



INNOVATE, LEAD

Edelweiss Tokio Life Insurance Company Limited

Financial Statements 2017-18



Financial Statements



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 2018, 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 read with Insurance Regulatory and Development Authority of India circular IRDAI/F&A/CIR/FA/059/03/2015 dated 31 March 2015 (the "Insurance Act"), 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 2018;
- (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 2018 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 2018 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 2nd May 2018 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:

- a. 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;
- b. 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;
- c. 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;
- d. 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;
- e. 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;
- f. 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;
- g. 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.

- h. on the basis of the written representations received from the directors, as on 31 March 2018 and taken on record by the Board of Directors, none of the directors is disqualified as on 31 March 2018 from being appointed as a director in terms of section 164(2) of the Act;
- i. 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"
- j. 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:
 - i) 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.
 - ii) 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.
 - iii) The Company was not required to deposit or pay any dues in respect of the Investor Education and Protection Fund during the year.

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: 2 May 2018

G. Sankar
Partner
Membership No. 046050
Place: Mumbai
Date: 2 May 2018

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 02, 2018)

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 read with Insurance Regulatory and Development Authority of India circular IRDAI/F&A/CIR/FA/059/03/2015 dated March 31, 2015 (the "Insurance Act"), 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, 2018, we certify that:

1. We have reviewed the Management Report attached to the financial statements for the year ended March 31, 2018, 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 to the extent considered necessary and securities relating to the Company's loans and investments as at March 31, 2018, 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, 2018, 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: 2 May 2018

G. Sankar
Partner
Membership No. 046050
Place: Mumbai
Date: 2 May 2018



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 2018 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 2018, 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: 2 May 2018

For V Sankar Aiyar & Co.

Chartered Accountants
Firm Registration No.:109208W

G. Sankar

Partner
Membership No. 046050
Place: Mumbai
Date: 2 May 2018

In accordance with the provisions of the Insurance Regulatory and Development Authority (Preparation of Financial Statements and Auditors' Report of Insurance Companies) Regulations, 2002, the Board of Directors of Edelweiss Tokio Life Insurance Company Limited present its Management Report for the year ended March 31, 2018 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) granted by IRDAI. The Certificate of registration is valid as on March 31, 2018 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 of the Insurance Act 1938 as amended by the Insurance laws (Amendment) Act, 2015 ('Act') and the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations 2000. 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. During the year, the Company has allotted Equity Shares and the detailed of shareholding pattern is available in Schedule 5A, forming part of financial statements.

Name of the Shareholder	Promoter	No. of Equity Shares (face value of ₹ 10/- each)	% Holding
Edelweiss Financial Services Limited	Indian	159,436,650	51%
Tokio Marine & Nichido Fire Insurance Co., Ltd.	Foreign	153,184,232	49%
Total		312,620,882	100%

4. The solvency margins as required by the Regulations prescribed by IRDA have been maintained. The Actual solvency ratio as compared to required solvency ratio are as below:

Particulars	March 31, 2018	March 31, 2017
Required Solvency Ratio	150%	150%
Actual Solvency Ratio	219%	220%

5. 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".

6. No part of the Life Insurance Fund has been directly or indirectly applied in contravention of the Insurance Act, 1938 (amended from time to time) and the IRDAI (Investment) Regulations, 2016 as amended time to time, relating to application and investment of the Life Insurance Fund. The Management has not, directly or indirectly, made any investment outside India, from the funds of the holders of policies issued by the Company.

7. The Company recognizes 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 reinsurance arrangements wherein it reinsures risk in excess of its retention limits to mitigate its 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 discuss 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.

8. 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 2018, 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.

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

Financial Year	Average time taken for claims settlement (in days)
FY 2018	2
FY 2017	7
FY 2016	11
FY 2015	16
FY 2014	8

The ageing of mortality claims & morbidity claims registered and not settled as on 31 March 2018 is given below:

(₹ In '000)

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

* Previous year's figures are in brackets

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

Sr. No.	Description	Death claims				Health
		Individual	Group	Health	Rider	Claim
1	Claims outstanding at the beginning of the year	-	-	1	1	-
2	Claims reported during the year	189	2068	15	4	1
3	Claims Settled during the year	180	2068	12	5	0
4	Terms and condition rejections	-	-	4	-	1
5	Claims repudiated during the period	9	-	-	-	-
6	Claims outstanding at the end of the year	-	-	-	-	-

Ageing of Outstanding mortality & morbidity claims for settlement at the end of year is as follows:

Particulars	Death claims	Group Claims	Health Claims	Rider Claims
Claims outstanding at end of the period	-	-	-	-
Less than 3 months	-	-	-	-
3 months to 6 months	-	-	-	-
6 months to 1 year	-	-	-	-
1 year and above	-	-	-	-

12. The values, as shown in the Balance Sheet, of the investments, which consist of fixed income instruments, securities, equity shares, mutual fund units, AIF, InvIT and investment property have been valued as per accounting policies prescribed by IRDAI. Market values have been ascertained for equities, preference & InvIT on the basis of the last quoted closing prices on the National Stock Exchange of India Limited (NSE) and in case the equity shares are not traded on the NSE, they are valued on the basis of last quoted closing price on the 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. Units of AIF have been valued at NAV on the Balance Sheet date.

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 the NSE. In case the equity shares are not listed on the NSE, then they are valued on the last quoted closing price on BSE. Government securities are valued at prices obtained from SEBI Registered valuation agencies. Treasury bills, certificate of deposits, CBLO and commercial papers are valued at amortized cost. Mutual fund units have been valued at the previous working day's Net Asset Value declared by the respective mutual fund.

13. 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, AIF, & InvIT. Company has taken an exposure to IRF (Interest Rate Futures), in accordance with guidelines issued by IRDAI, to hedge the ALM Risk. Investment property is held to earn rental income and for capital. Investment property is initially valued at cost including any directly attributable transaction costs. Investment property is revalued at least once in every three years and change in carrying value is taken to "Revaluation Reserve" The portfolio is structured to achieve the objective of protecting The value of investments and generating stable returns.

Review of Assets Quality:


The Company invests its funds in Government Securities, bonds & debentures, equity shares, money market instruments, fixed deposits, etc., in accordance with the Investments guidelines prescribed by IRDAI from time to time. The assets held are Rs.2438 crores as on March 31, 2018 and is having the following bifurcation.

Investment Category	Shareholders' Funds	Policyholders' Funds		Total
		PH – Non Ulip	PH - Ulip	
Government securities	11.70%	60.69%	10.21%	32.80%
Corporate Bond				
AAA	23.60%	10.23%	6.86%	15.10%
AA+	2.00%	4.87%	0.87%	3.07%
AA	7.00%	0.84%	0.37%	3.27%
AA-	8.10%	-	-	3.29%
Equity	9.90%	5.50%	60.48%	15.99%
Fixed Deposit with Banks	17.40%	8.40%	0.77%	10.85%
Mutual Fund/CBLO	13.20%	7.13%	14.52%	10.77%
Immovable property	4.20%	0.00%	0.00%	1.71%
Others*	2.90%	2.34%	5.94%	3.14%
Total	100%	100%	100%	100%
Size of fund (in crs.)	989	1,062	387	2,438
Other include Net Current Asset , Venture fund and AIF				

The Investments are made with strong research recommendations based on fundamentals, long term view and growth potentials. The Company follows the guidelines, prescribed by IRDAI, with respect to strong Investment Risk Management Systems & Processes. Further, all the investments transactions are subject to independent Concurrent Audit.

Returns generated by Unit Linked Funds during the year are given below:

Funds	AUM as on 31st March 2018 (Rs. In Crs.)	Return for 1 year		Return for 3 years (CAGR)		Return for 5 years (CAGR)	
		Fund return	Benchmark	Fund return	Benchmark	Fund return	Benchmark
EQUITY FUND							
EQUITY LARGE CAP FUND	112.43	12.26%	10.25%	7.23%	6.00%	16.56%	12.22%
EQUITY TOP 250	90.77	12.09%	10.97%	8.81%	7.64%	19.07%	14.03%
EQUITY MIDCAP FUND	35.78	10.78%	9.07%	NA	NA	NA	NA
DEBT FUND							
BOND FUND	22.10	6.35%	6.17%	8.00%	7.91%	9.12%	8.56%
GROUP BOND FUND	9.10	5.35%	5.11%	8.46%	8.12%	9.57%	8.61%
MONEY MARKET FUND	4.06	7.61%	6.84%	7.94%	7.34%	8.69%	8.09%
GROUP MONEY MARKET FUND	-	-	-	-	-	-	-
PENSION SECURE FUND	4.58	5.51%	5.11%	NA		NA	
DISCONTINUANCE FUND	28.18	5.62%	NA	6.54%	NA	7.10%	NA
DISCONTINUED POLICY PENSION FUND	2.50	5.61%	NA	NA	NA	NA	NA



Funds	AUM as on 31st March 2018 (Rs. In Crs.)	Return for 1 year		Return for 3 years (CAGR)		Return for 5 years (CAGR)	
		Fund return	Benchmark	Fund return	Benchmark	Fund return	Benchmark
HYBRID FUND							
PE BASED FUND	22.64	9.43%	8.53%	7.55%	7.09%	12.65%	10.84%
MANAGED FUND	13.82	7.49%	6.74%	7.90%	7.69%	12.47%	9.91%
GROUP GROWTH FUND	19.40	8.76%	7.27%	8.18%	7.50%	13.38%	10.30%
GROUP BALANCER FUND	11.19	6.8%	6.2%	8.2%	7.8%	11.6%	9.5%
PENSION GROWTH FUND	9.94	12.0%	10.2%	NA	NA	NA	NA
TOTAL	386.49						

14. 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, 2018 and of the loss of the Company for the year;
- 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 (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;
- the Management has prepared the financial statements on a going concern basis;
- the Management has ensured that an internal audit system commensurate with the size and nature of the business exists and is operating effectively.

15. 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
1	Rashesh Shah	Edelweiss Financial Services Limited	Director	Reimbursement of Cost of premium towards Group Term Life Master Policy and Medical Insurance Policy	3,081
	Venkat Ramaswamy			Royalty fees for Trade Logo Usage	23,600
	Himanshu Kaji				
	P.N. Venkatachalam				
2	P.N. Venkatachalam	Edelweiss Commodities Services Limited	Director	Edelweiss House Space & Facility Charges	4,052
3	Rashesh Shah	ECL Finance Limited	Director	Edelweiss House Space & Facility Charges	40
	Himanshu Kaji				
	P.N. Venkatachalam				

Sl. No.	Name of the Director	Name of the Entity	Nature of Interest	Nature of Payment	Current Year
6	P.N. Venkatachalam	Edelweiss Housing Finance Limited	Director	Claims payments under Group Credit Insurance plan	21,297
				Share of Gratuity for transferred employees	4
7	Navtej S. Nandra	Edelweiss General Insurance Company Limited	Director	Share of Gratuity for transferred employees	144

* 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

Tarun Khurana
Company Secretary

Deepak Mittal
Managing Director & CEO
DIN: 00010337

Himanshu Kaji
Director
DIN: 00009438

Sharad Maheshwari
Finance Controller

Mumbai
Date: May 2, 2018

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 2018
 POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

Particulars	Schedule	Current Year (₹ '000)	Previous Year (₹ '000)
Premium earned-net			
(a) Premium	1	6,382,596	4,413,331
(b) Reinsurance ceded		(193,678)	(154,412)
(c) Reinsurance accepted		-	-
Sub Total		6,188,918	4,258,919
Income from Investments			
(a) Interest, Dividend & Rent- Gross & Amortisation (Net)		684,596	429,188
(b) Profit on sale / redemption of investments		591,839	322,609
(c) (Loss on sale / redemption of investments)		(366,902)	(151,497)
(d) Transfer /Gain/(Loss) on revaluation / change in fair value*		(75,707)	84,311
Sub Total		833,826	684,611
Other Income			
Contribution from Shareholders' Account (refer note C.17 of Sch 16)		1,513,970	2,933,958
Other Income		4,224	2,212
Sub Total		1,518,194	2,936,170
Total (A)		8,540,938	7,879,700
Commission	2	400,185	288,866
Operating Expenses related to Insurance Business	3	2,381,766	2,881,886
Service Tax / GST on Charges		30,175	13,018
Provision for Doubtful debts		1,993	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)		2,814,119	3,184,889
Benefits Paid (Net)	4	736,992	431,321
Interim Bonuses Paid		231	170
Change in valuation of liability in respect of life policies			
(a) Gross **		5,406,819	4,673,398
(b) Amount ceded in Reinsurance		(454,625)	(410,078)
(c) Amount accepted in Reinsurance		-	-
Total (C)		5,689,417	4,694,811
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)		37,402	-
Appropriations			
Transfer to Shareholders' Account		13,951	-
Transfer to Other Reserves		-	-
Balance being Funds for Future Appropriations		23,451	-
Total (D)		37,402	-

NOTES:

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

**represents Mathematical Reserves after allocation of bonus [The bonus is ₹ 114,775 thousands for the current year (previous year ₹ 66,673 thousands)]

The total surplus is disclosed below:

(a) Interim Bonuses Paid :	231	170
(b) Allocation of Bonus to Policyholders :	114,775	66,673
(c) Surplus shown in the Revenue Account :	37,402	-
(d) Total Surplus [(a) + (b)+ (c)]	152,408	66,843

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.

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

G. Sankar
 Partner
 Membership No. 046050

Mumbai
 Dated: 2 May 2018

For and on behalf of the Board of Directors

Rashesh Shah
 Chairman
 DIN:00008322

Deepak Mittal
 Managing Director & CEO
 DIN: 00010337

Venkat Ramaswamy
 Director
 DIN: 00008509

Himanshu Kaji
 Director
 DIN: 00009438

Subhrajit Mukhopadhyay
 Appointed Actuary

Sharad Maheshwari
 Finance Controller

Tarun Khurana
 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 2018
 SHAREHOLDERS' ACCOUNT (NON-TECHNICAL ACCOUNT)

Particulars	Schedule	Current Year (₹ '000)	Previous Year (₹ '000)
Amounts transferred from the Policyholders' Account (Technical Account)		13,951	-
Income from Investments			
(a) Interest, Dividend & Rent- Gross & Amortisation (Net)		501,690	527,456
(b) Profit on sale / redemption of investments		373,119	429,828
(c) (Loss on sale / redemption of investments)		(78,242)	(134,422)
(d) Transfer /Gain/(Loss) on revaluation / change in fair value		-	-
Sub Total		796,567	822,862
Other Income		-	-
TOTAL(A)		810,518	822,862
Expense other than those directly related to the insurance business	3A	1,623,506	47,214
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.17 of Sch 16)		1,513,970	2,933,958
TOTAL(B)		3,137,476	2,981,172
Profit / (Loss) before Tax		(2,326,958)	(2,158,310)
Provision for Taxation			
For current year		-	-
For earlier years		-	-
Profit / (Loss) after Tax		(2,326,958)	(2,158,310)
Appropriations			
(a) Balance at the beginning of the year		(6,048,207)	(3,889,897)
(b) Interim dividend 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		(8,375,165)	(6,048,207)
Earning per share of face value ₹ 10 - Basic/Diluted (Refer note C.15 of Sch 16)		(8.48)	(8.25)

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

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

G. Sankar
 Partner
 Membership No. 046050

For and on behalf of the Board of Directors

Rashesh Shah
 Chairman
 DIN:00008322

Venkat Ramaswamy
 Director
 DIN: 00008509

Subhrajit Mukhopadhyay
 Appointed Actuary

Tarun Khurana
 Company Secretary

Deepak Mittal
 Managing Director & CEO
 DIN: 00010337

Himanshu Kaji
 Director
 DIN: 00009438

Sharad Maheshwari
 Finance Controller

Mumbai
 Dated: 2 May 2018

FORM A-BS
EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
Registration Number 147 dated 10 May 2011
AUDITED BALANCE SHEET AS AT 31 MARCH 2018

Particulars	Schedule	Current Year (₹ '000)	Previous Year (₹ '000)
SOURCES OF FUND			
Shareholders' Funds:			
Share Capital	5	3,126,209	2,615,922
Reserves and Surplus	6	16,848,478	10,658,765
Credit/(Debit) Fair Value Change Account		(44,039)	93,164
Sub Total		19,930,648	13,367,851
Borrowings			
Policyholders' Funds:			
Credit/(Debit) Fair Value Change Account		3,671	14,442
Policy Liabilities		10,281,540	7,051,095
Insurance Reserves		-	-
Provision for Linked Liabilities		3,542,814	1,923,461
Add: Credit/(Debit) Fair Value Change Account		15,308	91,015
Total Provision for Linked Liabilities		3,558,122	2,014,476
Sub Total		13,843,333	9,080,013
Funds for Discontinued Policies			
Discontinued on account of non-payment of premium - Linked		306,790	128,685
Others		-	-
Funds for Future Appropriations		23,451	-
Total		34,104,222	22,576,549
APPLICATION OF FUNDS			
Investments			
Shareholders'	8	9,892,607	6,137,745
Policyholders'	8A	10,623,034	6,592,697
Assets Held to Cover Linked Liabilities	8B	3,864,911	2,143,162
Loans	9	19,561	5,996
Fixed Assets	10	889,338	659,002
Current Assets			
Cash and Bank Balances	11	946,125	1,015,567
Advances and Other Assets	12	1,871,391	1,491,808
Sub Total(A)		2,817,516	2,507,375
Current Liabilities	13	2,043,957	1,253,432
Provisions	14	333,953	264,203
Sub Total (B)		2,377,910	1,517,635
Net Current Assets (C) = (A-B)		439,606	989,740
Miscellaneous Expenditure (To the extent not written off or adjusted)	15	-	-
Debit Balance in Profit & Loss Account (Shareholders' Account)		8,375,165	6,048,207
Debit Balance in Revenue Account (Policyholders' Account)		-	-
Total		34,104,222	22,576,549
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: 2 May 2018

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

G. Sankar
Partner
Membership No. 046050

For and on behalf of the Board of Directors

Rashesh Shah
Chairman
DIN:00008322

Venkat Ramaswamy
Director
DIN: 00008509

Subhrajit Mukhopadhyay
Appointed Actuary

Tarun Khurana
Company Secretary

Deepak Mittal
Managing Director & CEO
DIN: 00010337

Himanshu Kaji
Director
DIN: 00009438

Sharad Maheshwari
Finance Controller

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

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31 MARCH 2018 (DIRECT BASIS)

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
A Cash Flows from operating activities:		
1 Premium received from policyholders, including advance receipts	6,483,218	4,225,036
2 Other receipts (Other Income)	4,280	1,843
3 Payments to the re-insurance premium, net of commission and claims	(38,270)	38,757
4 Payments of claims / benefits	(854,641)	(591,492)
5 Payments of commission and brokerage	(369,386)	(278,963)
6 Payments of other operating expenses	(3,253,252)	(2,484,538)
7 Preliminary and pre-operative expenses	-	-
8 Deposits, advances and staff loans	62,242	(77,389)
9 Income taxes (Paid) / Refund	(2,843)	(620)
10 Service tax / GST paid	(154,561)	(67,816)
11 Other payments	-	-
12 Cash flows before extraordinary items	1,876,787	764,818
13 Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	1,876,787	764,818
B Cash flows from investing activities:		
1 Purchase of fixed assets	(379,838)	(548,586)
2 Proceeds from sale of fixed assets	3,299	2,286
3 Purchases of investments	(32,223,610)	(36,213,714)
4 Loans disbursed	-	-
5 Loans against policies	(13,565)	(2,332)
6 Sales of investments	24,747,810	35,464,237
7 Repayments received	-	-
8 Rents/Interests/ Dividends received	949,457	617,430
9 Investments in money market instruments and in liquid mutual funds (Net)	(786,548)	871,956
10 Expenses related to investments	-	-
Net cash flow from investing activities	(7,702,995)	191,277
C Cash flows from financing activities:		
1 Proceeds from issuance of share capital (including share premium)	6,700,000	-
2 Proceeds from borrowing	-	-
3 Repayments of borrowing	-	-
4 Interest/dividends paid	-	-
Net cash flow from financing activities	6,700,000	-
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents	873,792	956,095
Cash and cash equivalents at the beginning of the year	1,443,649	487,554
Cash and cash equivalents at the end of the year	2,317,441	1,443,649

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

Rajesh S. Joshi
Partner
Membership No. 038526

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

G. Sankar
Partner
Membership No. 046050

For and on behalf of the Board of Directors

Rashesh Shah
Chairman
DIN:00008322

Venkat Ramaswamy
Director
DIN: 00008509

Subhrajit Mukhopadhyay
Appointed Actuary

Tarun Khurana
Company Secretary

Deepak Mittal
Managing Director & CEO
DIN: 00010337

Himanshu Kaji
Director
DIN: 00009438

Sharad Maheshwari
Finance Controller

Mumbai
Dated: 2 May 2018

Schedules forming part of Financial Statements For the year ended 31 March 2018

SCHEDULE 1

PREMIUM

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
1 First year Premiums	2,819,890	1,897,774
2 Renewal Premiums	2,957,976	2,133,411
3 Single Premiums	604,730	382,146
Total Premiums	6,382,596	4,413,331

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	304,508	212,933
- Renewal premiums	92,589	72,524
- Single premiums	3,088	3,409
Other Commissions	-	-
TOTAL	400,185	288,866
Add: Commission on Re-insurance Accepted	-	-
Less: Commission on Re-insurance Ceded	-	-
Net Commission	400,185	288,866
Break-up of the expenses (Gross) incurred to procure business		
Agents	296,486	198,216
Brokers	18,791	24,884
Corporate Agency	84,908	65,766
Referral	-	-
Others	-	-
Total	400,185	288,866

Schedules forming part of Financial Statements For the year ended 31 March 2018 (Continued)

SCHEDULE 3

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
1 Employees' remuneration & welfare benefits	2,143,237	1,547,163
2 Travel, conveyance and vehicle running expenses	185,304	126,920
3 Training expenses	55,172	52,267
4 Rents, rates & taxes	215,141	186,862
5 Repairs & Maintenance	88,895	55,691
6 Printing and stationery	27,061	16,441
7 Communication expenses	63,235	47,887
8 Legal & Professional charges	83,584	56,548
9 Medical fees	16,762	13,830
10 Auditors' fees, expenses etc.		
(a) as auditor	2,300	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	210,237	217,693
12 Bank Charges	10,462	7,444
13 Others		
(a) Business Development, Marketing & Sales Promotion	410,483	289,546
(b) Stamp duty on policies	44,763	37,478
(c) General & Other Insurance Expenses	29,336	15,605
(d) Information Technology Cost	92,593	67,059
(e) Business Support Expenses	90,768	47,738
(f) (Profit)/Loss on sale of Fixed Assets	1,180	(6)
14 Depreciation	155,509	93,154
15 Service Tax / GST	9,717	566
SUB TOTAL	3,935,939	2,881,886
Excess of EOM transferred to Shareholder's Account (Refer Note C.30 of Sch 16)	(1,554,173)	-
TOTAL	2,381,766	2,881,886

SCHEDULE 3A

EXPENSE OTHER THAN THOSE DIRECTLY RELATED TO THE INSURANCE BUSINESS

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
1 Employees' remuneration & welfare benefits	60,910	46,000
2 Rents, rates & taxes	4,903	-
3 Legal and Professional fee	-	-
4 Bank Charges	443	519
5 Directors Sitting fees	760	420
6 Other expenses	2,317	275
7 Excess of EOM transferred to Shareholder's Account (Refer Note C.30 of Sch 16)	1,554,173	-
TOTAL	1,623,506	47,214

Schedules forming part of Financial Statements For the year ended 31 March 2018 (Continued)

SCHEDULE 4

BENEFITS PAID [NET]

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
1 Insurance Claims		
(a) Claims by Death*	496,214	400,032
(b) Claims by Maturity	-	-
(c) Annuities/Pension payment	10,404	3,953
(d) Other benefits		
(i) Surrenders	146,307	76,340
(ii) Survival benefit	152,901	31,727
(iii) Guaranteed addition	-	-
(iv) Loyalty addition	-	-
(v) Others		
Health	548	1,364
Withdrawals	63,212	50,087
2 (Amount ceded in reinsurance):		
(a) Claims by Death	(132,427)	(131,608)
(b) Claims by Maturity	-	-
(c) Annuities/Pension payment	-	-
(d) Other benefits	(167)	(574)
3 Amount accepted in reinsurance:		
(a) Claims by Death	-	-
(b) Claims by Maturity	-	-
(c) Annuities/Pension payment	-	-
(d) Other benefits	-	-
Total	736,992	431,321
Benefits paid to claimants:		
1 In India	736,992	431,321
2 Outside India	-	-
Total	736,992	431,321

* Claim includes specific claim settlement costs & litigated claim provisions wherever applicable.

