62,079	47.50%
Civil Engineering	510	0.39%
Computer Programming, Consultancy and Related Activities	11,576	8.86%
Construction of Buildings	1,147	0.88%
Infrastructure	10,878	8.32%
Manufacture of Chemicals and Chemical Products	5,750	4.40%

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Appendix-II (Contd.)

(Part of Note 22 of Schedule 16)

5b. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2016

(₹ In '000)

Industry	Group Growth Fund ULGF00105/09/11GFGROWTH147	% of Total Funds
Manufacture of Coke and Refined Petroleum Products	883	0.68%
Manufacture of Electrical Equipment	1,646	1.26%
Manufacture of Motor Vehicles, Trailers and Semi-Trailers	7,034	5.38%
Manufacture of Other Transport Equipment	640	0.49%
Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	4,780	3.66%
Manufacture of Rubber and Plastics Products	1,877	1.44%
Manufacture of Textiles	1,296	0.99%
Manufacture of Tobacco Products	944	0.72%
Manufacture of Wearing Apparel	642	0.49%
Mutual Fund	11,303	8.65%
Programming and Broadcasting Activities	626	0.48%
Scientific Research and Development	548	0.42%
Housing Sector	13,109	10.03%
Net Current Asset	(50)	-0.04%
Grand Total	130,702	100.00%

(₹ In '000)

Industry	Group Balancer Fund ULGF00205/09/11GFBALANCER147	% of Total Funds
Government	29,025	37.58%
Financial and Insurance Activities	11,859	15.35%
Axis Bank Ltd	8	0.01%
Bajaj Holdings & Investment Ltd	115	0.15%
Canara Bank	1,003	1.30%
Cholamandalam Investment & Finance Company Ltd	477	0.62%
Ecl Finance Ltd	2,689	3.48%
Gruh Finance Ltd	335	0.43%
HDFC Bank Ltd	20	0.03%
ICICI Bank Ltd	1,075	1.39%
Indusind Bank Ltd	15	0.02%
Kotak Mahindra Bank Ltd	8	0.01%
Mahindra & Mahindra Financial Services Ltd	126	0.16%
Punjab National Bank	1,007	1.30%
Reliance Capital Ltd	243	0.32%
Shriram City Union Finance Ltd	330	0.43%
Shriram Transport Finance Company Ltd	126	0.16%
State Bank of India	4	0.01%
Tata Sons Ltd	4,272	5.53%
Union Bank of India	3	0.00%
Infrastructure	7,742	10.02%
Indian Railway Finance Corporation Ltd	2,233	2.89%
Neyveli Lignite Corporation Ltd	169	0.22%
Reliance Power Ltd	339	0.44%
Rural Electrification Corporation Ltd	4,208	5.45%
Tata Power Company Ltd	172	0.22%
Torrent Power Ltd	621	0.80%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

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Appendix-II (Contd.)

(Part of Note 22 of Schedule 16)

5b. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2016

(₹ In '000)

Industry	Group Balancer Fund ULGF00205/09/11GFBALANCER147	% of Total Funds
Others Below 10%	28,615	37.05%
Civil Engineering	146	0.19%
Computer Programming, Consultancy and Related Activities	3,365	4.36%
Construction of Buildings	329	0.43%
Manufacture of Chemicals and Chemical Products	1,651	2.14%
Manufacture of Coke and Refined Petroleum Products	253	0.33%
Manufacture of Electrical Equipment	472	0.61%
Manufacture of Motor Vehicles, Trailers and Semi-Trailers	2,016	2.61%
Manufacture of Other Transport Equipment	183	0.24%
Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	1,371	1.77%
Manufacture of Rubber and Plastics Products	574	0.74%
Manufacture of Textiles	372	0.48%
Manufacture of Tobacco Products	271	0.35%
Manufacture of Wearing Apparel	194	0.25%
Mutual Fund	3,953	5.12%
Programming and Broadcasting Activities	180	0.23%
Scientific Research and Development	157	0.20%
Housing Sector	10,941	14.17%
Financial and Insurance Activities - Fixed Deposits	1,000	1.29%
Net Current Asset	1,186	1.54%
Grand Total	77,242	100.00%