Schedules forming part of Financial Statements For the year ended 31 March 2018 (Continued)

SCHEDULE 5

SHARE CAPITAL

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
1 Authorised Capital 325,000,000 Equity Shares of ₹ 10 each (previous year 275,000,000)	3,250,000	2,750,000
2 Issued Capital 312,620,882 Equity Shares of ₹ 10 each (previous year 261,592,176)	3,126,209	2,615,922
3 Subscribed Capital 312,620,882 Equity Shares of ₹ 10 each (previous year 261,592,176)	3,126,209	2,615,922
4 Called-up Capital 312,620,882 Equity Shares of ₹ 10 each (previous year 261,592,176)	3,126,209	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	3,126,209	2,615,922

Note:

During the year the Company has issued and allotted 5,10,28,706 equity shares of the face value of ₹ 10 each.

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	159,436,650	51	133,412,010	51
• Foreign	153,184,232	49	128,180,166	49
Others	-	-	-	-
TOTAL	312,620,882	100	261,592,176	100

Schedules forming part of Financial Statements For the year ended 31 March 2018 (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	10,658,765
Add: Addition during the year	6,189,713	-
Closing Balance	16,848,478	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	16,848,478	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 2018 (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	1,048,349	306,283
2 Other Approved Securities	107,452	-
3 Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	101,580	72,160
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/Bonds*	680,597	674,629
(e) Other Securities - Bank Deposits	1,724,000	1,809,700
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	418,002	418,002
4 Investments in Infrastructure and Social Sector	2,537,370	773,137
5 Other than Approved Investments**	578,767	307,753
Sub Total (A)	7,196,117	4,361,664
SHORT TERM INVESTMENTS		
1 Government securities and Government guaranteed bonds including Treasury Bills	-	-
2 Other Approved Securities	-	-
3 Other Investments		
(a) Shares		
(aa) Equity###	554,616	334,071
(bb) Preference	-	-
(b) Mutual Funds	828,234	602,939
(c) Derivative Instruments	-	-
(d) Debentures/Bonds*	-	100,000
(e) Other Securities - Bank Deposits / CBLO	324,956	108,904
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
4 Investments in Infrastructure and Social Sector	303,046	306,878
5 Other than Approved Investments***	685,638	323,289
Sub Total (B)	2,696,490	1,776,081
Total (A+B)	9,892,607	6,137,745
1 In India	9,892,607	6,137,745
2 Outside India	-	-
Total	9,892,607	6,137,745

NOTES:

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

Book Value (Historical cost)	7,659,406	4,766,024
Market Value	7,687,075	4,876,166
- Book Value (Historical cost) and market value of Equity and Mutual fund:

Book Value (Historical cost)	2,282,655	1,284,066
Market Value	2,238,617	1,377,230
- Includes investment
 - * of ₹ 751,338 thousands in Non Convertible Debentures (NCD) of Fellow subsidiaries (previous year ₹ 602,923 thousands)
 - # unlisted Equity shares of ₹ 251,532 thousands (previous year ₹ 259,932 thousands)
 - ### in equity shares amounting to ₹ 987 thousands through IPO awaiting listing as on balance sheet date (previous year ₹ 4,766 thousands)

Schedules forming part of Financial Statements For the year ended 31 March 2018 (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	6,301,755	4,024,333
2 Other Approved Securities	-	-
3 Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	1,520	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/Bonds*	73,827	70,337
(e) Other Securities - Bank Deposits	892,100	1,231,200
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
4 Investments in Infrastructure and Social Sector	1,321,074	489,191
5 Other than Approved Investments	500,000	-
Sub Total (A)	9,090,276	5,815,061
SHORT TERM INVESTMENTS		
1 Government securities and Government guaranteed bonds including Treasury Bills	145,700	158,900
2 Other Approved Securities	-	-
3 Other Investments		
(a) Shares		
(aa) Equity	522,207	218,781
(bb) Preference	-	-
(b) Mutual Funds	31,606	169,881
(c) Derivative Instruments	-	-
(d) Debentures/Bonds*	38,989	600
(e) Other Securities - Bank Deposits / CBLO	726,321	149,561
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
4 Investments in Infrastructure and Social Sector	26,715	62,465
5 Other than Approved Investments**	41,220	17,448
Sub Total (B)	1,532,758	777,636
Total (A+B)	10,623,034	6,592,697
1 In India	10,623,034	6,592,697
2 Outside India	-	-
Total	10,623,034	6,592,697

NOTES:

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

Book Value (Historical cost)	9,774,142	6,172,044
Market Value	9,645,384	6,289,958
- Book Value (Historical cost) and market value of Equity and Mutual fund are shown below:

Book Value (Historical cost)	872,969	414,560
Market Value	864,447	432,996
- Includes Investment
 - * of ₹ 88,666 thousands in Non Convertible Debentures (NCD) of Fellow subsidiaries (previous year ₹ Nil)
 - ** equity shares amounting to ₹ 49,999 thousands through IPO awaiting listing as on balance sheet date (previous year ₹ 5,006 thousands)

Schedules forming part of Financial Statements For the year ended 31 March 2018 (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	125,135	145,423
2 Other Approved Securities	-	-
3 Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	35,785	15,109
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/Bonds*	50,761	43,530
(e) Other Securities - Bank Deposits	29,600	29,600
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
4 Investments in Infrastructure and Social Sector	189,514	182,397
5 Other than Approved Investments	-	-
Sub Total (A)	430,795	416,059
SHORT TERM INVESTMENTS		
1 Government securities and Government guaranteed bonds including Treasury Bills	269,566	101,057
2 Other Approved Securities	-	-
3 Other Investments		
(a) Shares		
(aa) Equity**#	2,043,043	993,950
(bb) Preference	-	-
(b) Mutual Funds	-	33,104
(c) Derivative Instruments	-	-
(d) Debentures/Bonds*	35,887	10,105
(e) Other Securities - Bank Deposits / CBLO	304,677	104,739
(f) Subsidiaries	-	-
(g) Investment Properties - Real Estate	-	-
4 Investments in Infrastructure and Social Sector	176,724	112,609
5 Other than Approved Investments	374,780	161,118
Sub Total (B)	3,204,677	1,516,682
6 CURRENT ASSETS		
Cash and Bank Balances	2,382	48,303
Advances and Other Assets	305,016	243,664
Sub Total (C)	307,398	291,967
Current Liabilities	77,959	81,546
Provisions	-	-
Sub Total (D)	77,959	81,546
Net Current Asset (E) = (C-D)	229,439	210,421
Total (A+B+E)	3,864,911	2,143,162
1 In India	3,864,911	2,143,162
2 Outside India	-	-
Total	3,864,911	2,143,162

NOTE:

1. includes investment

* in Non Convertible Debentures (NCD) of fellow subsidiary amounting to ₹ 14,139 thousands (previous year ₹ 15,583 thousands)

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

in equity shares amounting to ₹ 1,889 thousands through corporate action awaiting listing as on balance sheet date (previous year ₹ Nil)

Schedules forming part of Financial Statements For the year ended 31 March 2018 (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	19,561	5,996
(d) Others	-	-
Unsecured	-	-
Total	19,561	5,996
2 BORROWER-WISE CLASSIFICATION		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	-	-
(e) Loans against policies	19,561	5,996
(f) Others	-	-
Total	19,561	5,996
3 PERFORMANCE-WISE CLASSIFICATION		
(a) Loans classified as standard :		
(aa) In India	19,561	5,996
(bb) Outside India	-	-
(b) Non-standard loans less provisions:		
(aa) In India	-	-
(bb) Outside India	-	-
Total	19,561	5,996
4 MATURITY-WISE CLASSIFICATION		
(a) Short-Term	-	-
(b) Long-Term	19,561	5,996
Total	19,561	5,996

Schedules forming part of Financial Statements For the year ended 31 March 2018 (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	232,466	291,095	-	523,561	145,544	42,273	-	187,816	335,745	86,922
Tangible Assets:										
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	113,554	36,890	3,548	146,895	55,100	13,500	2,817	65,782	8,113	58,454
Furniture & Fittings	37,247	57,451	721	93,977	17,382	10,927	584	27,725	66,252	19,865
Information Technology Equipments (including servers)	188,031	79,296	26,916	240,411	135,782	51,428	25,042	162,168	78,243	52,249
Vehicles	16,087	-	2,776	13,311	8,330	2,359	2,428	8,261	5,050	7,757
Office Equipment	55,064	30,184	2,879	82,369	32,751	27,456	2,669	57,538	24,830	22,313
Buildings*	-	275,785	-	275,785	-	7,567	-	7,567	268,218	-
Total	642,449	770,700	36,839	1,376,309	394,889	155,509	33,539	516,858	859,451	247,560
Capital Work-in-Progress [refer note C.6(b) of Sch 16]	-	-	-	-	-	-	-	-	29,887	411,442
Grand Total	642,449	770,700	36,839	1,376,309	394,889	155,509	33,539	516,858	889,338	659,002
Previous year	480,370	177,987	15,911	642,449	315,359	93,154	13,625	394,889	889,338	659,002

* Includes property amounting to ₹ 13,915 thousands pending for registration.

Schedules forming part of Financial Statements For the year ended 31 March 2018 (Continued)

SCHEDULE 11

CASH AND BANK BALANCES

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
1 Cash [including cheques, drafts and stamps amounting to ₹ 223,832 thousand (previous year ₹ 184,050 thousand)]	266,562	221,108
2 Bank Balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
(bb) Others	54	50
(b) Current Accounts	679,509	794,409
(c) Others	-	-
3 Money at Call and Short Notice		
(a) With banks	-	-
(b) With other Institutions	-	-
4 Others	-	-
Total	946,125	1,015,567
Balances with non-scheduled banks included in 2 above	-	-
CASH & BANK BALANCES		
1 In India	946,125	1,015,567
2 Outside India	-	-
Total	946,125	1,015,567

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	23,092	22,519
4 Advances to Directors/Officers	-	-
5 Advance tax paid and taxes deducted at source (Net of provision for taxation)	3,463	620
6 Others (Net of Provisions)		
a) Advance to Suppliers	756	13,198
b) Staff Loans and Advances	7,399	4,089
Total (A)	34,710	40,426
OTHER ASSETS		
1 Income accrued on Investments	1,094,141	858,547
2 Outstanding Premiums	285,558	272,049
3 Agents' Balances		
Gross	5,597	4,424
Less : Provision for doubtful agents' balance	(3,881)	(2,513)
Net	1,716	1,911
4 Foreign Agencies Balances	-	-
5 Due from other entities carrying on insurance business (including reinsurers)	20,479	2,203
6 Due from subsidiaries/holding company	-	-
7 Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8 Others		
GST Unutilised Credit	126,592	30,145
Rent & Other Security Deposit	103,408	91,668
Assets held for unclaimed amount of policyholders	10,472	16,131
Interest Accrued on unclaimed policyholders	3,204	2,051
Other Receivables	191,111	176,677
Total (B)	1,836,681	1,451,382
Total (A + B)	1,871,391	1,491,808

Schedules forming part of Financial Statements For the year ended 31 March 2018 (Continued)

SCHEDULE 13

CURRENT LIABILITIES

Particulars	Current Year (₹ '000)	Previous Year (₹ '000)
1 Agents' Balances	100,111	68,316
2 Balances due to other insurance companies (including reinsurers)	52,949	11,859
3 Deposits held on reinsurance ceded	-	-
4 Premiums received in advance	10,064	9,368
5 Unallocated premium	246,398	132,966
6 Sundry creditors	234,170	157,799
7 Due to subsidiaries/holding company	28,155	84,981
8 Claims Outstanding	7,936	116
9 Annuities Due	-	-
10 Due to Officers/Directors	-	-
11 Others		
a) Tax Deducted to be remitted	57,541	30,525
b) GST Liability	104,727	3,906
c) Unclaimed amount - policyholders	10,472	8,774
d) Interest Accrued on unclaimed policyholders	3,204	2,051
e) Expense Payable	787,741	449,236
f) Security Deposit Received	26,998	25,682
g) Others - Payable	373,491	267,853
Total	2,043,957	1,253,432

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	333,953	264,203
Total	333,953	264,203

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 2018 (Continued)

Schedule 16 – Significant Accounting Policies and Notes to Accounts

A Corporate Information

Edelweiss Tokio Life Insurance Company Limited. (“the Company”) is a joint venture between Edelweiss Financial Services Limited and Tokio Marine Holding Inc. The Company was incorporated on 25 November, 2009 under the Companies Act, 1956. The Company obtained license (Registration no. 147 dated 10 May 2011) from the Insurance Regulatory and Development Authority of India (“IRDAI”) for carrying Life Insurance business on 10 May, 2011. The license is in force as at March 31, 2018.

The Company carries on business of providing life insurance, pensions and health insurance to individuals and groups. Riders providing additional benefits are offered under some of these products. The business is conducted in participating, non-participating, non-participating variable and unit linked lines of businesses. These products are distributed through individual agents, corporate agents, banks, brokers, the Company’s direct sales force and the Company website.

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.
- Top up premiums paid by unit linked policyholders’ are considered as single premium and recognised as income when the associated units are created.

• Reinsurance Premium Ceded

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

• 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.
- 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 IRDAI (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.

- Fees received on lending of equity shares under Securities Lending and Borrowing scheme (SLB) is recognised as income over the period of the lending on straight- line basis.
 - **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.
 - **Interest Income on policy loan**
 - Interest Income on policy loans is recognised on accrual basis.
 - Fees and other charges are recognised when recovered.
- iv Acquisition Costs**
- Acquisition costs such as commission, medical fees, etc. 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.
- v Benefits paid**
- Benefit paid consists of the policy benefit and claim settlement costs, if any.
- **Non Linked Business**

Death, Rider, Withdrawals and Surrender claims are accounted for on receipt of written intimation.
Maturity and Survival benefit are accounted when due.
 - **Linked Business**

Death and Rider are accounted for on written receipt of intimation.
Maturity claims and survival benefit are accounted for on due basis when the associated units are de-allocated.
Surrenders and withdrawals are accounted for on receipt of intimation when associated units are de-allocated.
Amount payable on lapsed/discontinued policies are accounted for on expiry of lock in period of these policies.
Surrenders, withdrawals and lapsation are disclosed at net of charges recoverable.
- Reinsurance claims receivable are accounted for in the same period as the related claim.
- vi Investments**
- Investments are made in accordance with the Insurance Act, 1938, the IRDAI (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 Classification**
- 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.
- Investments Valuation**
- 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.

Schedules forming part of Financial Statements For the year ended 31 March 2018 (Continued)

b) Linked business

All debt securities, including government securities under linked businesses are valued at market value, using SEBI approved valuation agencies. 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 / Equity Exchange Traded Funds (ETFs) /Preference Shares

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

Listed equity shares, equity exchange traded funds (ETFs) 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.

In case the equity exchange traded Funds (ETFs) are not traded either on the Primary or the Secondary Exchange on the Balance Sheet date, then the equity ETFs are valued at the latest available Net Asset Value (NAV).

b) Linked business

Listed equity, equity exchange traded funds (ETFs) and 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.

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.

In case the equity exchange traded Funds (ETFs) are not traded either on the Primary or the Secondary Exchange on the Balance Sheet date, then the equity ETFs are valued at the latest available NAV.

Mutual Funds

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

Mutual Fund units as at balance sheet date for Liquid fund are valued at previous day's net asset values and other than Liquid fund are valued at previous working 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 as at balance sheet date for Liquid fund are valued at previous day's net asset values and other than Liquid fund are valued at previous working 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.

Alternate Investment Funds (AIFs)

Investments in Alternate Investment Funds (AIFs) are valued at latest available NAV. Unrealised gains or losses arising due to change in the fair value of Alternate Investment Funds (AIFs) are recognised in the Balance Sheet under "Fair value change account".

Derivatives : Interest Rate Futures (IRF)

Non linked, non unit reserve investments and shareholders' investments

Interest Rate Future (IRF) - Derivative contracts, as permitted by IRDA 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.

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.

vii 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).

viii 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:

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 & Tab up to ₹ 25,000)	1
Furniture and Fixtures (Chairs)	3
Vehicle	8

Leasehold improvements are amortised equally over the period of lease.

• 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. Significant expenditure on improvements to software are capitalised when it is probable that such expenditure will enable the asset to generate future economic benefits in excess of its originally assessed standards of performance and such expenditure can be measured and attributed to the asset reliably and are amortised over the revised useful life of software.

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

• Capital work in Progress

Capital work-in-progress is carried at cost, comprising direct cost and related incidental expenses.

• 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.

Schedules forming part of Financial Statements For the year ended 31 March 2018 (Continued)

ix Loans

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

x Preliminary Expenses

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

xi 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.

xii 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
- d) As per the requirements of Insurance Regulatory and development Authority of India (Expenses of Management of Insurers transacting life Insurance business) Regulations, 2016, the expenses of management in excess of allowable limit on the segmental basis is charged/transferred to the shareholders' Profit & Loss account.

xiii 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.

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. The cost of providing annual leave benefits are determined using the projected unit credit method.

xiv Provisions, Contingent Liabilities and Contingent Assets

- Provision is recognised when the company has a present obligation as a result of past event and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.
- Provisions are determined based on the management estimate of amount required to settle the obligation at the reporting date. These estimates are reviewed at each reporting date and adjusted to reflect the current best estimates.
- A disclosure of a contingent liability is made when there is a possible obligation or present obligations that may, but probably will not, require an outflow of resources or it cannot be reliably estimated. When there is a possible obligation or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made.
- Contingent Assets are neither recognised nor disclosed.

xv Unclaimed amount of policyholders

Assets held for unclaimed amount of policyholders is created and maintained in accordance with the requirement of IRDAI circular No. IRDA/F&A/CIR/GLD/195/08/124 dated August 14, 2014, IRDA/F&A/CIR/CPM/134/07/2015 dated July 24, 2015, IRDA/F&A/CIR/CLD/114/05/2015 dated May 28, 2015 and Investment Regulations, 2016 as amended from time to time.

- Unclaimed amount of policyholders is invested in money market instruments and / or fixed deposits of scheduled banks which is valued at historical cost, subject to amortisation of premium or accretion of discount over the period of maturity/ holding on a straight line basis
- Income on unclaimed amount of policyholders is credited to respective unclaimed account and is accounted for on an accrual basis.
- Amount payable on account of income earned on assets held for unclaimed amount of policyholders is accounted for on an accrual basis and is disclosed net of fund management charges.
- Unclaimed amount of policyholders' liability is determined on the basis of NAV of the units outstanding as at the valuation date.

xvi 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.

xvii 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.

Indirect Tax

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

Schedules forming part of Financial Statements For the year ended 31 March 2018 (Continued)

xviii Earnings Per Share

In accordance with the requirement of Accounting Standard (AS) 20, "Earnings Per Share", basic earnings per share is 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.

xix Cash and Cash Equivalent

Cash and cash equivalents for the purposes of Receipts and Payments Account comprise of cash, cheques and Stamps in hand, Bank balances, Money-market instruments and Fixed deposits with original maturity of three months or less. Receipts and Payments Account is prepared and reported using the Direct Method in accordance with Accounting Standard (AS) 3, "Cash Flow Statements"

xx Funds for Future Appropriations

The Funds for Future Appropriations (FFA), in the participating segment, represents the surplus, which is not allocated to policyholders or shareholders as at the Balance Sheet date. Any allocation to the par policyholders would also give rise to a transfer to Shareholders' Profit and Loss Account in the required proportion.

C NOTES TO ACCOUNTS

1 Contingent Liabilities

Particulars	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	183,242*	75,232*
Reinsurance obligations to the extent not provided for in accounts	-	-
Others (Claims against policies under litigation)	7,621	6,859

* The Company has received show cause-cum-demand notices relating to Service tax demand amounting to ₹ 183,242 thousands (Previous year ₹ 75,232 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, expenses, commissions etc 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% (no change from last year) for the first 5 years and 4.00% - 6.00% (no change from last year) 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. 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).