(₹ In '000)

Industry	Group Bond Fund ULGF00305/09/11GFBOND147	% of Total Funds
Government	22,713	36.12%
Infrastructure	15,264	24.28%
Power Finance Corporation Ltd	4,230	6.73%
Power Grid Corporation of India Ltd	3,851	6.12%
Reliance Jio Infocomm Limited	3,166	5.04%
Rural Electrification Corporation Ltd	4,017	6.39%
Financial and Insurance Activities	9,433	15.00%
Ecl Finance Ltd	2,135	3.39%
ICICI Bank Ltd	2,694	4.28%
India Infoline Finance Limited	5	0.01%
L&T Finance Ltd	1,043	1.66%
Shriram Transport Finance Company Ltd	353	0.56%
Tata Sons Ltd	3,204	5.10%
Others Below 10%	15,467	24.60%
Mutual Fund	3,060	4.87%
Housing Sector	9,305	14.80%
Net Current Asset	3101	4.93%
Grand Total	62,877	100.00%

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Appendix-II (Contd.)

(Part of Note 22 of Schedule 16)

5b. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2016

(₹ In '000)

Industry	Discontinuance Fund ULIF00701/01/12DISCONT147	% of Total Funds
Government	75,574	100.82%
Others Below 10%		
Net Current Asset	(611)	-0.82%
Grand Total	74,963	100.00%

(₹ In '000)

Industry	Pension Growth Fund ULIF00831/03/15ETLIPNSGRT147	% of Total Funds
Financial and Insurance Activities	3,105	11.82%
Axis Bank Ltd	356	1.36%
Bank of Baroda	67	0.26%
HDFC Bank Ltd	1,012	3.85%
ICICI Bank Ltd	654	2.49%
Indusind Bank Ltd	226	0.86%
Kotak Mahindra Bank Ltd	334	1.27%
Punjab National Bank	30	0.11%
State Bank of India	289	1.10%
Yes Bank Ltd	136	0.52%
Others Below 10%	23,159	76.69%
Civil Engineering	470	1.79%
Computer Programming, Consultancy and Related Activities	2,324	8.85%
Extraction of Crude Petroleum and Natural Gas	222	0.85%
Infrastructure	801	3.05%
Manufacture of Basic Metals	160	0.61%
Manufacture of Chemicals and Chemical Products	483	1.84%
Manufacture of Coke and Refined Petroleum Products	947	3.61%
Manufacture of Electrical Equipment	48	0.18%
Manufacture of Machinery and Equipment N.e.c.	264	1.00%
Manufacture of Motor Vehicles, Trailers and Semi-Trailers	686	2.61%
Manufacture of Other Non-Metallic Mineral Products	301	1.15%
Manufacture of Other Transport Equipment	336	1.28%
Manufacture of Pharmaceuticals, Medicinal Chemical and Botanical Products	863	3.29%
Manufacture of Textiles	119	0.45%
Manufacture of Tobacco Products	879	3.35%
Mining of Coal and Lignite	176	0.67%
Mining of Metal Ores	47	0.18%
Programming and Broadcasting Activities	99	0.38%
Housing Sector	824	3.14%
Government	1,690	6.43%
Net Current Asset	11,421	43.48%
Grand Total	26,264	100.00%

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Appendix-II (Contd.)

(Part of Note 22 of Schedule 16)

5b. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2016

(₹ In '000)

Industry	Pension Secure Fund ULIF00931/03/15ETLIPNSSCR147	% of Total Funds
Government	2,557	22.10%
Financial and Insurance Activities	1,933	16.70%
ICICI Bank Ltd	925	8.00%
Punjab National Bank	1,007	8.70%
Others Below 10%	7,082	61.20%
Infrastructure	1,055	9.12%
Housing Sector	1,024	8.85%
Net Current Asset	5,003	43.23%
Grand Total	11,573	100.00%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

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Appendix-II

(Part of Note 22 of Schedule 16)