Schedules forming part of Financial Statements For the year ended 31 March 2018 (Continued)

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.

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 reserve, 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, unearned premium reserve for mortality charge, 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 OYRGTL plan (one year renewable group term life), the Unearned Premium Reserve is calculated as premium for the unexpired duration. In addition, the premium deficiency reserve and IBNR is also kept for OYRGTL.

3 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.

4 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 as below:

(₹ '000)

Particulars	Current Year		Previous Year	
	Book Value	Market Value	Book Value	Market Value
1 Clearing Corporation of India Ltd - CBLO Segment				
Government Securities	17,685	18,108	-	-
Cash	8,100	8,100	11,100	11,100
2 NSCCL - Capital Market Segment				
Government Securities	123,625	123,521	-	-
Cash	-	-	-	-
3 NSCCL – Interest Rate Derivative				
Government Securities	92,049	91,929	-	-
Cash	21,706	21,706	87,549	87,549
4 Sales Tax departments - Jammu as security deposit for registration				
Fixed Deposit	50	50	50	50
Grand Total	263,214	263,414	98,699	98,699

5 Restructuring of Assets

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

6 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 ₹ 520,331 thousand (Previous Year ₹ 332,527 thousand).

Schedules forming part of Financial Statements For the year ended 31 March 2018 (Continued)

b. Capital work in Progress

Capital work in progress consists ₹ 29,887 thousands towards software development (Previous Year ₹ 2,61,869 thousands towards office premises not ready for use and ₹ 149,573 thousands towards software development).

7 Premium Income

All business of the Company is written in India.

8 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.

	(₹ '000)	
<u>Particulars</u>	<u>Current Year</u>	<u>Previous Year</u>
i Defined Contribution Plans		
Contribution to Employees Provident Fund	77,020	53,356
Contribution to Labour Welfare Fund and Employee Deposit Linked Insurance (EDLI)	117	99
Contribution to Employee State Insurance Corporation (ESIC)	11,468	2,736

ii Defined Benefit Plan (Gratuity)

The following tables summarise the disclosure of employee benefits.

Reconciliation of benefit obligations and planned assets for the period:

<u>Particulars</u>	<u>Current Year</u>	<u>Previous Year</u>
Present value of the defined benefit obligations at year end	45,855	34,410
Fair value of plan assets at year end	44,574	33,698
Net asset/(liability) recognised in Balance Sheet at end of the year	(1,281)	(712)

<u>Particulars</u>	<u>Current Year</u>	<u>Previous Year</u>
Opening Plan assets	33,698	28,219
Contributions during the year	15,000	6,500
Benefits Paid	(6,934)	(4,724)
Expected Return on Plan Assets	2,006	1,886
Actuarial (Loss)/Gain	804	1,817
Fair Value of Plan assets at the end of the year	44,574	33,698
Actual Return on Plan Assets	2,810	3,703
Expected Employer Contributions for the coming period	1,000	1,000

<u>Particulars</u>	<u>Current Year</u>	<u>Previous Year</u>
Net employee benefit expenses (recognized in employee cost)		
Current service cost	10,375	8,010
Interest on defined benefit obligation	2,297	2,012
Expected return on plan assets	(2,006)	(1,886)
Past service cost	3,129	-
Actuarial (gain) or losses	1,374	102
Total net cost recognised as employee remuneration in Revenue/ Profit and loss account	15,169	8,238

Schedules forming part of Financial Statements For the year ended 31 March 2018 (Continued)

Particulars	(₹ '000)	
	Current Year	Previous Year
Changes in the defined benefit obligation :		
Defined benefit obligation at the beginning of the year	34,410	28,207
Interest cost	2,297	2,012
Current service cost	10,375	8,010
Past service cost	3,129	-
Liability assumed on Transfer of employees in / (Out)	400	(1,014)
Benefits paid	(6,934)	(4,724)
Actuarial (gain)/loss	2,178	1,919
Present value of the defined benefit obligations at the end of the year	45,855	34,410

Particulars	(₹ '000)	
	Current Year	Previous Year
Principal actuarial assumptions :		
Discount rate	7.00%	6.60%
Salary escalation	7.00%	7.00%
Employee attrition rate	13%-60%	13%-60%
Expected Return on Plan Assets	6.60%	7.40%
Mortality Rate	IALM 2006-08 (Ult.)	IALM 2006-08 (Ult.)
Expected average remaining working lives of employees	3 Years	3 Years

Particulars	(₹ '000)				
	2018	2017	2016	2015	2014
Experience Adjustments					
Defined Benefit Obligation	45,855	34,410	28,207	17,852	11,462
Fair Value of Plan Assets	44,574	33,698	28,219	-	-
Surplus/(Deficit)	(1,281)	(712)	12	(17,852)	(11,462)
Experience Adjustment on Plan Liabilities: (Gain)/Loss	2909	888	3,512	(214)	901
Experience Adjustment on Plan Assets: Gain/(Loss)	561	1,715	NA	NA	NA

The broad categories of plan assets held by the Trust as a percentage of total plan assets are as given below:

Particulars	(₹ '000)	
	Current Year	Previous Year
Insurer Managed Funds (Unit-linked)	100%	100%
Cash and Bank	0%	0%
Total	100%	100%

iii Compensated Absence

Particulars	(₹ '000)	
	Current Year	Previous Year
Compensated Absence	2,680	1,453

Schedules forming part of Financial Statements For the year ended 31 March 2018 (Continued)

9 ESOPs

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

10 a) Value of contracts outstanding in relation to investments

Value of unsettled contracts relating to investments as at 31 March 2018.

(₹ '000)

Particulars	Linked Business		Shareholders and Non Linked Business	
	Current Year	Previous Year	Current Year	Previous Year
Purchases where deliveries are pending	73,670	46,291	50,108	62,886
Sales where receipts are due	7,802	2,988	121,212	50,893

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 2018
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

In accordance with the IRDAI (Investment) Regulations 2016 and IRDAI circular IRDA/F&I/INV/CIR/062/03/2013 dated March 26, 2013, the Company has declared March 31, 2018 as a business day. NAV for all unit linked funds were declared on March 31, 2018. All applications received till 3 PM on March 31, 2018, were processed with NAV of March 31, 2018. Applications received after this cut-off for unit linked funds are taken into the next financial year.

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	12,500 (679GS2027-FUTIRC-26 APR2018)	25,000,000	6,250 (759GS2026-FUTIRC-27Apr2017)	12,500,000
2	Interest rate Derivative Long position	-	-	3,750 (697GS2026-FUTIRC-27Apr2017)	7,500,000

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 31 March 2018 is ₹ Nil (Previous year ₹ Nil)

Schedules forming part of Financial Statements For the year ended 31 March 2018 (Continued)

As at 31 March 2018, the Company has deposited ₹. 21,706 thousands [Previous year ₹.87,549 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 loss during the year from IRF contracts amounting to ₹ 133,886 thousands (Previous year loss ₹ 21,205 thousands) has been disclosed under Profit/Loss on sale of Investments of Revenue Account. The unrealised loss amounting to ₹ 12,192 thousands (Previous year ₹ 3,994 thousands) arising due to change in fair value is recognised under the head 'Fair Value Change Account' in the Balance Sheet.

e) Policyholders' liabilities adequately backed by assets

(₹ '000)

Particulars	Current Year				Previous Year			
	Par	Non Par	Unit Linked	Total	Par	Non Par	Unit Linked	Total
Policyholders' Liabilities at end of the year *	2,671,020	7,500,898	4,001,656	14,173,574	1,947,403	5,044,072	2,217,224	9,208,699
Assets held to cover policyholders' liabilities								
Investments - Schedule 8A	2,722,721	7,764,066	136,247	10,623,034	1,874,669	4,717,355	673	6,592,697
Investments - Schedule 8B	-	-	3,864,911	3,864,911	-	-	2,143,162	2,143,162
Net Investments	2,722,721	7,764,066	4,001,158	14,487,945	1,874,669	4,717,355	2,143,835	8,735,859
Loans	8,459	10,604	498	19,561	3,539	1,907	550	5,996
Fixed Assets	156,197	435,036	-	591,233	51,137	196,424	-	247,561
Net Current Assets	(216,357)	(708,808)	-	(925,165)	18,058	128,386	72,839	219,283
Total Assets	2,671,020	7,500,898	4,001,656	14,173,574	1,947,403	5,044,072	2,217,224	9,208,699

* Including fair value change account and fund for future appropriations.

11 Additional disclosures on 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:

(₹ '000)

Sr. No.	Particulars	Current Year	Previous Year
1	Outsourcing Expenses	53,498	482,640
2	Business Development	5,187	16,753
3	Marketing & Sales promotion	404,666	272,793

12 Managerial remuneration

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

(₹ '000)

Particulars	Current Year	Previous Year
Salary & Bonus	58,905	51,096
Allowances & Valued Perquisites	17,044	9,904
Total	75,949	61,000

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.

Schedules forming part of Financial Statements For the year ended 31 March 2018 (Continued)

13 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 ₹ 197,582 thousands (previous year ₹ 171,031 thousands).

The lease arrangements contain provisions for renewal and escalation. The terms of the lease agreements do not contain any exceptional/restrictive covenants which will have significant detrimental impact on the Company's financials.

14 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 Serenity Business Park Limited Eternity Business Centre Limited Edelweiss Asset Reconstruction Company Limited Edelweiss Retail Finance Limited Edelweiss Housing Finance Limited Edelcap Securities Limited Ecap Equities Limited Edel Land Limited Edelweiss Multi Strategy Fund Advisors LLP Edelweiss General Insurance Company Limited Edelweiss Business Services Limited
4	Key Management Personnel	Mr. Deepak Mittal, Managing Director & CEO

Schedules forming part of Financial Statements For the year ended 31 March 2018 (Continued)

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	Received subscription towards Share capital(Including share premium)	2,350,025	-
			Premium Collected on group Insurance policy	25,198	19,086
			Reimbursement of Cost of premium towards Group Term Life Master Policy and Medical Insurance Policy	(3,081)	(32,504)
			Directors Nomination Deposit	300	-
			Refund of Directors Nomination Deposit	(300)	-
			Royalty fees for Trade Logo Usage	(23,600)	(57,500)
			Share of Gratuity for transferred employees	98	-
			Balance Payable	(28,154)	(84,981)
2	Tokio Marine & Nichido Fire Insurance Co Ltd	Enterprise having Significant influence	Received subscription towards Share capital(Including share premium)	4,349,975	-
3	Mr. Deepak Mittal	Key Managerial Personnel	Managerial Remuneration (Refer note no. 12 of Schedule 16)	(75,949)	(61,000)
			Premium received for Life Insurance policies	3,950	2,500
4	Edelweiss Securities Limited	Fellow Subsidiary	Brokerage Paid (For capital market transactions)	(5,093)	(2,715)
			Rent paid for office premises	-	(3,450)
			Reimbursement of Technology Related Service Cost	-	(802)
			Share of Gratuity for transferred employees	-	22
			Balance Payable	(15)	(711)
5	Edelweiss Commodities Services Limited	Fellow Subsidiary	Edelweiss House Space & Facility Charges	(4,052)	(2,551)
			Purchase of Securities	(747,647)	(769,736)
			Sale of Securities	-	780,254
			Reimbursement of Technology Related Service Cost	-	(693)
			Share of Gratuity for transferred employees	-	3
			Interest on Non-Convertible Debentures	4,815	-
			Investments made in NCD's	(200,253)	-
			Investments held in NCD's	200,000	-
			Accrued Interest on Non-Convertible Debentures	5,068	-
			Balance Payable	(3,967)	(3,171)

Schedules forming part of Financial Statements For the year ended 31 March 2018 (Continued)

(₹ '000)

Sr No.	Name of the Related Party	Nature of the Relationship with the Company	Nature of Transactions	Current Year	Previous Year
6	ECL Finance Limited	Fellow Subsidiary	Premium Collected on Group Credit Insurance Plan	7,016	46,740
			Claims payments under Group Credit Insurance plan	-	(2,182)
			Purchase of Securities	(1,037,487)	(31,085)
			Edelweiss House Space & Facility Charges	(40)	-
			Share of Gratuity for transferred employees	598	-
			Interest on Non Convertible Debentures (NCD)	976	1,438
			Accrued Interest on NCD Investment - Balance	12	3,589
			Investments held in NCD's	2,601	15,583
			Balance Receivable	561	-
7	Edelweiss Broking Limited	Fellow Subsidiary	Commission as Corporate agent	(23,768)	(16,129)
			Brokerage Paid (For capital market transactions)	(772)	-
			Sale of Used Information Technology Equipments	-	167
			Share of Gratuity for transferred employees	-	(181)
			Balance Payable	(4,715)	(2,677)
8	Edelweiss Finance & Investments Limited	Fellow Subsidiary	Interest on NCD	16,500	16,485
			Purchase of Securities	(50,452)	(978,781)
			Sale of Securities	196,479	2,262,815
			Accrued Interest on NCD Investment - Balance	11,121	11,121
			Investments held in NCD's	150,000	150,000
9	Edel Finance Company Limited	Fellow Subsidiary	Operating Lease Rent for Office Equipment	(736)	(1,385)
10	Serenity Business Park Limited	Fellow Subsidiary	Business centre Charges	(16,775)	(67,101)
			Security Deposit - Balance	-	29,174
11	Eternity Business Centre Limited	Fellow Subsidiary	Business centre Charges	(8,961)	(35,844)
			Security Deposit - Balance	-	11,476
			Balance Payable	-	(9,442)
12	Edelweiss Asset Reconstruction Company Limited	Fellow Subsidiary	Interest on NCD	33,332	32,162
			Sale of NCD's	50,474	-
			Investment made in NCD's	(100,858)	-
			Accrued Interest on NCD Investment - Balance	3,797	3,358
			Investments held in NCD's	350,196	300,000

Schedules forming part of Financial Statements For the year ended 31 March 2018 (Continued)

(₹ '000)

Sr No.	Name of the Related Party	Nature of the Relationship with the Company	Nature of Transactions	Current Year	Previous Year
13	Edelweiss Retail Finance Limited	Fellow Subsidiary	Premium Collected on Group Credit Insurance Plan	59,489	27,086
			Claims payments under Group Credit Insurance plan	(7,572)	(3,114)
			Interest on NCD	18,125	17,455
			Accrued Interest on NCD Investment - Balance	51,107	31,397
			Investments held in NCD's	151,338	152,923
14	Edelweiss Housing Finance Limited	Fellow Subsidiary	Premium Collected on Group Credit Insurance Plan	354,867	111,786
			Claims payments under Group Credit Insurance plan	(21,297)	(4,817)
			Share of Gratuity for transferred employees	(4)	-
			Balance Payable	(4)	-
15	Edelcap Securities Limited	Fellow Subsidiary	Purchase of Securities	-	(50,139)
16	Ecap Equities Limited	Fellow Subsidiary	Purchase of Securities	(200,253)	-
			Business centre Charges	(84,327)	-
			Security Deposit - Balance	40,650	-
			Balance Payable	(30,720)	-
17	Edel Land Limited	Fellow Subsidiary	Share of Gratuity for transferred employees	-	17
			Balance Payable	-	17
18	Edelweiss Multi Strategy Fund Advisors LLP	Fellow Subsidiary	Share of Gratuity for transferred employees	-	(875)
			Balance Payable	-	(875)
19	Edelweiss General Insurance Company Limited	Fellow Subsidiary	Purchase of Securities	(118,776)	-
			Share of Gratuity for transferred employees	(144)	-
			Balance Payable	(144)	-
20	Edelweiss Business Services Limited	Fellow Subsidiary	Share of Gratuity Payable for transferred employees	(148)	-
			Balance Payable	(148)	-

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

15 Earnings per share

Sr No	Particulars	Current Year	Previous Year
a)	Shareholders' earnings (as per profit and loss account) (₹ '000)	(2,326,958)	(2,158,310)
b)	Calculation of weighted average number of Equity Shares of ₹ 10 each:		
-	Number of shares at the beginning of the year	261,592,176	261,592,176
-	Number of shares issued during the year	51,028,706	-
	Total number of equity shares outstanding at the end of the year	312,620,882	261,592,176
	Weighted average number of equity shares outstanding during the year (based on the date of issue of shares)	274,454,206	261,592,176
c)	Basic and diluted earnings per share (in Rupees) (a/b)	(8.48)	(8.25)

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

Schedules forming part of Financial Statements For the year ended 31 March 2018 (Continued)

16 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.	2,889*	1500*
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.

17 In accordance with IRDA regulation, the Company has recognised Shareholders' contribution of ₹ 1,513,970 thousands to the Policyholders' account for the current year [Previous Year ₹ 2,933,958 thousands] which is irreversible in nature, to the extent applicable.

18 Segment Reporting

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

As per the requirements of Insurance Regulatory and development Authority of India (Expenses of Management of Insurers transacting life Insurance business) Regulations, 2016, the Company has put in place a Board approved policy for allocation of direct expenses and apportionment of indirect expenses of management amongst various business segments.

19 Auditors Remuneration

		(₹ '000)	
Particulars		Current Year	Previous Year
a) As Auditor		2,300	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		2,500	2,000

20 Foreign Exchange Earnings and outgo

		(₹ '000)	
Particulars		Current Year	Previous Year
Earnings (Current year includes Capital Infusion of ₹ 4,349,975)		4,379,706	79,123
Outgo		51,619	48,143

Schedules forming part of Financial Statements For the year ended 31 March 2018 (Continued)

21 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**.

22 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	12,869	19.86%	9,500	20.71%
Urban	51,936	80.14%	36,368	79.29%
	Number of Lives Insured	Number of Policies	Number of Lives Insured	Number of Policies
Social	28,407	3,677	21,586	6710
	Premium (₹ '000)		Premium (₹ '000)	
	8,393		62,535	

23 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	31%	30%
Risk Reinsured	69%	70%
Group Business		
Risk Retained	50%	61%
Risk Reinsured	50%	39%

Schedules forming part of Financial Statements For the year ended 31 March 2018 (Continued)

24 Summary of Financial Statements

						(₹ '000)
Sr No.	Particulars	2017-2018	2016-2017	2015-2016	2014-2015	2013-2014
POLICYHOLDER'S A/C						
1	Gross premium income	6,382,596	4,413,331	3,100,660	1,930,822	1,109,039
2	Net premium income	6,188,918	4,258,919	3,001,807	1,865,746	1,062,071
3	Income from investments (Net)	833,826	684,611	245,037	206,068	70,775
4	Other Income	4,224	2,212	564	376	220
4a	Contribution from Shareholder to Policyholder Account	1,513,970	2,933,958	2,126,681	1,445,361	1,191,408
5	Total Income	8,540,938	7,879,700	5,374,088	3,517,551	2,324,474
6	Commissions (Net)	400,185	288,866	265,426	198,992	145,892
7	Brokerage	-	-	-	-	-
8	Operating Expenses relating to insurance business	2,381,766	2,886,259	2,363,462	1,845,757	1,515,406
9	Service Tax / GST on Charges	30,175	10,545	4,826	-	-
10	Provision for Doubtful debts	1,993	1,119	1,882	703	-
11	Total Expenses	2,814,119	3,186,789	2,635,596	2,045,452	1,661,298
12	Payment to policy holders	737,223	429,591	183,631	77,216	54,442
13	Increase in actuarial liability	4,952,195	4,263,320	2,554,862	1,394,883	608,734
14	Surplus/ Deficit from operations	37,401	-	-	-	-
SHAREHOLDER'S A/C						
15	Total income under Shareholders' Account	810,518	822,862	626,719	766,111	508,318
16	Total Expenses under shareholder's Account*	3,137,476	2,981,172	2,174,514	1,476,195	1,201,148
17	Profit/ (loss) before tax	(2,326,958)	(2,158,310)	(1,547,795)	(710,084)	(692,830)
18	Provisions for tax	-	-	-	(52)	(258)
19	Profit/ (loss) after tax	(2,326,958)	(2,158,310)	(1,547,795)	(710,032)	(692,572)
20	Balance at the beginning of the year	(6,048,207)	(3,889,897)	(2,342,102)	(1,632,070)	(939,498)
21	Profit/ loss carried to Balance Sheet	(8,375,165)	(6,048,207)	(3,889,897)	(2,342,102)	(1,632,070)
MISCELLANEOUS						
22	(A) Policyholders' account:					
	Total funds (including unit linked funds)	14,173,574	9,208,698	4,928,152	2,382,043	981,191
	Total investments	14,487,945	8,735,859	5,105,984	2,454,979	976,849
	Yield** on investments (%)	8.03%	11.84%	8.47%	12.63%	8.57%
	(B) Shareholders' account:					
	Total funds	11,555,483	7,319,644	9,393,897	5,685,289	6,371,670
	Total investments	9,892,607	6,137,745	8,875,651	5,078,679	5,533,384
	Yield** on investments (%)	10.70%	14.06%	11.16%	13.61%	9.76%
	Yield** on total investments	9.31%	13.18%	10.17%	13.39%	9.50%
23	Paid up equity capital	3,126,209	2,615,922	2,615,922	1,802,865	1,802,865
24	Net worth	11,555,483	7,319,644	9,393,897	5,685,289	6,371,670
25	Total Assets	28,106,967	18,045,977	15,699,291	8,926,990	7,884,166
26	Earnings per share (basic)(₹)	(8.48)	(8.25)	(8.01)	(3.94)	(4.14)
27	Earnings per share (diluted)(₹)	(8.48)	(8.25)	(8.01)	(3.94)	(4.14)
28	Book Value per share(₹)	42.10	27.98	35.91	31.53	35.34

* 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 2018 (Continued)

25 Financial Ratios

Sr No	Particulars	(₹ '000)	
		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	411%	-23%
	Participating – Pension	2%	81%
	Non Participating – Individual Life	7%	-1%
	Non Participating – Annuity	-33%	429%
	Non Participating – Health	-3%	-4%
	Non Participating – Group	30%	61%
	Non Participating – Group Variable	1056%	199%
	Unit Linked – Individual	77%	87%
	Unit Linked – Pension	-60%	14%
	Unit Linked – Group	2967%	-97%
2	Net Retention ratio (Net Premium / Gross Premium)		
	Net Premium	6,188,918	4,258,919
	Gross Premium	6,382,596	4,413,331
	Retention Ratio	96.97%	96.50%
3	Ratio of Expenses of management (Expenses of management / Total Gross direct Premium)		
	Management Expenses	2,814,119	3,186,789
	Total Gross Premium	6,382,596	4,413,331
	Ratio	44.09%	72.21%
4	Commission Ratio (Gross Commission paid to Gross Premium)		
	Gross commission	400,185	288,866
	Gross Premium	6,382,596	4,413,331
	Ratio	6.27%	6.55%
5	Ratio of Policyholders' liabilities to shareholders' funds		
	Policyholders liability	14,173,574	9,208,698
	Shareholders' funds (Net Worth)	11,555,483	7,319,644
	Ratio	122.66%	125.81%
6	Growth rate of Shareholders' funds		
	Shareholders' funds (Net Worth)	11,555,483	7,319,644
	Growth Rate	57.87%	-22.08%
7	Ratio of surplus / (deficit) to Policy holders liability		
	Surplus / (Deficit) in Revenue Account	37,402	-
	Policyholders liability	14,173,574	9,208,698
	Ratio	0.3%	-
8	Change in net worth		
	Net Worth	11,555,483	7,319,644
	Change (Including Fair Value Change)	4,235,839	(2,074,253)
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 2018 (Continued)

		(₹ '000)	
Sr No	Particulars	Current Year	Previous Year
10	Total of Real Estate + Loans / Cash & invested assets		
	Loans	19,561	5,996
	Investment Properties-Real Estate*	686,220	679,871
	Cash & Invested Assets	25,326,677	15,889,171
	Ratio	2.79%	4.32%
	* includes investments in Fixed Assets – Building as per IRDA Circular on Public Disclosures.		
11	Total Investments / Total of (Capital + Surplus)		
	Total Investments	24,380,552	14,873,604
	Share Capital	3,126,209	2,615,922
	Surplus /(Deficit) as per Balance Sheet (Including Fair Value Change)	(8,419,204)	(5,955,043)
	Reserves	16,848,478	10,658,765
	Ratio	210.99%	203.20%
12	Total affiliated Investments / Total of (Capital + Surplus)		
	Total affiliated Investments	854,135	626,259
	Capital	3,126,209	2,615,922
	Surplus /(Deficit) as per Balance Sheet (Including Fair Value Change)	(8,419,204)	(5,955,043)
	Reserves	16,848,478	10,658,765
	Ratio	7.39%	8.56%
13	Solvency Ratio	219%	220%
14	Persistency Ratio*		
	Persistency Rate (Premium)		
	For 13th month	76.9%	71.5%
	For 25th month	60.9%	58.5%
	For 37th month	51.6%	45.8%
	For 49th Month	40.3%	42.8%
	for 61st month	44.3%	31.1%
	Renewal Rate (Premium)		
	For 13th month	76.8%	71.4%
	For 25th month	81.8%	79.4%
	For 37th month	85.8%	85.3%
	For 49th Month	90.0%	91.8%
	for 61st month	92.2%	81.7%

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

* For FY 2017-18, policies issued from March 2017 to February 2018 have been measured on March 31, 2018.

26 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 2018 (Continued)

27 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	2,242,533	1,706,171
	Individual Pension	405,036	241,231
	Funds for Future Appropriations	23,451	-
	Non-participating		
	Individual Assurance	6,273,030	4,229,946
	Group Assurance	957,047	637,414
	Individual Annuity	243,239	159,710
	Any other (Health)	27,581	17,002
	Linked		
	Individual Assurance	3,429,402	1,788,653
	Group Assurance	-	-
	Individual Pension	175,215	107,690
	Group Superannuation	-	-
	Group Gratuity	397,039	320,880
	Any other	-	-
	Funds for Future Appropriations	-	-
	Total (A)	14,173,573	9,208,699
	Shareholders' Fund		
	Paid up Capital	3,126,209	2,615,922
	Reserves & Surpluses	16,848,478	10,658,765
	Fair Value Change	(44,039)	93,164
	Total (B)	19,930,648	13,367,851
	Misc. expenses not written off	-	-
	Credit / (Debit) from P&L A/c.	(8,375,165)	(6,048,207)
	Total (C)	(8,375,165)	(6,048,207)
	Total shareholders' funds (B+C)	11,555,483	7,319,644
	Controlled Fund [Total (A+B+C)]	25,729,056	16,528,342
2	Reconciliation of the Controlled Fund from Revenue and Profit & Loss Account		
	Opening Balance of Controlled Fund	16,528,342	14,322,051
	Add: Inflow		
	Income		
	Premium Income	6,382,596	4,413,331
	Less: Reinsurance ceded	(193,678)	(154,412)
	Net Premium	6,188,918	4,258,920
	Investment Income	833,826	684,611
	Other Income	4,224	2,212
	Funds transferred from Shareholders' Accounts	1,513,970	2,933,958
	Total Income	8,540,938	7,879,700

Schedules forming part of Financial Statements For the year ended 31 March 2018 (Continued)

Sr No	Particulars	Current Year	Previous Year
			(₹ '000)
	Less: Outgo		
	(i) Benefits paid (Net)	736,992	429,421
	(ii) Interim Bonus Paid	231	170
	(iii) Change in Valuation of Liability	4,952,195	4,263,320
	(iv) Commission	400,185	288,866
	(v) Operating Expenses	2,381,766	2,886,259
	(vi) Service Tax Exp on ULIP Charges	30,175	10,545
	(vii) Provision for Doubtful debts	1,993	1,119
	(viii) Provision for Taxation	-	-
	(a) FBT	-	-
	(b) I.T.	-	-
	Total Outgo	8,503,537	7,879,701
	Surplus/(Deficit) of the Policyholders' Fund	37,402	-
	Less: transferred to Shareholders' Account	(13,951)	-
	Net Flow in Policyholders' account	23,451	-
	Add: Net income in Shareholders' Fund	(2,326,958)	(2,158,310)
	Net In Flow / Outflow	14,224,835	12,163,740
	Add: change in valuation Liabilities	4,952,195	4,263,320
	Add: Fair value change	(10,771)	17,226
	Add: Increase in Paid up Capital (Including fair value change & share premium)	6,562,797	84,055
	Closing Balance of Controlled Fund	25,729,056	16,528,342
	As Per Balance Sheet	25,729,056	16,528,342
	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	6,991,475	3,758,109
	Add: Surplus of the Revenue Account	23,451	-
	Add: change in valuation Liabilities	3,167,762	3,216,140
	Add: Fair value change (Policyholders)	(10,771)	17,226
	Total	10,148,466	6,991,475
	As per Balance Sheet	10,148,466	6,991,475
	Difference, if any	-	-
3.2	Policyholders' Funds – Linked		
	Opening Balance of the Policyholders' Fund	2,217,224	1,170,043
	Add: Surplus of the Revenue Account	-	-
	Add: change in valuation Liabilities	1,784,432	1,047,181
	Total	4,001,656	2,217,224
	As per Balance Sheet	4,001,656	2,217,224
	Difference, if any	-	-
	Shareholders' Funds		
	Opening Balance of Shareholders' Fund	7,319,644	9,393,897
	Add: net income of Shareholders' account (P&L)	(2,326,958)	(2,158,310)
	Add: Infusion of Capital (Including fair value change)	6,562,797	84,058
	Closing Balance of the Shareholders' fund	11,555,483	7,319,644
	As per Balance Sheet	11,555,483	7,319,644
	Difference, if any	-	-

Schedules forming part of Financial Statements For the year ended 31 March 2018 (Continued)

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

Sr No	Particulars	(₹ '000)	
		Current Year	Previous Year
1	Opening balance as on April 01, 2017	128,685	74,963
	Add: Amount transferred to the "Funds for discontinued policies"	211,958	87,391
	Less: Amount refunded to the policyholders	31,001	31,791
	Less: Funds of Policies revived during the year	2,853	1,878
	Closing balance as on March 31, 2018	306,790	128,685
2	Number of policies discontinued during the financial year	2062	1504
3	% of discontinued to total policies during the year :-		
	Product -Wise		
	Wealth Accumulation (Accelerated Cover) - UIN: 147L003V01	0.01%	2.58%
	Wealth Accumulation (Accelerated cover) - UIN: 147L003V02	12.69%	7.28%
	Wealth Accumulation (Cover Plus) - UIN: 147L004V01	-	2.22%
	Wealth Accumulation (Cover Plus) - UIN: 147L004V02	1.14%	9.50%
	Wealth Accumulation (Comprehensive Cover)	0.00%	0.74%
	Wealth Accumulation (Privilege)	0.01%	3.51%
	Easy Pension (Risk)	2.44%	2.68%
	Edelweiss Tokio Life - Wealth Ultima	0.88%	-
	Edelweiss Tokio Life - Wealth Plus	0.02%	-
4	Policies revived during the year		
	No. of policies	492	497
	% of policies revived	13.33%	19.75%
5	Charges imposed on account of discontinued policies	5,774	3,849
6	Charges reversed on account of revival of discontinued policies	1,211	1,192

Schedules forming part of Financial Statements For the year ended 31 March 2018 (Continued)

29 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	158 -	- -	- -	158 -	- -	- -	- -	- -	- -
Sum due to the insured/ policyholders on maturity or otherwise	4,368 (9)	1,658 (1)	270 (8)	2,131 -	108 -	184 -	17 -	- -	- -
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	3,705 (5,994)	1,447 (1,428)	436 (2,212)	545 (1,237)	529 (821)	748 (214)	- (8)	- (2)	- (72)
Cheques issued but not encashed by the policyholder/insured	5,446 (4,822)	- (49)	74 (216)	559 (411)	166 (787)	4,514 (1,000)	133 (666)	- (749)	- (944)

* Previous Year figures are shown in brackets.

Details of unclaimed amount and investment income for the year ended 31st March, 2018 is as under, as required under IRDA/ F&A/CIR/CAM/134/07/2015:

Particulars	Current Year	Previous Year
Opening Balance	10,825	20,835
Add: Amount transferred to unclaimed amount	6,319	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)	84	-
Add: Investment Income	1,153	625
Less: Amount paid during the year	4,705	16,126
Closing Balance of Unclaimed Amount	13,676	10,825

30 Limits on Expense of Management [Section 40B of the Insurance Law (Amendment) Act, 2015]

The Expenses of Management in respect of the life insurance business transacted in india by the Company have been debited to the Policyholders' Revenue Account as expenses in accordance with limits prescribed under the Insurance Regulatory and Development Authority of India (Expenses of Management of Insurers transacting life insurance business) Regulation, 2016. The amount of excess of the limits have debited to shareholders' Profit & Loss Account as below:

(₹ '000)

Particulars	Current Year	Previous Year
On account of excess of expenses over allowable expenses of management.	1,554,173	-
Total amount charged to Shareholders' Account	1,554,173	-

Previous year figures are not given as the EOM Regulation is applicable from the current year.

Schedules forming part of Financial Statements For the year ended 31 March 2018 (Continued)

31 Loan Assets restructured during the year [IRDA Circular number IRDA/F&A/CIR/ 232/12/2013 dated 11-12-2013]

Particulars	(₹ '000)	
	Current Year	Previous Year
Total amount of Loan Assets subject to restructuring	NA	NA
Total amount of Standard Assets subject to restructuring	NA	NA
Total amount of Sub-Standard Assets subject to restructuring	NA	NA
Total amount of Doubtful Assets subject to restructuring	NA	NA

32 Foreign Exchange gain/ (loss)

The amount of foreign exchange gain (net) in Revenue Account for the year ended March 31, 2018 is ₹ 5 thousand (previous year ₹ 37) thousands).

33 Pending litigations

The Company's pending litigations comprise of claims against the Company primarily by the customers and proceedings pending with Tax authorities. The Company has reviewed all its pending litigations and proceedings and has adequately provided for where provisions are required and disclosed the contingent liabilities where applicable, in its financial statements. The Company does not expect the outcome of these proceedings to have a material adverse effect on its financial results at March 31, 2018. Refer Note C.1 of Sch 16 for details on contingent liabilities. In respect of litigations, where the management assessment of a financial outflow is probable, the Company has made a provision of ₹ 22,970 thousand at March 31, 2018 (previous year ₹ 6,492 thousand).

34 Participations in Joint Lenders Forum formed under Reserve bank of India (RBI) Guidelines

The Company has not participated in any Joint Lenders Forum formed under RBI guidelines for loan accounts which could turn into potential NPAs.

35 Assets to be deposited under local laws

There are no assets required to be deposited by the company under any local laws or otherwise encumbered in or outside India at March 31, 2018 (previous year - ₹ Nil) excepts the assets disclosed in the notes C.4.

36 Statement containing names, description, occupations if any directorships held by the person in charge of managements of the business under section 11(2) of Insurance Act,1938 (amended by the Insurance laws (Amendment) Act, 2015)

Name	Designation	Directorships held by the Person-In-charge during the year or as at March 31, 2018	Occupation
Mr Deepak Mittal	Managing Director & CEO	Edelweiss Tokio Life Insurance Company Limited	Employment
	Director	Edelgive Foundation	Directorship

37 Change in estimate of useful life of Intangible software

The Company has revised the estimate useful lives of Intangible software during year. The revision has resulted in lower depreciation charge of ₹ 1,264 thousands.

38 Fund for Future Appropriations

The balance of participating FFA ₹ 23,451 thousands (Previous year ₹ Nil) is not available for distribution to shareholders. Such amount is classified under Fund for Future Appropriations.

Schedules forming part of Financial Statements For the year ended 31 March 2018 (Continued)

39 Prior year comparatives

Prior year amounts have been regrouped as under:

(₹ '000)

Regrouped from		Regrouped to	Remarks
Particular	Amount	Particular	
Employees' remuneration & welfare benefits (Sch 3)	15,211	Business Support Expenses (Sch 3)	Regrouped for appropriate presentation
Travel, conveyance and vehicle running expenses (Sch 3)	16,366	Training expenses (Sch 3)	
Business Development, Marketing & Sales Promotion (Sch 3)	13,790	Travel, conveyance and vehicle running expenses (Sch 3)	
General & Other Insurance Expenses (Sch 3)	1,900	Claims by Death (Sch 4)	
Service Tax / GST (Sch 3)	2,473	Service Tax / GST on Charges (Revenue A/c)	
Others - Payable (Sch 13)	2,399	Security Deposit Received (Sch 13)	
Assets held for unclaimed amount of policyholders (Sch 12)	2,051	Interest Accrued on unclaimed policyholders ((Sch 12)	
Unclaimed amount - policyholders (Sch 13)	2,051	Interest Accrued on unclaimed policyholders (Sch 13)	
Receipt and payment account (Purchases of investments)	379,829	Receipt and payment account (Cash and cash equivalents at the beginning of the year)	
Receipt and payment account (Cash and cash equivalents at the beginning of the year)	50	Receipt and payment account (Purchases of investments)	
Total	436,121		

Schedules forming part of Financial Statements For the year ended 31 March 2018 (Continued)

40 Penal actions taken during 2017-18 by various Government Authorities in pursuant to IRDA Circular number IRDA/F&A/CIR/232/12/2013 dated 11-12-2013

(₹ '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 / GST 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, 2013	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

G. Sankar
Partner
Membership No. 046050

For and on behalf of the Board of Directors

Rashesh Shah
Chairman
DIN:00008322

Venkat Ramaswamy
Director
DIN: 00008509

Subhrajit Mukhopadhyay
Appointed Actuary

Tarun Khurana
Company Secretary

Deepak Mittal
Managing Director & CEO
DIN: 00010337

Himanshu Kaji
Director
DIN: 00009438

Sharad Maheshwari
Finance Controller

Mumbai
Dated: 2 May 2018

FORM A-R
EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
Registration Number 147 dated 10 May 2011
SEGMENTAL REVENUE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2018
SEGMENTAL POLICYHOLDERS' ACCOUNT (TECHNICAL ACCOUNT)

Particulars	Non-Linked Par			Non-Linked Non Par			Linked Non Par						
	Total	Individual		Health	Group	Life	Group	Individual		Group			
		Life	Pension					Life	Life		Pension	Life	Variable
Premium earned-net													
(a) Premium													
First year Premiums	2,819,890	488,706	73,950	-	5,292	154,575	-	97,497	945,504	12,700	-	79,748	
Renewal Premiums	2,957,976	507,874	115,273	-	8,530	120,304	-	-	623,082	42,788	-	-	
Single Premiums	604,730	-	589	77,128	-	421,892	-	-	85,665	4,901	-	-	
Total	6,382,596	996,580	189,812	77,128	13,822	696,771	97,497	1,654,251	60,389	79,748			
(b) Reinsurance ceded	(193,678)	(1,896)	-	(92,575)	(2,416)	(93,349)	-	(3,444)	-	-	-	-	
(c) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	
Sub Total	6,188,918	994,684	189,812	77,128	11,406	603,422	97,497	1,650,807	60,389	79,748			
Income from Investments													
(a) Interest & Dividends Gross, & Amortisation (Net)	684,596	126,786	18,550	371,670	1,057	57,358	4,206	70,841	4,653	16,419			
(b) Profit on sale / redemption of investments	591,839	90,059	7,228	166,351	358	12,594	391	274,303	13,983	24,927			
(c) (Loss on sale / redemption of investments)	(366,902)	(25,019)	(2,552)	(1,831)	-	(3,404)	(543)	(65,934)	(4,553)	(10,291)			
(d) Transfer / Gain on revaluation / change in fair value*	(75,707)	-	-	-	-	-	-	(72,023)	(974)	(2,711)			
Sub Total	833,826	191,826	23,226	285,246	1,415	66,548	4,054	207,187	13,109	28,344			
Other Income													
Contribution from Shareholders' Account	1,513,970	104,643	-	575,208	6,114	-	2,475	814,681	-	2,016			
Other Income	4,224	715	-	3,353	-	-	-	(57)	89	124			
Sub Total	1,518,194	105,358	-	578,561	6,114	-	2,475	814,624	89	2,140			
Total (A)	8,540,938	1,291,868	213,038	3,287,829	18,935	669,970	104,026	2,672,618	73,587	110,232			
Commission													
First year Premiums	304,508	103,304	5,014	139,956	463	2,530	-	52,451	789	2			
Renewal Premiums	92,589	19,009	2,284	59,459	67	741	-	10,300	728	-			
Single Premiums	3,088	-	9	217	-	0	-	1,350	76	-			
Total	400,185	122,313	7,307	199,632	530	3,271	-	64,101	1,593	2			

(₹ '000)

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	Group Life
Operating Expenses related to Insurance Business	2,381,766	439,124	5,977	977,134	2,864	7,568	103,857	594	839,895	1,277	3,477	3,477
Service Tax/ GST on Charges	30,175	-	-	-	-	-	-	50	28,976	679	469	469
Provision for Doubtful debts	1,993	-	-	1,993	-	-	-	-	-	-	-	-
Bad debt written off	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-	-	-	-	-	-
Total (B)	2,814,119	561,437	13,284	1,178,759	4,300	8,098	107,128	644	932,972	3,549	3,948	3,948
Benefits Paid (Net)	736,992	188,774	11,712	62,182	11,004	381	319,557	13,607	98,899	749	30,125	30,125
Interim Bonus Paid	231	231	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies												
(a) Gross **	5,406,819	541,426	164,591	2,470,871	83,528	10,456	261,739	89,775	1,640,748	67,525	76,159	76,159
(b) Amount ceded in Reinsurance	(454,625)	-	-	(423,983)	-	-	(30,641)	-	-	-	-	-
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-	-	-	-	-	-
Total (C)	5,689,417	730,431	176,303	2,109,070	94,532	10,837	550,655	103,382	1,739,647	68,274	106,284	106,284
SURPLUS/ (DEFICIT) (D) = (A) - (B) - (C)	37,402	-	23,451	-	-	-	12,187	-	-	1,764	-	-
Appropriations												
Transfer to Shareholders' Account	13,951	-	-	-	-	-	12,187	-	-	1,764	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations	23,451	-	23,451	-	-	-	-	-	-	-	-	-
TOTAL (D)	37,402	-	23,451	-	-	-	12,187	-	-	1,764	-	-
NOTES:												
* Represents the deemed realised gain as per norms specified by the Authority.												
** represents Mathematical Reserves after allocation of bonus [The bonus is ₹ 114,775 thousands for the current year (previous period ₹ 66,673 thousands)]												
The total surplus is disclosed below:												
(a) Interim Bonuses Paid	231	231	-	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders	114,775	114,775	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account	37,402	-	23,451	-	-	-	12,187	-	-	1,764	-	-
(d) Total Surplus [(a) + (b)+ (c)] .	152,408	115,006	23,451	-	-	-	12,187	-	-	1,764	-	-

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		Individual	Group					
		Life	Pension		Life	Annuity		Life	Variable	Life	Pension		
Premium earned-net													
(a) Premium													
First year Premiums	1,897,774	95,705	73,208	-	896,688	5,455	256,132	8,436	517,209	42,342	2,600		
Renewal Premiums	2,133,411	474,502	64,437	-	1,138,176	4,598	102,922	-	286,973	17,785	44,017		
Single Premiums	382,146	-	-	14,944	114,383	-	185,613	-	65,714	1,492	-		
Total	4,413,331	570,207	137,645	114,383	2,049,808	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	1,977,307	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	221,406	224	40,216	448	33,807	1,634	14,886		
(b) Profit on sale / redemption of investments	322,609	53,648	5,124	420	99,556	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	265,910	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	1,779,859	20,114	73,284	1,458	802,028	56,143	4,716		
Other Income	2,212	286	(1)	(0)	1,808	(1)	(10)	-	(129)	111	149		
Sub Total	2,936,170	89,023	66,169	41,449	1,781,667	20,113	73,274	1,458	801,899	56,254	4,865		
Total (A)	7,879,700	796,160	218,324	160,578	4,024,884	29,378	587,795	10,386	1,835,922	126,449	89,824		
Commission													
First year Premiums	212,933	22,758	5,332	-	146,772	525	424	-	34,358	2,764	2		
Renewal Premiums	72,524	19,535	1,238	-	46,167	21	246	-	5,010	307	-		
Single Premiums	3,409	-	-	2,126	-	-	-	-	1,035	27	-		
Total	288,866	42,293	6,570	2,126	193,160	546	670	-	40,403	3,098	2		