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2017

22E Unit Linked Disclosures - Other Disclosures

6. NAV Highest Lowest & closing during the year 31 March 2017

(₹ In '000)					
Sr No.	Fund Name	SFIN	Highest NAV	Lowest NAV	Closing NAV
1	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	22.7021	19.0825	22.7021
2	EQUITY TOP 250 FUND	ULIF0027/07/11EQTOP250147	22.1700	18.4260	22.1700
3	BOND FUND	ULIF00317/08/11BONDFUND147	16.8653	15.4497	16.8653
4	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	16.0679	14.8960	16.0679
5	MANAGED FUND	ULIF00618/08/11MANAGED147	19.1262	16.8772	19.1262
6	PRICE EARNING BASED FUND	ULIF00526/08/11PEBASED147	19.8982	17.3639	19.8982
7	EQUITY MIDCAP FUND	ULIF001107/10/16ETLIMIDCAP147	11.0560	9.8747	11.0560
8	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	17.0740	14.8954	17.0740
9	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	16.2013	14.3305	16.2013
10	GROUP BOND FUND	ULGF00305/09/11GFBOND147	15.3687	13.6002	15.2083
11	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	14.5726	13.6305	14.5726
12	PENSION GROWTH FUND	ULIF00831/03/15ETLIPNSGRT147	11.8882	10.0624	11.8882
13	PENSION SECURE FUND	ULIF00931/03/15ETLIPNSSCR147	11.5026	10.2929	11.4475
14	DISCONTINUED POLICY PENSION FUND	ULIF01031/03/15ETLIPNSDSC147	10.4397	10.0000	10.4397

NAV Highest Lowest & closing at the during the year 31 March 2016

(₹ In '000)					
Sr No.	Fund Name	SFIN	Highest NAV	Lowest NAV	Closing NAV
1	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	21.9675	17.6937	19.5751
2	EQUITY TOP 250 FUND	ULIF0027/07/11EQTOP250147	20.7814	17.0865	18.7770
3	BOND FUND	ULIF00317/08/11BONDFUND147	15.4468	14.2399	15.4468
4	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	14.8929	13.7506	14.8929
5	MANAGED FUND	ULIF00618/08/11MANAGED147	16.9422	16.0183	16.9422
6	PRICE EARNING BASED FUND	ULIF00526/08/11PEBASED147	18.4582	16.4145	17.5720
7	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	15.3910	14.0705	15.0310
8	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	14.3462	13.5104	14.3462
9	GROUP BOND FUND	ULGF00305/09/11GFBOND147	13.5965	12.5083	13.5965
10	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	13.6281	12.7302	13.6281
11	PENSION GROWTH FUND	ULIF00831/03/15ETLIPNSGRT147	10.3340	9.5242	10.3340
12	PENSION SECURE FUND	ULIF00931/03/15ETLIPNSSCR147	10.2951	10.0000	10.2910

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SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2017

22E Unit Linked Disclosures - Other Disclosures

7a. (i) Annualised Income ratio to Average daily assets of the Fund for the year ended 31 March 2017

(₹ In '000)

Sr. No.	Fund Name	SFIN	Annualised Income	Average Daily Asset of the Fund	Annualised Income Ratio
1	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	60,534	245,730	24.63%
2	EQUITY TOP 250 FUND	ULIF0027/07/11EQTOP250147	52,571	185,441	28.35%
3	BOND FUND	ULIF00317/08/11BONDFUND147	8,811	69,263	12.72%
4	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	1,784	17,207	10.37%
5	MANAGED FUND	ULIF00618/08/11MANAGED147	6,175	34,550	17.87%
6	PRICE EARNING BASED FUND	ULIF00526/08/11PEBASED147	24,424	144,554	16.90%
7	EQUITY MIDCAP FUND	ULIF001107/10/16ETLIMIDCAP147	1,673	15,711	10.65%
8	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	19,257	112,724	17.08%
9	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	10,801	65,323	16.53%
10	GROUP BOND FUND	ULGF00305/09/11GFBOND147	8,433	54,345	15.52%
11	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	8,657	92,523	9.36%
12	PENSION GROWTH FUND	ULIF00831/03/15ETLIPNSGRT147	6,735	32,372	20.81%
13	PENSION SECURE FUND	ULIF00931/03/15ETLIPNSSCR147	1,952	14,375	13.58%
14	DISCONTINUED POLICY PENSION FUND	ULIF01031/03/15ETLIPNSDSC147	5	68	7.26%