Particulars	Total Shareholders				Policyholders						Group Life	Group Pension	Group Life					
	Non-Linked Par		Non-Linked Non Par		Individual Life		Individual Annuity		Health					Group Life				
	Individual Life	Individual Pension	Individual Life	Individual Pension	Individual Life	Individual Annuity	Health	Group Life	Individual Non Par	Individual Pension				Individual Non Par	Individual Pension			
SOURCES OF FUND																		
Shareholders' Funds:																		
Share Capital	-	-	3,126,209	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reserves and Surplus	-	-	16,848,478	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credit/(Debit) Fair Value Change Account	-	-	(44,039)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total	-	-	19,930,648	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Policyholders' Funds:																		
Credit/(Debit) Fair Value Change Account	-	6,957	748	(2,918)	-	123	(1,239)	-	-	-	-	-	-	-	-	-	-	-
Policy Liabilities	10,281,540	-	2,235,576	404,288	6,275,948	243,239	27,458	856,708	101,578	131,601	5,051	92	-	-	-	-	-	-
Insurance Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Linked Liabilities	3,542,814	-	-	-	-	-	-	-	-	3,010,450	141,796	390,568	-	-	-	-	-	-
Add: Credit/(Debit) Fair Value Change Account (Linked)	15,308	-	-	-	-	-	-	-	-	5,529	3,400	6,379	-	-	-	-	-	-
Sub Total	13,843,332	2,242,533	405,036	6,273,030	243,239	27,581	855,469	101,578	3,147,580	150,247	175,215	397,039						
Funds for Discontinued Policies																		
Discontinued on account of non-payment of premium - Linked	306,790	-	-	-	-	-	-	-	281,821	24,968	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds for Future Appropriations	23,451	-	23,451	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	34,104,222	19,930,648	2,242,533	428,487	6,273,030	243,239	27,581	855,469	101,578	3,429,401	175,215	397,039						

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	Group Variable	Individual Non Par	Individual Pension	Group Life	
															Individual Life
APPLICATION OF FUNDS															
Investments															
Shareholders'	9,892,607	9,892,607	-	-	-	-	-	-	-	-	-	-	-	-	-
Policyholders'	10,623,034	-	2,316,083	406,638	6,524,184	240,270	32,285	860,141	107,187	131,104	5,051	92			
Assets Held to Cover Linked Liabilities	3,864,911	-	-	-	-	-	-	-	-	-	-	-	3,297,800	396,947	
Loans	19,561	-	8,459	-	10,605	-	-	-	-	497	-	-	-	-	
Fixed Assets	889,338	298,105	131,207	24,990	331,327	10,155	1,820	91,735	-	-	-	-	-	-	
Current Assets															
Cash and Bank Balances	946,125	263,940	139,439	26,596	391,584	10,835	1,983	97,550	13,683	515	-	-	-	-	
Advances and Other Assets	1,871,391	893,906	156,287	32,251	647,753	7,459	1,660	52,778	5,221	68,862	2,255	2,958			
Sub Total(A)	2,817,516	1,157,846	295,725	58,848	1,039,337	18,294	3,643	150,328	18,904	69,377	2,255	2,958			
Current Liabilities	2,043,957	87,580	270,105	45,272	671,001	17,797	3,907	222,222	11,202	683,939	15,824	15,109			
Provisions	333,953	41,405	45,679	8,700	115,349	3,535	634	31,937	4,469	75,823	2,768	3,655			
Sub Total (B)	2,377,910	128,985	315,784	53,972	786,350	21,332	4,540	254,159	15,671	759,762	18,592	18,764			
Control Account* (C)	-	335,910	(193,157)	(8,016)	(846,073)	(4,148)	(5,627)	7,424	(8,842)	690,385	16,337	15,806			
Net Current Assets (D) = (A-B+C)	439,606	1,364,771	(213,216)	(3,140)	(593,086)	(7,186)	(6,524)	(96,407)	(5,609)	0	(0)	(0)			
Miscellaneous Expenditure (To the extent not written off or adjusted)															
Debit Balance in Profit & Loss Account (Shareholders' Account)	8,375,165	8,375,165	-	-	-	-	-	-	-	-	-	-	-	-	
Debit Balance in Revenue Account (Policyholders' Account)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	34,104,222	19,930,648	2,242,533	428,487	6,273,030	243,239	27,581	855,469	101,579	3,429,401	175,215	397,039			

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

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

Particulars	Total Shareholders			Policyholders						Group Life	Group Pension	Group Life
	Non-Linked Par			Non-Linked Non Par			Linked Non Par					
	Individual Life	Individual Pension	Individual Annuity	Individual Life	Individual Annuity	Health	Group Life	Individual Non Par	Individual Pension			
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	-	12,021	1,534	887	-	-	-	-	-	-	-
Policy Liabilities	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	-	-	-	-	-	-	-	-	1,512,850	98,910	311,701
Add: Credit/(Debit) Fair Value Change Account (Linked)	91,015	-	-	-	-	-	-	-	-	77,552	4,373	9,090
Sub Total	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
Funds for Discontinued Policies												
Discontinued on account of non-payment of premium - Linked	128,685	-	-	-	-	-	-	-	-	128,394	291	-
Others	-	-	-	-	-	-	-	-	-	-	-	-
Funds for Future Appropriations	-	-	-	-	-	-	-	-	-	-	-	-
Total	22,576,549	13,367,851	1,706,171	241,231	4,229,946	159,710	17,002	625,611	11,804	1,788,653	107,690	320,880

(₹ '000)

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'	6,137,745	6,137,745	-	-	-	-	-	-	-	-	-
Policyholders'	6,592,697	-	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	727	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	5,708	340,361	4,116
Advances and Other Assets	1,491,808	573,370	196,113	23,774	593,846	8,619	976	48,066	775	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	382,059	6,796
Current Liabilities	1,253,432	67,637	118,830	25,971	442,321	21,213	2,234	170,319	1,537	383,219	12,529
Provisions	264,203	93,500	22,055	5,324	79,285	4,424	389	21,067	326	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	417,043	14,879
Control Account* (C)	-	184,927	(107,284)	(5,952)	(224,792)	766	(519)	32,283	(2,638)	103,618	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	68,634	4,116
Miscellaneous Expenditure (To the extent not written off or adjusted)	-	-	-	-	-	-	-	-	-	-	-
Debit Balance 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	1,788,653	107,690
											320,880

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

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 2018

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 2018

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)	Total (6)=(4)+(5)	Total Unit Linked (7)=(3)+(6)
Premiums earned – net										
(a) Premium	177,414	1,476,837	2,187	58,202	60,389	-	79,748	79,748	1,794,388	(3,442)
(b) Reinsurance ceded	(3,442)	-	-	-	-	-	-	-	-	(3,442)
Income from Investments										
(a) Interest, Dividend & Rent - Gross & Amortisation	5,634	65,207	-	4,653	4,653	-	16,419	16,419	91,913	404
(b) Profit on sale/redemption of investments	404	273,899	-	13,983	13,983	-	24,926	24,926	313,212	-
(c) Loss on sale/redemption of investments	-	(65,934)	-	(4,553)	(4,553)	-	(10,291)	(10,291)	(80,778)	-
(d) Transfer /Gain on revaluation / change in fair value	-	(72,023)	-	(974)	(974)	-	(2,711)	(2,711)	(75,707)	-
Other income:										
(a) Linked Income	90,573	(90,573)	3,727	(3,727)	-	1,942	(1,942)	-	-	-
(b) Contribution from the Shareholders' a/c	814,681	-	814,681	-	-	2,016	-	2,016	816,697	(2,673)
(c) Other Income	(2,673)	2,615	-	89	89	-	124	124	156	-
TOTAL (A)	1,082,590	1,590,029	5,914	67,672	73,587	3,958	106,274	110,232	2,856,439	
Commission	64,101	-	1,593	-	1,593	2	-	2	65,696	
Operating Expenses related to Insurance Business	839,895	-	1,277	-	1,277	3,477	-	3,477	844,649	
GST / Service Tax on ULIP Charges	20,034	8,942	327	352	679	468	1	469	30,125	
Provision for Taxation	-	-	-	-	-	-	-	-	-	
TOTAL (B)	924,030	8,942	3,197	352	3,549	3,947	1	3,948	940,470	
Benefits Paid (Net)	96,816	2,083	19	730	749	8	30,117	30,125	129,773	
Interim Bonus Paid	-	-	-	-	-	-	-	-	-	
Change in valuation of liability in respect of life policies	61,744	1,579,004	934	66,591	67,525	3	76,157	76,159	1,784,432	
TOTAL (C)	158,560	1,581,087	953	67,321	68,274	11	106,273	106,284	1,914,205	
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)	-	-	1,764	-	1,764	-	-	-	1,764	
APPROPRIATIONS										
Transfer to shareholders' Account	-	-	1,764	-	1,764	-	-	-	1,764	
Transfer to other reserves	-	-	-	-	-	-	-	-	-	
Balance being Funds for Future Appropriations	-	-	-	-	-	-	-	-	-	
TOTAL (D)	-	-	1,764	-	1,764	-	-	-	1,764	

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)
	Total (3)=(1)+(2)	Total (6)=(4)+(5)	Total (4)	Total (5)	Total (6)=(4)+(5)	Total (7)=(3)+(6)	Total (8)=(4)+(5)	Total (9)=(6)+(7)	Total (10)=(8)+(9)	Total (11)=(7)+(10)
Premiums earned – net										
(a) Premium	99,820	770,076	1,997	59,622	61,619	46,234	46,617	978,132		(1,821)
(b) Reinsurance ceded	(1,821)	-	-	-	-	-	-	-		
Income from Investments										
(a) Interest, Dividend & Rent - Gross & Amortisation	1,320	32,486	-	1,634	1,634	-	14,886	14,886	50,327	
(b) Profit on sale/redemption of investments	1,733	117,810	-	5,906	5,906	-	29,967	29,967	155,416	
(c) Loss on sale/redemption of investments	-	(63,979)	-	(2,824)	(2,824)	-	(10,384)	(10,384)	(77,187)	
(d) Transfer /Gain on revaluation / change in fair value	-	76,577	-	3,860	3,860	-	3,873	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	-	56,143	4,716	-	4,716	862,887	
(c) Other Income	(1,862)	1,733	(5)	115	111	-	149	149	132	
TOTAL (A)	942,437	893,485	60,160	66,289	126,449	6,561	83,263	89,824	2,052,196	
Commission	40,403	-	3,098	-	3,098	2	-	2	43,502	
Operating Expenses related to Insurance Business	798,422	-	54,378	-	54,378	6,505	-	6,505	859,305	
Service Tax on UIIP Charges	5,909	4,213	231	185	416	6	1	7	10,545	
Provision for Taxation	-	-	-	-	-	-	-	-	-	
TOTAL (B)	844,734	4,213	57,707	185	57,892	6,513	1	6,514	913,352	
Benefits Paid (Net)	55,432	2,562	8	366	374	3	33,291	33,294	91,662	
Interim Bonus Paid	-	-	-	-	-	-	-	-	-	
Change in valuation of liability in respect of life policies	42,271	886,710	2,446	65,738	68,183	45	49,971	50,016	1,047,181	
TOTAL (C)	97,703	889,272	2,453	66,104	68,557	48	83,262	83,310	1,138,843	
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)										
APPROPRIATIONS										
Transfer to shareholders' Account	-	-	-	-	-	-	-	-	-	
Transfer to other reserves	-	-	-	-	-	-	-	-	-	
Balance being Funds for Future Appropriations	-	-	-	-	-	-	-	-	-	
TOTAL (D)										

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10th May, 2011

Appendix-I
 (Part of Note 21 of Schedule 16)

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2018

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 2018

(₹ 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*	32,494	1,822	5,011	39,327
Policy Administration charge	15,175	1,503	-	16,678
Surrender charge**	1,805	-	-	1,805
Switching charge	26	-	-	26
Mortality charge	41,073	32	8	41,114
Rider Premium charge	-	-	-	-
Partial withdrawal charge	-	-	-	-
Guarantee Charges	-	370	-	370
Miscellaneous charge	-	-	(3,078)	(3,078)
TOTAL (UL-1)	90,573	3,727	1,942	96,243

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

* Net of GST / service tax, if any. Fund management charges are inclusive of GST / service tax figures.

** Surrender charge includes partial surrender charge.

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 2018

Particulars	Linked Life			Linked Pension			Linked Group			Total	
	Non-Unit (1)	Unit (2)	Total (3)	Non-Unit (4)	Unit (5)	Total (6)	Non-Unit (7)	Unit (8)	Total (9)=(7)+(8)	Non-Unit (10)=(3)+(6)+(9)	Unit (11)=(8)+(6)+(9)
1 Insurance Claims											
(a) Claims by Death	9,140	2,083	11,223	2	730	732	4	-	4	-	11,959
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
Surrender	64,496	-	64,496	17	-	17	-	-	-	-	64,513
Survival	-	-	-	-	-	-	-	-	-	-	-
Others - Withdrawal	23,180	-	23,180	-	-	-	4	30,117	30,121	-	53,301
Sub Total (A)	96,816	2,083	98,899	19	730	749	8	30,117	30,125	8	129,773
2 Amount Ceded in reinsurance											
(a) Claims by Death	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity	-	-	-	-	-	-	-	-	-	-	-
(d) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-
Survival	-	-	-	-	-	-	-	-	-	-	-
Surrender	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-
Sub Total (B)	-	-	-	-	-	-	-	-	-	-	-
TOTAL (A) - (B)	96,816	2,083	98,899	19	730	749	8	30,117	30,125	8	129,773
Benefits paid to claimants:											
In India	96,816	2,083	98,899	19	730	749	8	30,117	30,125	-	129,773
Outside India	-	-	-	-	-	-	-	-	-	-	-
TOTAL (UL 2)	96,816	2,083	98,899	19	730	749	8	30,117	30,125	8	129,773

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 2017

(₹ In '000)

Particulars	Linked Life			Linked Pension			Linked Group			Total	
	Non-Unit (1)	Unit (2)	Total (3)	Non-Unit (4)	Unit (5)	Total (6)	Non-Unit (7)	Unit (8)	Total (9)=(7)+(8)	Non-Unit (10)=(3)+(6)+(9)	Unit Linked (11)=(3)+(6)+(9)
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	-	67	-	-	-	1	33,291	33,292	-	33,359
Sub Total (A)	55,600	2,562	58,162	8	366	374	3	33,291	33,294	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)	91,998
TOTAL	55,432	2,562	57,994	8	366	374	3	33,291	33,294	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	33,294	91,998

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
for the year ended 31 March 2018

22B Unit Linked Disclosures- Fund Balance Sheet

Form A-BS(UL)

Fund Balance Sheet as at 31 March 2018

(₹ '000)

Particulars	Schedule	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	Current 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	1,035,722	555,444	829,293	407,616	204,938	122,196	36,875	32,619	125,001	65,417
Revenue Account		88,597	45,636	78,380	47,640	16,043	10,380	3,733	2,448	13,178	8,118
Total		1,124,319	601,081	907,673	455,256	220,981	132,576	40,607	35,067	138,179	73,535
Application of Funds											
Investments	F-2	1,053,298	528,427	850,757	403,784	208,683	110,112	42,088	21,216	127,135	69,044
Current Assets	F-3	83,274	85,161	65,279	52,808	22,492	24,721	2,033	13,868	11,433	14,131
Less: Current Liabilities and Provisions	F-4	12,254	12,507	8,363	1,336	10,194	2,257	3,514	17	389	9,639
Net current assets		71,020	72,654	56,916	51,472	12,298	22,464	(1,481)	13,851	11,044	4,491
Total		1,124,319	601,081	907,673	455,256	220,981	132,576	40,607	35,067	138,179	73,535
Net Asset Value (NAV) per Unit:											
(a) Net Asset as per Balance Sheet (Total Assets less Current Liabilities and Provisions)		1,124,319	601,081	907,673	455,256	220,981	132,576	40,607	35,067	138,179	73,535
(b) Number of Units outstanding		44,115,483	26,476,913	36,524,931	20,534,753	12,320,655	7,860,868	2,348,502	2,182,409	6,721,094	3,844,725
(c) NAV per Unit (a)/(b) (₹)		25.4858	22.7021	24.8508	22.1700	17.9358	16.8653	17.2908	16.0679	20.5590	19.1262

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 2018

22B Unit Linked Disclosures- Fund Balance Sheet

Form A-BS(UL)

Fund Balance Sheet as at 31 March 2018

Particulars	Schedule	PRICE EARNING BASED FUND		EQUITY MIDCAP FUND		GROUP GROWTH FUND		GROUP BALANCER FUND		GROUP BOND FUND		
		ULIF00526/08/11PEBASED147	ULIF001107/10/16ETLIMIDCAP147	ULGF00105/09/11GFGROWTH147	ULGF00205/09/11GFBALANCER147	ULGF00305/09/11GFBOND147	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Sources of Funds												
Policyholders' Funds:												
Policyholder contribution	F-1	184,397	188,240	364,471	75,990	135,122	111,003	82,819	65,988	69,134	57,375	
Revenue Account		41,992	27,566	-6,641	1,092	58,842	45,312	29,121	23,162	21,909	17,950	
Total		226,389	215,806	357,830	77,081	193,964	156,315	111,940	89,150	91,044	75,325	
Application of Funds												
Investments	F-2	221,405	198,187	322,593	43,241	183,554	152,857	104,595	90,214	80,202	72,013	
Current Assets	F-3	5,682	18,183	50,889	36,664	23,688	10,237	14,032	6,603	10,939	5,521	
Less: Current Liabilities and Provisions	F-4	698	563	15,652	2,824	13,278	6,778	6,688	7,666	97	2,208	
Net current assets		4,984	17,620	35,237	33,841	10,410	3,459	7,345	(1,064)	10,842	3,313	
Total		226,389	215,806	357,830	77,081	193,964	156,315	111,940	89,150	91,044	75,325	
Net Asset Value (NAV) per Unit:												
(a) Net Asset as per Balance Sheet (Total Assets less Current Liabilities and Provisions)		226,389	215,806	357,830	77,081	193,964	156,315	111,940	89,150	91,044	75,325	
(b) Number of Units outstanding		10,397,358	10,845,524	29,216,064	6,971,886	10,444,936	9,155,175	6,471,038	5,502,656	5,682,245	4,952,920	
(c) NAV per Unit (a)/(b) (₹)		21.7737	19.8982	12.2477	11.0560	18.5701	17.0740	17.2986	16.2013	16.0225	15.2083	

22B Unit Linked Disclosures- Fund Balance Sheet

Form A-BS(UL)

Fund Balance Sheet as at 31 March 2018

(₹ '000)

Particulars	Schedule	DISCONTINUANCE FUND		PENSION GROWTH FUND		PENSION SECURE FUND		DISCONTINUED POLICY PENSION FUND		TOTAL
		Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	
		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
Sources of Funds										
Policyholders' Funds:										
Policyholder contribution	F-1	254,695	113,618	87,423	66,502	43,203	30,119	24,216	287	3,477,309
Revenue Account		27,127	14,776	11,983	5,383	2,586	1,279	752	4	387,603
Total		281,821	128,394	99,406	71,885	45,789	31,399	24,969	291	3,864,911
Application of Funds										
Investments	F-2	281,839	156,281	93,815	60,814	43,001	26,315	22,507	239	3,635,473
Current Assets	F-3	6,595	5,386	5,745	11,927	2,843	6,706	2,473	52	307,398
Less: Current Liabilities and Provisions	F-4	6,612	33,273	153	856	55	1,622	11	0	77,959
Net current assets		(18)	(27,887)	5,591	11,071	2,789	5,084	2,462	52	229,439
Total		281,821	128,394	99,406	71,885	45,789	31,399	24,969	291	3,864,912
Net Asset Value (NAV) per Unit:										
(a) Net Asset as per Balance Sheet (Total Assets less Current Liabilities and Provisions)		281,821	128,394	99,406	71,885	45,789	31,399	24,969	291	3,864,912
(b) Number of Units outstanding		18,309,974	8,810,663	7,465,587	6,046,729	3,791,040	2,742,841	2,264,652	27,886	196,073,560
(c) NAV per Unit (a)/(b) (₹)		15.3917	14.5726	13.3152	11.8882	12.0783	11.4475	11.0253	10.4397	115,955,947

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 2018

22C Unit Linked Disclosures- Fund Revenue Account

Form A-RA(UI)

Fund Revenue Account for the Year Ended 31 March 2018

Particulars	Schedule	EQUITY LARG CAP FUND				EQUITY TOP 250 FUND		BOND FUND		MONEY MARKET FUND		MANAGED FUND	
		ULIF00118/08/ 11EQLARGCAP147	ULIF0027/07/ 11EQTOP250147	ULIF00317/08/ 11BONDFUND147	ULIF00425/08/ 11MONEYMARKET147	ULIF00618/08/ 11MANAGED147	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year
Interest income		3,146	1,397	2,708	1,190	9,429	6,605	2,166	1,553	4,484	2,123		
Dividend income		11,065	3,421	7,410	2,070	1,743	210	473	-	741	278		
Profit on sale of investment		110,129	47,868	110,996	42,882	1,952	1,152	154	201	7,521	3,971		
Profit on inter fund transfer / sale of investment		-	18	50	8	466	531	292	26	106	755		
(Loss) on sale of investment		(25,221)	(27,678)	-22,106	(22,728)	(1,940)	(260)	(124)	(25)	(2,770)	(2,153)		
(Loss) on inter fund transfer / sale of investment		-	-	-	(37)	(36)	(218)	(43)	(1)	(5)	(43)		
Miscellaneous Income		-	-	-	-	-	-	-	-	-	-		
Unrealised Gain/Loss		(18,047)	35,507	(39,742)	29,186	58	791	173	29	(1,423)	1,244		
TOTAL (A)		81,072	60,534	59,316	52,571	11,673	8,811	3,092	1,784	8,653	6,175		
Fund administration expenses		-	-	-	-	-	-	-	-	-	-		
Fund management expenses		10,230	4,643	8,152	3,561	1,776	1,097	268	158	1,379	612		
Other charges	F-5	22,699	11,539	16,527	8,035	3,415	2,004	1,298	481	1,718	1,139		
Service Tax on ULIP Charges		5,183	2,423	3,897	1,736	819	464	241	94	497	261		
TOTAL (B)		38,112	18,606	28,576	13,332	6,010	3,564	1,807	732	3,594	2,012		
Net Income for the year (A-B)		42,960	41,928	30,740	(5,488)	5,663	3,010	1,285	763	5,060	269		
Add: Fund revenue account at the beginning of the year		45,636	3,708	47,640	8,402	10,380	5,133	2,448	1,396	8,118	3,956		
Fund revenue account at the end of the year		88,597	45,636	78,380	47,640	16,043	10,380	3,733	2,448	13,178	8,118		

22C Unit Linked Disclosures- Fund Revenue Account

Form A-RA(UI)

Fund Revenue Account for the Year Ended 31 March 2018

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		5,887	1,448	231	4,919	5,006	4,175	4,509	4,175	4,889	4,646
Dividend income		1,752	1,499	29	1,446	786	362	524	362	257	60
Profit on sale of investment		22,626	17,975	167	16,334	15,075	6,138	6,423	6,138	1,729	3,429
Profit on inter fund transfer / sale of investment		139	408	429	45	1,785	121	1,295	1,295	275	2,244
(Loss) on sale of investment		(5,083)	(9,185)	(88)	(5,127)	(6,678)	(2,346)	(2,428)	(2,346)	(2,638)	(1,010)
(Loss) on inter fund transfer / sale of investment		(54)	(221)	-	(48)	(129)	(77)	(11)	(77)	(37)	(143)
Miscellaneous Income		-	-	-	-	-	-	-	-	-	-
Unrealised Gain/Loss		(3,701)	8,426	1,335	(1,571)	3,413	1,254	(1,757)	1,254	617	(794)
TOTAL (A)		21,566	24,424	1,673	15,997	19,257	10,801	7,380	10,801	5,092	8,433
Fund administration expenses		-	-	-	-	-	-	-	-	-	-
Fund management expenses		2,621	2,287	43	2,098	1,810	1,052	1,211	1,052	964	883
Other charges	F-5	3,535	4,497	463	5	3	2	2	2	2	1
Service Tax on ULIP Charges		983	1,014	76	363	270	157	209	157	167	132
TOTAL (B)		7,139	7,797	582	2,466	2,083	1,211	1,422	1,211	1,132	1,016
Net Income for the year (A-B)		14,426	(3,306)	-	13,530	2,639	2,791	5,958	2,791	3,959	3,472
Add: Fund revenue account at the beginning of the year		27,566	10,939	1,092	45,312	28,138	13,572	23,162	13,572	17,950	10,533
Fund revenue account at the end of the year		41,992	27,566	1,092	58,842	45,312	23,162	29,121	23,162	21,909	17,950

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED
Registration Number: 147 dated 10th May, 2011
SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
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22C Unit Linked Disclosures- Fund Revenue Account

Form A-RA(UI)

Fund Revenue Account for the Year Ended 31 March 2018

(₹ '000)

Particulars	DISCONTINUANCE FUND		PENSION GROWTH FUND		PENSION SECURE FUND		DISCONTINUED POLICY PENSION FUND		TOTAL	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Interest income	13,871	8,091	250	187	2,248	1,193	830	5	60,784	41,850
Dividend income	-	-	1,158	365	255	-	-	-	28,324	8,889
Profit on sale of investment	137	909	12,760	5,125	742	481	-	0	310,405	145,208
Profit on inter fund transfer / sale of investment	0	939	85	-	396	300	-	-	2,404	8,309
Loss on sale of investment	(188)	(4,110)	(2,871)	(2,673)	(4,375)	(92)	(2)	-	(80,145)	(75,940)
(Loss) on inter fund transfer / sale of investment	(92)	(232)	-	-	(307)	(59)	-	-	(634)	(1,159)
Miscellaneous Income	-	-	-	-	-	-	-	-	-	-
Unrealised Gain/Loss	(40)	59	(1,511)	3,731	537	129	-	-	(75,707)	82,976
TOTAL (A)	13,688	8,657	9,872	6,735	2,497	1,952	828	5	245,431	210,133
Fund administration expenses	-	-	-	-	-	-	-	-	-	-
Fund management expenses	1,139	631	1,350	629	451	220	68	0	33,822	17,626
Other charges	-	-	1,505	960	580	392	-	-	59,939	29,514
Service Tax on ULIP Charges	199	94	417	219	160	89	12	0	14,816	7,029
TOTAL (B)	1,337	725	3,272	1,808	1,190	702	80	0	108,576	54,170
Net Income for the year (A-B)	12,351	4,005	6,600	455	1,307	29	748	-	136,855	155,964
Add: Fund revenue account at the beginning of the year	14,776	6,843	5,383	455	1,279	29	4	-	256,121	92,622
Fund revenue account at the end of the year	27,127	14,776	11,983	5,383	2,586	1,279	752	4	392,976	248,585

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 2018

22D Unit Linked Disclosures - Schedules to Fund Revenue & Fund Balance Sheet**Schedules to Fund Balance Sheet****Schedule: F-1****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	555,444	269,860	407,616	190,484	122,196	71,335	32,619	17,648
Add: Additions during the year*	746,355	402,468	629,489	311,430	196,258	95,272	25,502	36,250
Less: Deductions during the year*	266,077.18	116,884	207,812	94,297	113,516	44,411	21,247	21,279
Closing balance	1,035,722	555,444	829,293	407,616	204,938	122,196	36,875	32,619

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	65,417	31,190	188,240	143,072	75,990	-	111,003	102,564
Add: Additions during the year*	91,306	50,695	105,777	120,853	380,262	85,704	38,139	33,574
Less: Deductions during the year*	31,721	16,468	109,621	75,685	91,781	9,715	14,020	25,135
Closing balance	125,001	65,417	184,397	188,240	364,471	75,990	135,122	111,003

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	65,988	63,669	57,375	52,344	113,618	68,120	66,502	25,809
Add: Additions during the year*	30,520	17,444	18,646	16,737	297,112	172,090	49,287	49,648
Less: Deductions during the year*	13,688	15,125	6,887	11,706	156,036	126,592	28,366	8,955
Closing balance	82,819	65,988	69,134	57,375	254,695	113,618	87,423	66,502

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 2018

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	30,119	11,543	287	-	1,892,414	1,047,637
Add: Additions during the year*	24,901	23,532	26,851	409	2,660,407	1,416,106
Less: Deductions during the year*	11,817	4,956	2,922	122	1,075,511	571,329
Closing balance	43,203	30,119	24,216	287	3,477,309	1,892,414

* 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	-	-	12,354	13,923	6,600	5,517
Corporate Bonds	-	-	62	58	45,459	24,405	1,504	1,751
Infrastructure Bonds	5,441	5,511	-	-	57,875	42,589	8,038	7,433
Equity	883,677	429,748	701,517	336,584	16,916	3,308	3,250	-
Fixed Deposit	-	-	-	-	6,700	4,700	1,700	1,000
Money Market	46,510	11,822	54,182	12,659	47,880	11,309	15,558	3,060
Mutual Funds	-	-	-	-	-	9,879	-	2,455
Total	935,628	457,561	755,762	349,302	187,184	110,112	36,651	21,216
Other Investments								
Corporate Bonds	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-
Equity	27,055	36,494	37,252	40,412	-	-	-	-
Money Market	90,616	-	57,744	-	21,499	-	5,437	-
Mutual Funds	-	34,372	-	14,070	-	-	-	-
Total	117,670	70,865	94,996	54,482	21,499	-	5,437	-
GRAND TOTAL	1,053,298	528,427	850,757	403,784	208,683	110,112	42,088	21,216
% of Approved Investments to Total	88.83%	86.59%	88.83%	86.51%	89.70%	100.00%	87.08%	100.00%
% of Other Investments to Total	11.17%	13.41%	11.17%	13.49%	0.10	0.00%	0.13	0.00%

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	ULGF00305/09/11GBOND147	ULIF00701/01/12DISCONT147	ULIF00831/03/15ETLIPNSGRT147				
Approved Investments								
Government Bonds	21,356	22,284	27,871	32,480	244,055	102,982	-	-
Corporate Bonds	3,019	4,751	5,629	6,961	-	-	-	-
Infrastructure Bonds	24,735	28,552	15,490	18,223	-	-	-	-
Equity	28,791	23,920	3,457	945	-	-	77,800	49,488
Fixed Deposit	3,600	3,600	2,500	3,000	-	-	-	-
Money Market	12,929	2,713	16,072	4,310	37,784	53,299	5,463	2,248
Mutual Funds	-	2,312	-	6,093	-	-	-	-
Total	94,430	88,131	71,018	72,013	281,839	156,281	83,263	51,736
Other Investments								
Corporate Bonds	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-
Equity	3,507	2,083	-	-	-	-	2,645	4,721
Money Market	6,659	-	9,184	-	-	-	7,907	-
Mutual Funds	-	-	-	-	-	-	-	4,357
Total	10,166	2,083	9,184	-	-	-	10,551	9,078
GRAND TOTAL	104,595	90,214	80,202	72,013	281,839	156,281	93,815	60,814
% of Approved Investments to Total	90.28%	97.69%	88.55%	100.00%	100.00%	100.00%	88.75%	85.07%
% of Other Investments to Total	9.72%	2.31%	11.45%	0.00%	-	-	11.25%	14.93%

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 2018

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	17,615	10,096	20,995	183	394,701	246,480
Corporate Bonds	4,057	6,151	-	-	66,731	53,635
Infrastructure Bonds	5,968	4,772	-	-	225,975	198,006
Equity	3,420	-	-	-	2,219,091	1,081,669
Fixed Deposit	1,300	800	-	-	29,600	29,600
Money Market	6,694	2,284	1,512	56	324,595	129,130
Mutual Funds	-	2,212	-	-	-	33,104
Total	39,055	26,315	22,507	239	3,260,693	1,771,623
Other Investments						
Corporate Bonds	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-
Equity	-	-	-	-	118,376	105,347
Money Market	3,946	-	-	-	256,404	-
Mutual Funds	-	-	-	-	-	55,771
Total	3,946	-	-	-	374,780	161,118
GRAND TOTAL	43,001	26,315	22,507	239	3,635,473	1,932,741
% of Approved Investments to Total	90.82%	1.00	100.00%	1.00	89.69%	91.66%
% of Other Investments to Total	9.18%	-	-	-	10.31%	8.34%

Particulars	(₹ '000)			
	EQUITY LARGE CAP FUND	EQUITY TOP 250 FUND	BOND FUND	MONEY MARKET FUND
	ULIF00118/08/ 11EQLARGECAP147	ULIF0027/07/ 11EQTOP250147	ULIF00317/08/ 11BONDFUND147	ULIF00425/08/ 11MONEYMARKET147
	Current Year	Previous Year	Current Year	Previous Year
Accrued Interest	271	446	0	825
Cash & Bank Balance	159	5,259	5,201	2,047
Dividend Receivable	584	98	42	205
Receivable for Sale of Investments	867	909	710	-
Unit Collection A/c#	81,392	78,450	46,855	12,812
Other Current Assets (for Investments)	-	-	-	-
Total	83,274	85,161	52,808	13,868

Particulars	(₹ '000)			
	MANAGED FUND	PRICE EARNING BASED FUND	EQUITY MIDCAP FUND	GROUP GROWTH FUND
	ULIF00618/08/ 11MANAGED147	ULIF00526/08/ 11PEBASED147	ULIF001107/10/ 16ETLIMIDCAP147	ULGF00105/09/ 11GFGROWTH147
	Current Year	Previous Year	Current Year	Previous Year
Accrued Interest	3,995	1,798	5,078	3,582
Cash & Bank Balance	56	5,129	5,301	5,278
Dividend Receivable	145	127	382	75
Receivable for Sale of Investments	381	40	195	101
Unit Collection A/c#	6,856	7,036	7,227	1,200
Other Current Assets (for Investments)	-	-	-	-
Total	11,433	14,131	18,183	10,237

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	3,663	4,258	2,829	3,310	45	137	-	-
Cash & Bank Balance	54	2,180	142	2,150	50	5,250	60	2,126
Dividend Receivable	156	148	218	60	-	-	53	11
Receivable for Sale of Investments	2,409	17	-	-	-	-	147	707
Unit Collection A/c#	7,750	-0	7,750	0	6,500	0	5,485	9,083
Other Current Assets (for Investments)	-	-	-	-	-	-	-	-
Total	14,032	6,603	10,939	5,521	6,595	5,386	5,745	11,927

CURRENT ASSETS

(₹ '000)

Particulars	PENSION SECURE FUND		DISCONTINUED POLICY PENSION FUND		TOTAL	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Accrued Interest	994	1,060	-	-	26,859	26,980
Cash & Bank Balance	50	1,055	51	2	2,382	48,303
Dividend Receivable	216	-	-	-	3,706	1,161
Receivable for Sale of Investments	-	-	-	-	7,814	2,988
Unit Collection A/c#	1,583	4,591	2,422	50	266,636	212,536
Other Current Assets (for Investments)	-	-	-	-	-	-
Total	2,843	6,706	2,473	52	307,398	291,967

Represents inter fund receivables or payables, if any

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	10,921	11,958	7,288	835	9,959	2,124	3,486	-0
Other Current Liabilities	1,333	637	1,075	501	235	133	28	17
Unit Payable A/c	(0)	-88	-0	0	-0	0	-0	0
Total	12,254	12,507	8,363	1,336	10,194	2,257	3,514	17

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	230	9,608	423	310	15,268	2,785	13,071	6,601
Other Current Liabilities	160	80	276	254	384	39	207	177
Unit Payable A/c	(0)	-48	-0	-	-0	-	(0)	(0)
Total	389	9,639	698	563	15,652	2,824	13,278	6,778

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	6,564	7,564	-	2,124	6,473	-0	0	789
Other Current Liabilities	124	102	97	84	139	76	153	95
Unit Payable A/c	-0	-0	0	0	0	33,197	-0	-28
Total	6,688	7,666	97	2,208	6,612	33,273	153	856

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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	-	-0	73,682	46,291
Other Current Liabilities	55	30	11	0	4,277	2,223
Unit Payable A/c	0	-	-0	-	-0	33,033
Total	55	1,622	11	0	77,959	81,546

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 2018

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

OTHER EXPENSES*

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	5,682	2,202	4,163	1,820	848	407	106	88
Surrender charge	1,012	1,491	378	651	73	242	9	55
Switching charge	7	9	7	5	7	4	2	12
Mortality charge	15,997	7,837	11,979	5,558	2,487	1,351	1,181	324
Rider Premium charge	-	-	-	-	-	-	-	-
Partial withdrawal charge	-	-	-	-	-	-	-	-
Miscellaneous charge	-	-	-	-	-	-	-	-
Guarantee Charge	-	-	-	-	-	-	-	-
Service Tax / GST	3,404	1,729	2,478	1,204	511	300	194	70
Service tax on Guarantee Charge	-	-	-	-	-	-	-	-
Service tax on Policy Administration charge	852	330	624	273	127	61	16	13
Service tax on Mortality charge	2,400	1,176	1,797	834	373	203	177	49
Service tax on Surrender Charge	152	224	57	98	11	36	1	8
Service tax on Switching Charge	0	0	0	0	-	-	-	0
Service tax on Rider Premium	-	-	-	-	-	-	-	-
Service tax on Partial withdrawal	-	-	-	-	-	-	-	-
Service tax on Miscellaneous charge	-	-	-	-	-	-	-	-
Total	22,699	11,539	16,527	8,035	3,415	2,004	1,298	481

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 2018

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	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	491	270	954	926	2,931	163	-	-
Surrender charge	26	143	73	549	-	-	-	-
Switching charge	2	7	1	12	-	-	-	-
Mortality charge	1,199	718	2,507	3,009	5,722	300	5	3
Rider Premium charge	-	-	-	-	-	-	-	-
Partial withdrawal charge	-	-	-	-	-	-	-	-
Miscellaneous charge	-	-	-	-	-	-	-	-
Guarantee Charge	-	-	-	-	-	-	-	-
Total	1,718	1,139	3,535	4,497	8,653	463	5	3

(₹ '000)

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

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SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2018

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

OTHER EXPENSES*

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	-	-	-	-	-	-	1,034	783	
Surrender charge	-	-	-	-	-	-	169	21	
Switching charge	-	-	-	-	-	-	-	-	
Mortality charge	2	2	2	1	-	-	21	26	
Rider Premium charge	-	-	-	-	-	-	-	-	
Partial withdrawal charge	-	-	-	-	-	-	-	-	
Miscellaneous charge	-	-	-	-	-	-	-	-	
Guarantee Charge	-	-	-	-	-	-	281	130	
Total	2	2	2	1	-	-	1,505	960	

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

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Appendix-II
 (Part of Note 21 of Schedule 16)

22E Unit Linked Disclosures - Other Disclosures

for the year ended 31 March 2018

DISCLOSURES FOR ULIP BUSINESS
1 a) Investment Management
Activities outsourced

- Custodial services for Investment activities are managed by Citibank N.A.

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 ₹ (4469) thousands [Previous year ₹ (45) thousands]

- 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 31.03.2018 (Absolute Growth %)

Sr. No.	Fund Name	SFIN	Year of Inception	Date of Inception	Returns			Since Inception
					2018	2017	2016	
1	Equity Large Cap Fund	ULIF00118/08/11EQLARGECAP147	2011-12	28/07/2011	12.26%	15.97%	-5.30%	154.86%
2	Equity Top 250 Fund	ULIF0027/07/11EQTOP250147	2011-12	20/07/2011	12.09%	18.07%	-2.67%	148.51%
3	Bond Fund	ULIF00317/08/11BONDFUND147	2011-12	28/07/2011	6.35%	9.18%	8.50%	79.36%
4	Money Market Fund	ULIF00425/08/11MONEYMARKET147	2011-12	25/08/2011	7.61%	7.89%	8.33%	72.91%
5	Managed Fund	ULIF00618/08/11MANAGED147	2011-12	03/08/2011	7.49%	12.89%	3.51%	105.59%
6	Price Earning Based Fund	ULIF00526/08/11PEBASED147	2011-12	22/07/2011	9.43%	13.24%	0.39%	117.74%
7	Group Growth Fund	ULGF00105/09/11GFGROWTH147	2012-13	25/01/2013	8.76%	13.59%	2.48%	85.70%
8	Group Balancer Fund	ULGF00205/09/11GFBALANCER147	2012-13	25/01/2013	6.77%	12.93%	5.05%	72.99%
9	Group Bond Fund	ULGF00305/09/11GFBOND147	2012-13	25/01/2013	5.35%	11.85%	8.26%	60.23%
10	Discontinuance Fund	ULIF00701/01/12DISCONT147	2011-12	01/02/2012	5.62%	6.93%	7.08%	53.92%
11	Pension Growth Fund	ULIF00831/03/15ETLIPNSGRT147	2015-16	04/02/2016	12.00%	15.04%	3.34%	33.15%
12	Pension Secure Fund	ULIF00931/03/15ETLIPNSSCR147	2015-16	04/02/2016	5.51%	11.24%	2.91%	20.78%
13	Discontinued Policy Pension Fund	ULIF01031/03/15ETLIPNSDSC147	2015-16	04/02/2016	5.61%	4.40%	-	10.25%
14	Equity Midcap Fund	ULIF001107/10/16ETLIMIDCAP147	2016-17	17/01/2017	10.78%	10.56%	-	22.48%

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2018

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 Broking Ltd				Edelweiss Finance & Investments Limited				Ecl Finance Ltd	
			Brokerage paid		Brokerage paid		Purchase		Sale/Maturity		Purchase		Purchase			
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			
1	Equity Large Cap Fund	ULIF00118/08/11EQARGCAP147	974	167	153	-	-	-	-	-	-	-	-	-	-	
2	Equity Top 250 Fund	ULIF0027/07/11EQTOP250147	713	106	74	-	-	-	-	-	-	-	-	-	-	
3	Bond Fund	ULIF00317/08/11BONDFUND147	13	1	-	-	-	-	17,745.45	35,061	11,604	19,758	-	-	-	
4	Money Market Fund	ULIF00425/08/11MONEYMARKET147	4	0	-	-	-	-	933.61	7,022	6,565	3,293	-	-	-	
5	Managed Fund	ULIF00618/08/11MANAGED147	51	5	13	-	-	-	1,867.22	7,592	6,597	-	-	-	-	
6	Price Earning Based Fund	ULIF00526/08/11PEBASED147	71	7	33	-	-	-	10,692.14	9,040	22,542	-	-	-	-	
7	Group Growth Fund	ULGF00105/09/11GFGROWTH147	43	12	15	-	-	-	5,313.52	4,342	15,262	-	-	-	-	
8	Group Balancer Fund	ULGF00205/09/11GFBALANCER147	18	5	24	-	-	-	12,438.01	1,232	5,453	-	-	-	-	
9	Group Bond Fund	ULGF00305/09/11GFBOND147	1	2	-	-	-	-	10,991.63	17,761	2,160	-	-	-	-	
10	Discontinuance Fund	ULIF00701/01/12DISCONT147	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Pension Growth Fund	ULIF00831/03/15ETLIPNSGRT147	46	4	16	-	-	-	-	-	-	2,195	-	-	-	
12	Pension Secure Fund	ULIF00931/03/15ETLIPNSSCR147	3	0	-	-	-	-	2,913.97	8,784	-	-	-	-	-	
13	Discontinued Policy Pension Fund	ULIF01031/03/15ETLIPNSDSC147	-	-	-	-	-	-	-	-	-	-	-	-	-	
14	Equity Midcap Fund	ULIF001107/10/16ETLIMIDCAP147	161	0	74	-	-	-	-	-	-	-	-	-	-	
Grand Total			2,099	310	402	-	-	-	62,896	90,834	70,182	25,246	-	-	-	

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS
for the year ended 31 March 2018