7a. (ii) Annualised Expense ratio to Average daily assets of the Fund for the year ended 31 March 2017

(₹ In '000)

Sr. No.	Fund Name	SFIN	Annualised Expense	Average Daily Asset of the Fund	Annualised Expense Ratio
1	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	4,643	245,730	1.89%
2	EQUITY TOP 250 FUND	ULIF0027/07/11EQTOP250147	3,561	185,441	1.92%
3	BOND FUND	ULIF00317/08/11BONDFUND147	1,097	69,263	1.58%
4	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	158	17,207	0.92%
5	MANAGED FUND	ULIF00618/08/11MANAGED147	612	34,550	1.77%
6	PRICE EARNING BASED FUND	ULIF00526/08/11PEBASED147	2,287	144,554	1.58%
7	EQUITY MIDCAP FUND	ULIF001107/10/16ETLIMIDCAP147	43	15,711	0.27%
8	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	1,810	112,724	1.61%
9	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	1,052	65,323	1.61%
10	GROUP BOND FUND	ULGF00305/09/11GFBOND147	883	54,345	1.62%
11	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	631	92,523	0.68%
12	PENSION GROWTH FUND	ULIF00831/03/15ETLIPNSGRT147	648	32,372	2.00%
13	PENSION SECURE FUND	ULIF00931/03/15ETLIPNSSCR147	223	14,375	1.55%
14	DISCONTINUED POLICY PENSION FUND	ULIF01031/03/15ETLIPNSDSC147	0	68	0.59%

* Expense ratio (including service tax and cess), Average Daily Assets and Expense ratio are for the year ended March 31, 2017 (not annualised)

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Appendix-II

(Part of Note 22 of Schedule 16)

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2016

22E Unit Linked Disclosures - Other Disclosures

7b. (i) Annualised Income ratio to Average daily assets of the Fund for the year ended 31 March 2016

(₹ In '000)

Sr No.	Fund Name	SFIN	Annualised Income	Average Daily Asset of the Fund	Annualised Income Ratio
1	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	(3,820)	146,724	-2.60%
2	EQUITY TOP 250 FUND	ULIF0027/07/11EQTOP250147	(146)	106,754	-0.14%
3	BOND FUND	ULIF00317/08/11BONDFUND147	4,925	50,218	9.81%
4	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	1,175	13,258	8.86%
5	MANAGED FUND	ULIF00618/08/11MANAGED147	1,302	23,733	5.49%
6	PRICE EARNING BASED FUND	ULIF00526/08/11PEBASED147	2,303	112,543	2.05%
7	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	4,041	91,029	4.44%
8	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	3,600	52,519	6.85%
9	GROUP BOND FUND	ULGF00305/09/11GFBOND147	4,131	42,783	9.66%
10	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	4,341	59,014	7.36%
11	PENSION GROWTH FUND	ULIF00831/03/15ETLIPNSGRT147	550	6,552	8.39%
12	PENSION SECURE FUND	ULIF00931/03/15ETLIPNSSCR147	70	3,003	2.35%

7b. (ii) Annualised Expense ratio to Average daily assets of the Fund for the year ended 31 March 2016

(₹ In '000)

Sr No.	Fund Name	SFIN	Annualised Expense	Average Daily Asset of the Fund	Annualised Expense Ratio
1	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	2,258	146,724	1.54%
2	EQUITY TOP 250 FUND	ULIF0027/07/11EQTOP250147	1,643	106,754	1.54%
3	BOND FUND	ULIF00317/08/11BONDFUND147	716	50,218	1.42%
4	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	113	13,258	0.85%
5	MANAGED FUND	ULIF00618/08/11MANAGED147	365	23,733	1.54%
6	PRICE EARNING BASED FUND	ULIF00526/08/11PEBASED147	1,667	112,543	1.48%
7	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	1,400	91,029	1.54%
8	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	808	52,519	1.54%
9	GROUP BOND FUND	ULGF00305/09/11GFBOND147	658	42,783	1.54%
10	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	336	59,014	0.57%
11	PENSION GROWTH FUND	ULIF00831/03/15ETLIPNSGRT147	16	6,552	0.24%
12	PENSION SECURE FUND	ULIF00931/03/15ETLIPNSSCR147	7	3,003	0.22%

* Expense ratio (including service tax and cess), Average Daily Assets and Expense ratio are for the year ended 31 March, 2016

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2017

22E Unit Linked Disclosures - Other Disclosures

8a. Fundwise Disclosure of Appreciation / (Depreciation) in value of Investment Segregated Classwise as at 31 March 2017

(₹ In '000)

Sr. No.	Fund Name	SFIN	Investment Type				
			Appreciation/(Depreciation) - Net				
			Government Securities	Corporate Bonds	Equities	Mutual Fund	Grand Total
1	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	35	8	29,074	6,390	35,507
2	EQUITY TOP 250 FUND	ULIF0027/07/11EQTOP250147	-	2	27,047	2,136	29,186
3	BOND FUND	ULIF00317/08/11BONDFUND147	(25)	638	-	179	791
4	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	8	(34)	-	55	29
5	MANAGED FUND	ULIF00618/08/11MANAGED147	(122)	(38)	1,403	-	1,244
6	PRICE EARNING BASED FUND	ULIF00526/08/11PEBASED147	(70)	(256)	8,120	631	8,426
7	EQUITY MIDCAP FUND#	ULIF001107/10/16ETLIMIDCAP147	5	0	1,323	7	1,335
8	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	(457)	(1,085)	4,327	628	3,413
9	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	(301)	129	1,441	(15)	1,254
10	GROUP BOND FUND	ULGF00305/09/11GFBOND147	(132)	(696)	-	34	(794)
11	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	59	-	-	-	59
12	PENSION GROWTH FUND	ULIF00831/03/15ETLIPNSGRT147	-	3,088	-	643	3,731
13	PENSION SECURE FUND	ULIF00931/03/15ETLIPNSSCR147	(79)	195	-	12	129
14	DISCONTINUED POLICY PENSION FUND#	ULIF01031/03/15ETLIPNSDSC147	-	-	-	-	-

Funds introduced during current year

8b. Fundwise Disclosure of Appreciation / (Depreciation) in value of Investment Segregated Classwise as at 31 March 2016

(₹ In '000)

Sr. No.	Fund Name	SFIN	Investment Type				
			Appreciation/(Depreciation) - Net				
			Government Securities	Corporate Bonds	Equities	Mutual Fund	Grand Total
1	EQUITY LARGE CAP FUND	ULIF00118/08/11EQLARGECAP147	-	-	(6,689)	(1,098)	(7,788)
2	EQUITY TOP 250 FUND	ULIF0027/07/11EQTOP250147	-	-	(4,674)	(173)	(4,847)
3	BOND FUND	ULIF00317/08/11BONDFUND147	25	(361)	-	-	(336)
4	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	-	11	-	-	11
5	MANAGED FUND	ULIF00618/08/11MANAGED147	38	(307)	(752)	-	(1,021)
6	PRICE EARNING BASED FUND	ULIF00526/08/11PEBASED147	52	(378)	(3,896)	(130)	(4,352)
7	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	(14)	(449)	(3,292)	(456)	(4,212)
8	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	(170)	(225)	(904)	27	(1,272)
9	GROUP BOND FUND	ULGF00305/09/11GFBOND147	(172)	(495)	-	60	(607)
10	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	11	-	-	-	11
11	PENSION GROWTH FUND	ULIF00831/03/15ETLIPNSGRT147	-	-	491	-	491
12	PENSION SECURE FUND	ULIF00931/03/15ETLIPNSSCR147	3	20	-	-	22