22E Unit Linked Disclosures - Other Disclosures

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

Sr. No.	Fund Name	SFIN	ECL Finance Ltd				EARC Ltd					
			Current Year		Previous Year		Current Year		Previous Year			
			Amount	Percentage of AUM	Amount	Percentage of AUM	Amount	Percentage of AUM	Amount	Percentage of AUM		
1	Equity Large Cap Fund	ULIF00118/08/11EQLARGECAP147	-	-	-	-	-	-	-	-	-	-
2	Equity Top 250 Fund	ULIF0027/07/11EQTOP250147	-	-	-	-	-	-	-	-	-	-
3	Bond Fund	ULIF00317/08/11BONDFUND147	21	0.01%	9,082	6.85%	6,016	2.72%	-	-	-	-
4	Money Market Fund	ULIF00425/08/11MONEYMARKET147	-	-	-	-	1,504	3.70%	-	-	-	-
5	Managed Fund	ULIF00618/08/11MANAGED147	-	-	825	1.12%	2,005	1.45%	-	-	-	-
6	Price Earning Based Fund	ULIF00526/08/11PEBASED147	-	-	1,767	0.82%	2,005	0.89%	-	-	-	-
7	Group Growth Fund	ULGF00105/09/11GFGROWTH147	-	-	-	-	-	-	-	-	-	-
8	Group Balancer Fund	ULGF00205/09/11GFBALANCER147	-	-	2,709	3.04%	-	-	-	-	-	-
9	Group Bond Fund	ULGF00305/09/11GFBOND147	161	0.18%	1,199	1.59%	-	-	-	-	-	-
10	Discontinuance Fund	ULIF00701/01/12DISCONT147	-	-	-	-	-	-	-	-	-	-
11	Pension Growth Fund	ULIF00831/03/15ETLIPNSGRT147	-	-	-	-	-	-	-	-	-	-
12	Pension Secure Fund	ULIF00931/03/15ETLIPNSSCR147	-	-	-	-	-	-	-	-	-	-
13	Discontinued Policy Pension Fund	ULIF01031/03/15ETLIPNSDSCI147	-	-	-	-	-	-	-	-	-	-
14	Equity Midcap Fund	ULIF001107/10/16ETLIMIDCAP147	-	-	-	-	-	-	-	-	-	-
	Grand Total		182	0.00%	15,583	0.00%	11,530	0.30%	15,583	0.00%	15,583	0.00%

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2018

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 2018

(₹ In '000)

Industry	EQUITY LARGE CAP FUND ULIF00118/08/ 11EQLARGECAP147	% of Total Funds
FINANCIAL AND INSURANCE ACTIVITIES	253,725	22.57%
Axis Bank Ltd	909	0.08%
Bajaj Finance Ltd	2,243	0.20%
Bajaj Finserv Ltd	13,296	1.18%
Bank Of Baroda	1,215	0.11%
Cholamandalam Investment & Finance Company Ltd	5,602	0.50%
Hdfc Bank Ltd	37,999	3.38%
Housing Development Finance Corporation Ltd	55,836	4.97%
Icici Bank Ltd	11,942	1.06%
Indusind Bank Ltd	21,430	1.91%
Kotak Mahindra Bank Ltd	18,750	1.67%
L&T Finance Ltd	762	0.07%
Lic Housing Finance Ltd	16,272	1.45%
Mahindra & Mahindra Financial Services Ltd	2,412	0.21%
Punjab National Bank	234	0.02%
Reliance Capital Ltd	1,250	0.11%
Shriram City Union Finance Ltd	1,854	0.16%
Shriram Transport Finance Company Ltd	1,913	0.17%
State Bank Of India	6,613	0.59%
Yes Bank Ltd	17,693	1.57%
Development Credit Bank Ltd	1,309	0.12%
Dewan Housing Finance Corporation Ltd	7,220	0.64%
Federal Bank Ltd	2,843	0.25%
Icici Prudential Life Insurance Company Limited	3,177	0.28%
Idfc Ltd	1,013	0.09%
Max Financial Services Limited	1,398	0.12%
Muthoot Finance	1,567	0.14%
Aditya Birla Capital Limited	389	0.03%
Bandhan Bank Limited	754	0.07%
Centrum Capital Ltd	824	0.07%
Hdfc Standard Life Insurance Company Limited	1,188	0.11%
Icici Lombard General Insurance Company Limited	1,842	0.16%
India Infoline Ltd	1,114	0.10%
Pnb Housing Finance Ltd	4,904	0.44%
Rbl Bank	4,609	0.41%
Sbi Life Insurance Company Limited	1,350	0.12%
COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	143,330	12.75%
Hcl Technologies Ltd	34,271	3.05%
Infosys Ltd	37,100	3.30%
Tata Consultancy Services Ltd	8,644	0.77%
Tech Mahindra Ltd	31,988	2.85%
Wipro Ltd	15,508	1.38%
Mphasis Ltd	2,817	0.25%
Persistent Systems Ltd	4,690	0.42%
Tata Elxsi Ltd	8,310	0.74%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

Appendix-II (Contd.)

(Part of Note 21 of Schedule 16)

5a. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2018

(₹ In '000)

Industry	EQUITY LARGE CAP FUND ULIF00118/08/ 11EQLARGECAP147	% of Total Funds
Others Below 10%		
Manufacture Of Coke And Refined Petroleum Products	98,039	8.72%
Mutual Fund	90,616	8.06%
Infrastructure	51,136	4.55%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	50,634	4.50%
Government	46,510	4.14%
Manufacture Of Basic Metals	40,777	3.63%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	36,972	3.29%
Manufacture Of Chemicals And Chemical Products	34,600	3.08%
Civil Engineering	31,060	2.76%
Manufacture Of Other Non-Metallic Mineral Products	30,944	2.75%
Manufacture Of Tobacco Products	26,843	2.39%
Mining Of Metal Ores	21,275	1.89%
Manufacture Of Machinery And Equipment N.E.C.	12,938	1.15%
Air Transport	11,560	1.03%
Extraction Of Crude Petroleum And Natural Gas	9,633	0.86%
Manufacture Of Food Products	8,612	0.77%
Manufacture Of Computer, Electronic And Optical Products	7,294	0.65%
Manufacture Of Wearing Apparel	6,552	0.58%
Manufacture Of Electrical Equipment	6,295	0.56%
Office Administrative, Office Support And Other Business Support Activities	5,853	0.52%
Housing Sector	5,441	0.48%
Construction Of Buildings	5,071	0.45%
Manufacture Of Other Transport Equipment	4,517	0.40%
Other Manufacturing	4,363	0.39%
Manufacture Of Textiles	3,879	0.34%
Programming And Broadcasting Activities	2,393	0.21%
Retail Trade, Except Of Motor Vehicles And Motorcycles	845	0.08%
Manufacture Of Fabricated Metal Products, Except Machinery And Equipment	745	0.07%
Manufacture Of Domestic Appliances, N.E.C.	730	0.06%
Manufacture Of Pharmaceuticals, Medicinal Chemical	119	0.01%
Net Current Asset	71,020	6.32%
Grand Total	1,124,319	100.00%

(₹ In '000)

Industry	EQUITY TOP 250 FUND ULIF0027/07/ 11EQTOP250147	% of Total Funds
FINANCIAL AND INSURANCE ACTIVITIES		
	200,015	22.04%
Axis Bank Ltd	3,903	0.43%
Bajaj Finance Ltd	2,059	0.23%
Bajaj Finserv Ltd	18,923	2.08%
Bank Of Baroda	1,753	0.19%
Hdfc Bank Ltd	18,078	1.99%
Housing Development Finance Corporation Ltd	40,212	4.43%
Icici Bank Ltd	8,206	0.90%
Idfc Bank Limited	62	0.01%
Indusind Bank Ltd	11,627	1.28%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

Appendix-II (Contd.)
 (Part of Note 21 of Schedule 16)

5a. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2018

(₹ In '000)

Industry	EQUITY TOP 250 FUND ULIF0027/07/ 11EQTOP250147	% of Total Funds
Kotak Mahindra Bank Ltd	9,092	1.00%
Lic Housing Finance Ltd	18,063	1.99%
Mahindra & Mahindra Financial Services Ltd	1,362	0.15%
State Bank Of India	3,901	0.43%
Yes Bank Ltd	10,936	1.20%
Development Credit Bank Ltd	1,294	0.14%
Dewan Housing Finance Corporation Ltd	7,464	0.82%
Federal Bank Ltd	3,489	0.38%
Icici Prudential Life Insurance Company Limited	595	0.07%
Max Financial Services Limited	1,039	0.11%
Muthoot Finance	1,887	0.21%
Can Fin Homes Limited	1,192	0.13%
Capital First Limited	1,231	0.14%
Indian Bank	2,090	0.23%
Karur Vysya Bank Ltd	1,270	0.14%
Repc Home Finance Limited	2,634	0.29%
Bse Ltd	392	0.04%
Bandhan Bank Limited	905	0.10%
Centrum Capital Ltd	664	0.07%
Hdfc Standard Life Insurance Company Limited	1,429	0.16%
Icici Lombard General Insurance Company Limited	2,998	0.33%
India Infoline Ltd	2,056	0.23%
Pnb Housing Finance Ltd	4,268	0.47%
Rbl Bank	8,089	0.89%
Sbi Life Insurance Company Limited	1,506	0.17%
City Union Bank Ltd	3,243	0.36%
Equitas Holdings Limited	659	0.07%
Vijaya Bank	1,440	0.16%
COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	88,945	9.80%
Hcl Technologies Ltd	16,969	1.87%
Infosys Ltd	19,651	2.17%
Mindtree Ltd	1,659	0.18%
Tata Consultancy Services Ltd	4,106	0.45%
Tech Mahindra Ltd	13,703	1.51%
Wipro Ltd	12,610	1.39%
Mphasis Ltd	2,401	0.26%
Persistent Systems Ltd	6,147	0.68%
Tata Elxsi Ltd	6,912	0.76%
Cyient Ltd	1,793	0.20%
Infinite Computer Solutions Ltd	2,993	0.33%
Others Below 10%		
Manufacture Of Coke And Refined Petroleum Products	61,718	6.80%
Mutual Fund	57,744	6.36%
Government	54,182	5.97%
Infrastructure	49,539	5.46%
Manufacture Of Chemicals And Chemical Products	42,490	4.68%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

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Appendix-II (Contd.)

(Part of Note 21 of Schedule 16)

5a. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2018

(₹ In '000)

Industry	EQUITY TOP 250 FUND ULIF0027/07/ 11EQTOP250147	% of Total Funds
Manufacture Of Other Non-Metallic Mineral Products	33,178	3.66%
Manufacture Of Basic Metals	32,790	3.61%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	32,767	3.61%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	30,183	3.33%
Civil Engineering	27,441	3.02%
Manufacture Of Tobacco Products	15,434	1.70%
Air Transport	10,802	1.19%
Mining Of Metal Ores	10,684	1.18%
Manufacture Of Electrical Equipment	10,096	1.11%
Manufacture Of Machinery And Equipment N.E.C.	8,889	0.98%
Extraction Of Crude Petroleum And Natural Gas	8,266	0.91%
Manufacture Of Other Transport Equipment	7,766	0.86%
Manufacture Of Wearing Apparel	6,640	0.73%
Construction Of Buildings	6,502	0.72%
Manufacture Of Computer, Electronic And Optical Products	6,500	0.72%
Real Estate Activities	6,390	0.70%
Manufacture Of Food Products	6,264	0.69%
Manufacture Of Rubber And Plastics Products	6,091	0.67%
Manufacture Of Textiles	5,484	0.60%
Retail Trade, Except Of Motor Vehicles And Motorcycles	5,340	0.59%
Office Administrative, Office Support And Other Business Support Activities	4,824	0.53%
Manufacture Of Leather And Related Products	2,957	0.33%
Warehousing And Support Activities For Transportation	2,302	0.25%
Employment Activities	1,764	0.19%
Manufacture Of Pharmaceuticals, Medicinal Chemical	1,581	0.17%
Human Health Activities	1,571	0.17%
Mining Of Coal And Lignite	1,199	0.13%
Programming And Broadcasting Activities	975	0.11%
Manufacture Of Paper And Paper Products	641	0.07%
Manufacture Of Furniture	415	0.05%
Manufacture Of Domestic Appliances, N.E.C.	386	0.04%
Net Current Asset	56,916	6.27%
Grand Total	907,673	109.80%

(₹ In '000)

Industry	BOND FUND ULIF00317/08/ 11BONDFUND147	% of Total Funds
FINANCIAL AND INSURANCE ACTIVITIES	46,665	21.12%
Bajaj Finance Ltd	18,115	8.20%
Bank Of Baroda	3,600	1.63%
Ecl Finance Ltd	2,102	0.95%
Idfc Bank Limited	3,259	1.47%
Oriental Bank Of Commerce	1,500	0.68%
Tata Capital Financial Services Limited	515	0.23%
Union Bank Of India	1,600	0.72%
Hero Fincorp Limited	9,959	4.51%
Edelweiss Asset Reconstruction Co. Ltd.	6,016	2.72%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

Appendix-II (Contd.)

(Part of Note 21 of Schedule 16)

5a. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2018

(₹ In '000)

Industry	BOND FUND ULIF00317/08/ 11BONDFUND147	% of Total Funds
GOVERNMENT	50,274	22.75%
Clearing Corporation Of India Ltd.	37,921	17.16%
Government Of India	12,354	5.59%
INFRASTRUCTURE	34,466	15.60%
Indian Railway Finance Corporation Ltd	11,176	5.06%
L&T Infrastructure Finance Company Limited	9,830	4.45%
Power Finance Corporation Ltd	5,071	2.29%
Power Grid Corporation Of India Ltd	1,279	0.58%
Rural Electrification Corporation Ltd	7,110	3.22%
Mutual fund	21,499	9.73%
Franklin Templeton Mutual Fund	13,512	6.11%
Kotak Mutual Fund	3,392	1.53%
Icici Prudential Mutual Fund	4,595	2.08%
Housing Sector	23,410	10.59%
Housing Development Finance Corporation Ltd	4,086	1.85%
Lic Housing Finance Ltd	1,024	0.46%
Dewan Housing Finance Corporation Ltd	14,343	6.49%
Pnb Housing Finance Ltd	3,957	1.79%
Others Below 10%	44,667	20.21%
Programming And Broadcasting Activities	16,916	7.65%
Air Transport	14,440	6.53%
Manufacture Of Coke And Refined Petroleum Products	1,014	0.46%
Net Current Asset	12,298	5.57%
Grand Total	220,981	100.0%

(₹ In '000)

Industry	MONEY MARKET FUND ULIF00425/08/11MONEYMARKET147	% of Total Funds
INFRASTRUCTURE	7,123	17.54%
Indian Railway Finance Corporation Ltd	1,001	2.47%
Power Finance Corporation Ltd	3,085	7.60%
Rural Electrification Corporation Ltd	3,037	7.48%
GOVERNMENT	18,673	45.98%
Clearing Corporation Of India Ltd.	12,073	29.73%
Government Of India	6,600	16.25%
FINANCIAL AND INSURANCE ACTIVITIES	6,690	16.47%
Bank Of Baroda	1,200	2.96%
Union Bank Of India	500	1.23%
Hero Fincorp Limited	3,486	8.58%
Edelweiss Asset Reconstruction Co. Ltd.	1,504	3.70%
MUTUAL FUND	5,437	13.39%
Franklin Templeton Mutual Fund	3,080	7.59%
Kotak Mutual Fund	2,357	5.80%
Others Below 10%	2,685	6.61%
Programming And Broadcasting Activities	3,250	8.00%
Housing Sector	916	2.25%
Net Current Asset	-1,481	-3.65%
Grand Total	40,607	100%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

Appendix-II (Contd.)

(Part of Note 21 of Schedule 16)

5a. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2018

(₹ In '000)

Industry	MANAGED FUND ULIF00618/08/11MANAGED147	% of Total Funds
GOVERNMENT	33,813	24.47%
CLEARING CORPORATION OF INDIA LTD.	14,097	10.20%
GOVERNMENT OF INDIA	19,716	14.27%
INFRASTRUCTURE	21,305	15.42%
BHARTI AIRTEL LTD	1,277	0.92%
INDIAN RAILWAY FINANCE CORPORATION LTD	3,291	2.38%
L&T INFRASTRUCTURE FINANCE COMPANY LIMITED	2,458	1.78%
PETRONET LNG LTD	855	0.62%
POWER FINANCE CORPORATION LTD	3,329	2.41%
POWER GRID CORPORATION OF INDIA LTD	5,836	4.22%
RELIANCE JIO INFOCOMM LIMITED	1,057	0.76%
KUDGI TRANSMISSION LIMITED	3,204	2.32%
FINANCIAL AND INSURANCE ACTIVITIES	21,289	15.41%
BAJAJ FINSERV LTD	926	0.67%
BANK OF BARODA	2,700	1.95%
HDFC BANK LTD	2,748	1.99%
HOUSING DEVELOPMENT FINANCE CORPORATION LTD	2,737	1.98%
ICICI BANK LTD	1,159	0.84%
IDFC BANK LIMITED	1,020	0.74%
INDUSIND BANK LTD	1,468	1.06%
KOTAK MAHINDRA BANK LTD	1,318	0.95%
LIC HOUSING FINANCE LTD	1,444	1.05%
ORIENTAL BANK OF COMMERCE	2,000	1.45%
UNION BANK OF INDIA	50	0.04%
YES BANK LTD	1,298	0.94%
ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED	42	0.03%
BANDHAN BANK LIMITED	246	0.18%
CENTRUM CAPITAL LTD	40	0.03%
INDIA INFOLINE LTD	88	0.06%
EDELWEISS ASSET RECONSTRUCTION CO. LTD.	2,005	1.45%
MUTUAL FUND	14,414	10.43%
FRANKLIN TEMPLETON MUTUAL FUND	6,205	4.49%
RELIANCE MUTUAL FUND	8,208	5.94%
Others Below 10%		
HOUSING SECTOR	11,478	8.31%
COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	10,805	7.82%
MANUFACTURE OF COKE AND REFINED PETROLEUM PRODUCTS	3,574	2.59%
PROGRAMMING AND BROADCASTING ACTIVITIES	1,900	1.38%
MANUFACTURE OF CHEMICALS AND CHEMICAL PRODUCTS	1,438	1.04%
MANUFACTURE OF MOTOR VEHICLES, TRAILERS AND SEMI-TRAILERS	1,293	0.94%
MANUFACTURE OF OTHER NON-METALLIC MINERAL PRODUCTS	1,267	0.92%
MANUFACTURE OF BASIC METALS	1,264	0.91%
AIR TRANSPORT	884	0.64%
MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL AND BOTANICAL PRODUCTS	861	0.62%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

Appendix-II (Contd.)

(Part of Note 21 of Schedule 16)

5a. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2018

(₹ In '000)

Industry	MANAGED FUND ULIF00618/08/11MANAGED147	% of Total Funds
EXTRACTION OF CRUDE PETROLEUM AND NATURAL GAS	849	0.61%
MANUFACTURE OF TOBACCO PRODUCTS	328	0.24%
MANUFACTURE OF WEARING APPAREL	155	0.11%
MANUFACTURE OF PHARMACEUTICALS, MEDICINAL CHEMICAL	119	0.09%
MANUFACTURE OF FOOD PRODUCTS	99	0.07%
Net Current Asset	11044	7.99%
Grand Total	138,179	100%

(₹ In '000)

Industry	PRICE EARNING BASED FUND ULIF00526/08/11PEBASED147	% of Total Funds
FINANCIAL AND INSURANCE ACTIVITIES	53,974	23.84%
Axis Bank Ltd	166	0.07%
Bajaj Finance Ltd	262	0.12%
Bajaj Finserv Ltd	1,841	0.81%
Bank Of Baroda	5,724	2.53%
Cholamandalam Investment & Finance Company Ltd	669	0.30%
Hdfc Bank Ltd	8,633	3.81%
Housing Development Finance Corporation Ltd	7,697	3.40%
Icici Bank Ltd	2603	1.15%
Idfc Bank Limited	71	0.03%
Indusind Bank Ltd	5105	2.25%
Kotak Mahindra Bank Ltd	4494	1.99%
L&T Finance Ltd	89	0.04%
Lic Housing Finance Ltd	2289	1.01%
Mahindra & Mahindra Financial Services Ltd	291	0.13%
Oriental Bank Of Commerce	500	0.22%
Punjab National Bank	46	0.02%
Reliance Capital Ltd	146	0.06%
Shriram City Union Finance Ltd	220	0.10%
Shriram Transport Finance Company Ltd	232	0.10%
State Bank Of India	1441	0.64%
Union Bank Of India	50	0.02%
Yes Bank Ltd	4293	1.90%
Development Credit Bank Ltd	326	0.14%
Dewan Housing Finance Corporation Ltd	1016	0.45%
Federal Bank Ltd	337	0.15%
Icici Prudential Life Insurance Company Limited	291	0.13%
Idfc Ltd	118	0.05%
Max Financial Services Limited	163	0.07%
Muthoot Finance	183	0.08%
Aditya Birla Capital Limited	46	0.02%
Bandhan Bank Limited	453	0.20%
Centrum Capital Ltd	117	0.05%
Hdfc Standard Life Insurance Company Limited	144	0.06%
Icici Lombard General Insurance Company Limited	220	0.10%
India Infoline Ltd	210	0.09%

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Appendix-II (Contd.)

(Part of Note 21 of Schedule 16)

5a. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2018

(₹ In '000)

Industry	PRICE EARNING BASED FUND ULIF00526/08/11PEBASED147	% of Total Funds
Pnb Housing Finance Ltd	672	0.30%
Rbl Bank	649	0.29%
Sbi Life Insurance Company Limited	163	0.07%
Edelweiss Asset Reconstruction Co. Ltd.	2,005	0.89%
INFRASTRUCTURE	35,462	15.66%
Apollo Hospitals Enterprise Ltd	106	0.05%
Bharti Airtel Ltd	1,521	0.67%
Gail (India) Ltd	384	0.17%
Idea Cellular Ltd	86	0.04%
Indian Railway Finance Corporation Ltd	6,126	2.71%
L&T Infrastructure Finance Company Limited	7,373	3.26%
Ntpc Ltd	532	0.23%
Petronet Lng Ltd	691	0.31%
Power Finance Corporation Ltd	11,300	4.99%
Power Grid Corporation Of India Ltd	169	0.07%
Rural Electrification Corporation Ltd	5,079	2.24%
Torrent Power Ltd	287	0.13%
Dr. Lal Pathlabs Ltd.	80	0.04%
United Phosphorus Ltd	422	0.19%
Gujarat State Petronet Ltd	303	0.13%
Indraprastha Gas Ltd	911	0.40%
Housing And Urban Development Corporation Limited	93	0.04%
HOUSING SECTOR	27,057	11.95%
Housing Development Finance Corporation Ltd	3,091	1.37%
Dewan Housing Finance Corporation Ltd	17,041	7.53%
Pnb Housing Finance Ltd	6,925	3.06%
Others Below 10%		
Computer Programming, Consultancy And Related Activities	22,495	9.94%
Government	18,145	8.01%
Manufacture Of Coke And Refined Petroleum Products	10,685	4.72%
Mutual Fund	10,633	4.70%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	5,709	2.52%
Manufacture Of Basic Metals	4,571	2.02%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	4,230	1.87%
Manufacture Of Chemicals And Chemical Products	3,941	1.74%
Civil Engineering	3,548	1.57%
Manufacture Of Other Non-Metallic Mineral Products	3,471	1.53%
Manufacture Of Tobacco Products	3,059	1.35%
Mining Of Metal Ores	2,371	1.05%
Programming And Broadcasting Activities	1,803	0.80%
Manufacture Of Machinery And Equipment N.E.C.	1,550	0.68%
Air Transport	1,309	0.58%
Manufacture Of Food Products	1,126	0.50%
Extraction Of Crude Petroleum And Natural Gas	1,076	0.48%
Manufacture Of Computer, Electronic And Optical Products	848	0.37%
Manufacture Of Wearing Apparel	836	0.37%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

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Appendix-II (Contd.)
 (Part of Note 21 of Schedule 16)

5a. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2018

(₹ In '000)

Industry	PRICE EARNING BASED FUND ULIF00526/08/11PEBASED147	% of Total Funds
Manufacture Of Electrical Equipment	720	0.32%
Office Administrative, Office Support And Other Business Support Activities	648	0.29%
Manufacture Of Other Transport Equipment	542	0.24%
Other Manufacturing	523	0.23%
Manufacture Of Textiles	460	0.20%
Construction Of Buildings	405	0.18%
Manufacture Of Pharmaceuticals, Medicinal Chemical	119	0.05%
Manufacture Of Fabricated Metal Products, Except Machinery And Equipment	90	0.04%
Net Current Asset	4,984	2.20%
Net Current Asset	4,984	2.20%
Grand Total	226,389	100%

(₹ In '000)

Industry	GROUP GROWTH FUND ULGF00105/09/11GFGROWTH147	% of Total Fund
GOVERNMENT	48,874	25.20%
CLEARING CORPORATION OF INDIA LTD.	24,735	12.75%
GOVERNMENT OF INDIA	24,139	12.45%
FINANCIAL AND INSURANCE ACTIVITIES	38875.24	20.0%
Axis Bank Ltd	156.21	0.1%
Bajaj Finance Ltd	219.18	0.1%
Bajaj Finserv Ltd	1385.98	0.7%
Bank Of Baroda	1205.77	0.6%
Cholamandalam Investment & Finance Company Ltd	526.51	0.3%
Hdfc Bank Ltd	6852.20	3.5%
Housing Development Finance Corporation Ltd	5818.19	3.0%
Icici Bank Ltd	2133.55	1.1%
Idfc Bank Limited	1020.36	0.5%
Indusind Bank Ltd	3934.88	2.0%
Kotak Mahindra Bank Ltd	3449.36	1.8%
L&T Finance Ltd	73.99	0.0%
Lic Housing Finance Ltd	1718.63	0.9%
Mahindra & Mahindra Financial Services Ltd	221.90	0.1%
Oriental Bank Of Commerce	2000.00	1.0%
Punjab National Bank	41.65	0.0%
Reliance Capital Ltd	121.49	0.1%
Shriram City Union Finance Ltd	174.79	0.1%
Shriram Transport Finance Company Ltd	175.63	0.1%
State Bank Of India	545.78	0.3%
Yes Bank Ltd	3283.84	1.7%
Development Credit Bank Ltd	245.07	0.1%
Dewan Housing Finance Corporation Ltd	762.67	0.4%
Federal Bank Ltd	269.92	0.1%
Icici Prudential Life Insurance Company Limited	220	0.1%
Idfc Ltd	98	0.1%
Max Financial Services Limited	136	0.1%
Muthoot Finance	152	0.1%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

Appendix-II (Contd.)
 (Part of Note 21 of Schedule 16)

5a. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2018

(₹ In '000)

Industry	GROUP GROWTH FUND ULGF00105/09/11GFGROWTH147	% of Total Fund
Aditya Birla Capital Limited	38	0.0%
Bandhan Bank Limited	246	0.1%
Centrum Capital Ltd	84	0.0%
Hdfc Standard Life Insurance Company Limited	110	0.1%
Icici Lombard General Insurance Company Limited	172	0.1%
India Infoline Ltd	158	0.1%
Pnb Housing Finance Ltd	512	0.3%
Rbl Bank	487	0.3%
Sbi Life Insurance Company Limited	124	0.1%
Others Below 10%		
Computer Programming, Consultancy And Related Activities	16,849	8.69%
Infrastructure	15,344	7.91%
Mutual Fund	12,676	6.54%
Housing Sector	9,859	5.08%
Manufacture Of Coke And Refined Petroleum Products	7,710	3.97%
Manufacture Of Basic Metals	3,429	1.77%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	3,411	1.76%
Programming And Broadcasting Activities	3,247	1.67%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	3,172	1.64%
Manufacture Of Chemicals And Chemical Products	2,964	1.53%
Civil Engineering	2,668	1.38%
Manufacture Of Other Non-Metallic Mineral Products	2,616	1.35%
Manufacture Of Tobacco Products	2,294	1.18%
Mining Of Metal Ores	1,776	0.92%
Manufacture Of Machinery And Equipment N.E.C.	1,172	0.60%
Air Transport	986	0.51%
Manufacture Of Food Products	861	0.44%
Extraction Of Crude Petroleum And Natural Gas	770	0.40%
Manufacture Of Wearing Apparel	699	0.36%
Manufacture Of Computer, Electronic And Optical Products	638	0.33%
Manufacture Of Electrical Equipment	535	0.28%
Office Administrative, Office Support And Other Business Support Activities	488	0.25%
Manufacture Of Other Transport Equipment	407	0.21%
Other Manufacturing	396	0.20%
Manufacture Of Textiles	346	0.18%
Construction Of Buildings	303	0.16%
Manufacture Of Pharmaceuticals, Medicinal Chemical	119	0.06%
Manufacture Of Fabricated Metal Products, Except Machinery And Equipment	69	0.04%
Net Current Asset	10410	5.37%
Grand Total	193,964	100%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

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Appendix-II (Contd.)
 (Part of Note 21 of Schedule 16)

5a. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2018

(₹ In '000)

Industry	GROUP BALANCER FUND ULGF00205/09/11GFBALANCER147	% of Total Funds
GOVERNMENT	34,285	30.63%
CLEARING CORPORATION OF INDIA LTD.	12,929	11.55%
GOVERNMENT OF INDIA	21,356	19.08%
FINANCIAL AND INSURANCE ACTIVITIES	17,318	15.47%
Axis Bank Ltd	51	0.05%
Bajaj Finance Ltd	3,092	2.76%
Bajaj Finserv Ltd	419	0.37%
Bank Of Baroda	1,167	1.04%
Cholamandalam Investment & Finance Company Ltd	173	0.15%
Hdfc Bank Ltd	2,088	1.87%
Housing Development Finance Corporation Ltd	1,740	1.55%
Icici Bank Ltd	659	0.59%
Indusind Bank Ltd	1,182	1.06%
Kotak Mahindra Bank Ltd	1,033	0.92%
L&T Finance Ltd	24	0.02%
Lic Housing Finance Ltd	508	0.45%
Mahindra & Mahindra Financial Services Ltd	72	0.06%
Punjab National Bank	14	0.01%
Reliance Capital Ltd	39	0.04%
Shriram City Union Finance Ltd	60	0.05%
Shriram Transport Finance Company Ltd	58	0.05%
State Bank Of India	177	0.16%
Union Bank Of India	2,500	2.23%
Yes Bank Ltd	979	0.87%
Development Credit Bank Ltd	72	0.06%
Dewan Housing Finance Corporation Ltd	225	0.20%
Federal Bank Ltd	88	0.08%
Icici Prudential Life Insurance Company Limited	73	0.07%
Idfc Ltd	32	0.03%
Max Financial Services Limited	44	0.04%
Muthoot Finance	50	0.04%
Aditya Birla Capital Limited	12	0.01%
Bandhan Bank Limited	182	0.16%
Centrum Capital Ltd	24	0.02%
Hdfc Standard Life Insurance Company Limited	35	0.03%
Icici Lombard General Insurance Company Limited	56	0.05%
India Infoline Ltd	55	0.05%
Pnb Housing Finance Ltd	153	0.14%
RBL Bank	144	0.13%
Sbi Life Insurance Company Limited	40	0.04%
INFRASTRUCTURE	16,756	14.97%
Apollo Hospitals Enterprise Ltd	27	0.02%
Bharti Airtel Ltd	349	0.31%
Gail (India) Ltd	87	0.08%
Idea Cellular Ltd	21	0.02%
Indian Railway Finance Corporation Ltd	2,263	2.02%

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Appendix-II (Contd.)
 (Part of Note 21 of Schedule 16)

5a. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2018

(₹ In '000)

Industry	GROUP BALANCER FUND ULGF00205/09/11GFBALANCER147	% of Total Funds
L&T Infrastructure Finance Company Limited	7,373	6.59%
Ntpc Ltd	129	0.12%
Petronet Lng Ltd	155	0.14%
Power Grid Corporation Of India Ltd	4,816	4.30%
Reliance Jio Infocomm Limited	1,057	0.94%
Torrent Power Ltd	64	0.06%
Dr. Lal Pathlabs Ltd.	20	0.02%
United Phosphorus Ltd	104	0.09%
Gujarat State Petronet Ltd	67	0.06%
Indraprastha Gas Ltd	202	0.18%
Housing And Urban Development Corporation Limited	23	0.02%
Others Below 10%		
Housing Sector	9,267	8.28%
Mutual Fund	6,659	5.95%
Computer Programming, Consultancy And Related Activities	6,246	5.58%
Programming And Broadcasting Activities	2,347	2.10%
Manufacture Of Coke And Refined Petroleum Products	2,188	1.95%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	1,044	0.93%
Manufacture Of Basic Metals	1,033	0.92%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	980	0.88%
Manufacture Of Chemicals And Chemical Products	937	0.84%
Civil Engineering	822	0.73%
Manufacture Of Other Non-Metallic Mineral Products	782	0.70%
Manufacture Of Tobacco Products	707	0.63%
Mining Of Metal Ores	532	0.48%
Manufacture Of Machinery And Equipment N.E.C.	381	0.34%
Manufacture Of Food Products	355	0.32%
Manufacture Of Wearing Apparel	314	0.28%
Air Transport	298	0.27%
Extraction Of Crude Petroleum And Natural Gas	225	0.20%
Manufacture Of Computer, Electronic And Optical Products	201	0.18%
Manufacture Of Electrical Equipment	169	0.15%
Office Administrative, Office Support And Other Business Support Activities	143	0.13%
Manufacture Of Other Transport Equipment	135	0.12%
Other Manufacturing	128	0.11%
Manufacture Of Pharmaceuticals, Medicinal Chemical	119	0.11%
Manufacture Of Textiles	112	0.10%
Construction Of Buildings	91	0.08%
Manufacture Of Fabricated Metal Products, Except Machinery And Equipment	23	0.02%
Net Current Asset	7345	6.56%
Grand Total	111,940	100%

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Appendix-II (Contd.)
 (Part of Note 21 of Schedule 16)

5a. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2018

(₹ In '000)

Industry	GROUP BOND FUND ULGF00305/09/11GFBOND147	% of Total Funds
GOVERNMENT	33,037	43.86%
Clearing Corporation Of India Ltd.	16072	17.65%
Government Of India	27871	30.61%
HOUSING SECTOR	10182	11.18%
Dewan Housing Finance Corporation Ltd	6225	6.84%
Pnb Housing Finance Ltd	3957	4.35%
MUTUAL FUND	9184	10.09%
Franklin Templeton Mutual Fund	6948	7.63%
Icici Prudential Mutual Fund	2236	2.46%
Others Below 10%		
Infrastructure	5308	5.83%
Financial And Insurance Activities	6066	6.66%
Programming And Broadcasting Activities	3457	3.80%
Air Transport	2063	2.27%
Net Current Asset	10842	11.91%
Grand Total	91,044	100%

(₹ In '000)

Industry	DISCONTINUANCE FUND ULIF00701/01/12DISCONT147	% of Total Funds
GOVERNMENT	275,366	97.71%
Clearing Corporation Of India Ltd.	31,311	11.11%
Government Of India	244,055	86.60%
Others Below 10%		
Financial And Insurance Activities	6,473	2.30%
Net Current Asset	(18)	-0.01%
Grand Total	281,821	100.00%

(₹ In '000)

Industry	PENSION GROWTH FUND ULIF00831/03/15ETLIPNSGRT147	% of Total Funds
FINANCIAL AND INSURANCE ACTIVITIES	22,140	22.27%
Axis Bank Ltd	79	0.08%
Bajaj Finance Ltd	191	0.19%
Bajaj Finserv Ltd	1,174	1.18%
Bank Of Baroda	105	0.11%
Cholamandalam Investment & Finance Company Ltd	483	0.49%
Hdfc Bank Ltd	3,321	3.34%
Housing Development Finance Corporation Ltd	4,918	4.95%
Icici Bank Ltd	1,022	1.03%
Indusind Bank Ltd	1,881	1.89%
Kotak Mahindra Bank Ltd	1,646	1.66%
L&T Finance Ltd	65	0.07%
Lic Housing Finance Ltd	1,440	1.45%
Mahindra & Mahindra Financial Services Ltd	209	0.21%
Punjab National Bank	21	0.02%
Reliance Capital Ltd	107	0.11%

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Appendix-II (Contd.)

(Part of Note 21 of Schedule 16)

5a. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2018

(₹ In '000)

Industry	PENSION GROWTH FUND ULIF00831/03/15ETLIPNSGRT147	% of Total Funds
Shriram City Union Finance Ltd	160	0.16%
Shriram Transport Finance Company Ltd	166	0.17%
State Bank Of India	579	0.58%
Yes Bank Ltd	1,562	1.57%
Development Credit Bank Ltd	107	0.11%
Dewan Housing Finance Corporation Ltd	639	0.64%
Federal Bank Ltd	245	0.25%
Icici Prudential Life Insurance Company Limited	205	0.21%
Idfc Ltd	86	0.09%
Max Financial Services Limited	119	0.12%
Muthoot Finance	134	0.13%
Aditya Birla Capital Limited	33	0.03%
Centrum Capital Ltd	82	0.08%
Hdfc Standard Life Insurance Company Limited	103	0.10%
Icici Lombard General Insurance Company Limited	159	0.16%
India Infoline Ltd	143	0.14%
Pnb Housing Finance Ltd	432	0.43%
Rbl Bank	406	0.41%
Sbi Life Insurance Company Limited	117	0.12%
COMPUTER PROGRAMMING, CONSULTANCY AND RELATED ACTIVITIES	12,425	12.50%
Hcl Technologies Ltd	2,986	3.00%
Infosys Ltd	3,099	3.12%
Tata Consultancy Services Ltd	761	0.77%
Tech Mahindra Ltd	2,797	2.81%
Wipro Ltd	1,375	1.38%
Mphasis Ltd	253	0.25%
Persistent Systems Ltd	425	0.43%
Tata Elxsi Ltd	730	0.73%
Others Below 10%	58,191	80.95%
Manufacture Of Coke And Refined Petroleum Products	8,375	8.43%
Mutual Fund	7,907	7.95%
Government	5,463	5.50%
Infrastructure	4,900	4.93%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	4,417	4.44%
Manufacture Of Basic Metals	3,583	3.60%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	3,209	3.23%
Manufacture Of Chemicals And Chemical Products	3,010	3.03%
Manufacture Of Other Non-Metallic Mineral Products	2,728	2.74%
Civil Engineering	2,705	2.72%
Manufacture Of Tobacco Products	2,331	2.35%
Mining Of Metal Ores	1,866	1.88%
Manufacture Of Machinery And Equipment N.E.C.	1,109	1.12%
Air Transport	1,019	1.03%
Manufacture Of Food Products	825	0.83%

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Appendix-II (Contd.)
 (Part of Note 21 of Schedule 16)

5a. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2018

(₹ In '000)

Industry	PENSION GROWTH FUND ULIF00831/03/15ETLIPNSGRT147	% of Total Funds
Extraction Of Crude Petroleum And Natural Gas	796	0.80%
Manufacture Of Wearing Apparel	722	0.73%
Manufacture Of Computer, Electronic And Optical Products	631	0.64%
Manufacture Of Electrical Equipment	537	0.54%
Office Administrative, Office Support And Other Business Support Activities	518	0.52%
Retail Trade, Except Of Motor Vehicles And Motorcycles	422	0.42%
Manufacture Of Domestic Appliances, N.E.C.	386	0.39%
Manufacture Of Other Transport Equipment	386	0.39%
Other Manufacturing	375	0.38%
Manufacture Of Textiles	329	0.33%
Construction Of Buildings	317	0.32%
Programming And Broadcasting Activities	199	0.20%
Manufacture Of Pharmaceuticals, Medicinal Chemical	119	0.12%
Manufacture Of Fabricated Metal Products, Except Machinery And Equipment	65	0.07%
Net Current Asset	5,591	5.62%
Grand Total	99,406	100%

(₹ In '000)

Industry	PENSION SECURE FUND ULIF00831/03/15ETLIPNSGRT147	% of Total Funds
GOVERNMENT	24,309	53.09%
Clearing Corporation Of India Ltd.	6,694	14.62%
Government Of India	17,615	38.47%
FINANCIAL AND INSURANCE ACTIVITIES	5,357	11.70%
Bajaj Finance Ltd	3,019	6.59%
Bank Of Baroda	1,300	2.84%
Exim Bank	1,038	2.27%
Others Below 10%		
MUTUAL FUND	3,946	8.62%
INFRASTRUCTURE	3,514	7.68%
PROGRAMMING AND BROADCASTING ACTIVITIES	3420	7.47%
HOUSING SECTOR	2,454	5.36%
Net Current Asset	2,789	6.09%
Grand Total	45,789	100%

(₹ In '000)

Industry	DISCONTINUED POLICY PENSION FUND ULIF01031/03/15ETLIPNSDSC147	% of Total Funds
GOVERNMENT	22,507	90.14%
Clearing Corporation Of India Ltd.	1,512	6.05%
Government Of India	20,995	84.09%
Others Below 10%		
Net Current Asset	2,462	9.86%
Grand Total	24,969	100.00%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

Appendix-II (Contd.)
 (Part of Note 21 of Schedule 16)

5a. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2018

(₹ In '000)

Industry	EQUITY MIDCAP FUND ULIF001107/10/16ETLIMIDCAP147	% of Total Funds
FINANCIAL AND INSURANCE ACTIVITIES	57,387	16.04%
Bajaj Finance Ltd	963	0.27%
Bajaj Finserv Ltd	6,764	1.89%
Cholamandalam Investment & Finance Company Ltd	960	0.27%
Hdfc Bank Ltd	911	0.25%
Indusind Bank Ltd	458	0.13%
Kotak Mahindra Bank Ltd	872	0.24%
Lic Housing Finance Ltd	6,947	1.94%
Mahindra & Mahindra Financial Services Ltd	618	0.17%
Shriram City Union Finance Ltd	526	0.15%
Development Credit Bank Ltd	2,963	0.83%
Dewan Housing Finance Corporation Ltd	7,788	2.18%
Federal Bank Ltd	2,023	0.57%
Icici Prudential Life Insurance Company Limited	188	0.05%
Max Financial Services Limited	989	0.28%
Can Fin Homes Limited	931	0.26%
Capital First Limited	947	0.26%
Indian Bank	798	0.22%
Jm Financial Ltd	415	0.12%
Karur Vysya Bank Ltd	488	0.14%
Manappuram Finance Ltd	830	0.23%
Max India Ltd	193	0.05%
Repc Home Finance Limited	3,575	1.00%
Ujjivan Financial Services Limited	888	0.25%
Bandhan Bank Limited	83	0.02%
Centrum Capital Ltd	172	0.05%
Icici Lombard General Insurance Company Limited	427	0.12%
India Infoline Ltd	1,817	0.51%
Pnb Housing Finance Ltd	3,340	0.93%
Rbl Bank	3,622	1.01%
City Union Bank Ltd	4,898	1.37%
Indiabulls Securities Ltd	990	0.28%
Others Below 10%		
Infrastructure	26,403	7.38%
Manufacture Of Chemicals And Chemical Products	26,274	7.34%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	24,358	6.81%
Computer Programming, Consultancy And Related Activities	23,402	6.54%
Government	23,034	6.44%
Manufacture Of Electrical Equipment	16,480	4.61%
Mutual Fund	15,689	4.38%
Manufacture Of Basic Metals	15,203	4.25%
Manufacture Of Motor Vehicles, Trailers And Semi-Trailers	14,033	3.92%
Manufacture Of Wearing Apparel	7,296	2.04%
Manufacture Of Food Products	6,636	1.85%
Air Transport	6,559	1.83%
Manufacture Of Textiles	5,279	1.48%

5a. Industry wise disclosure of investments with exposure of 10% and above segregated at scrip level as at 31 March 2018

(₹ In '000)

Industry	EQUITY MIDCAP FUND ULIF001107/10/16ETLIMIDCAP147	% of Total Funds
Manufacture Of Other Non-Metallic Mineral Products	5,264	1.47%
Office Administrative, Office Support And Other Business Support Activities	5,171	1.45%
Construction Of Buildings	4,948	1.38%
Extraction Of Crude Petroleum And Natural Gas	4,717	1.32%
Manufacture Of Computer, Electronic And Optical Products	4,260	1.19%
Manufacture Of Machinery And Equipment N.E.C.	3,336	0.93%
Manufacture Of Rubber And Plastics Products	2,940	0.82%
Retail Trade, Except Of Motor Vehicles And Motorcycles	2,549	0.71%
Manufacture Of Coke And Refined Petroleum Products	2,315	0.65%
Manufacture Of Leather And Related Products	2,282	0.64%
Human Health Activities	2,092	0.58%
Civil Engineering	1,717	0.48%
Real Estate Activities	1,619	0.45%
Manufacture Of Fabricated Metal Products, Except Machinery And Equipment	1,611	0.45%
Architecture And Engineering Activities; Technical Testing And Analysis	1,548	0.43%
Mining Of Metal Ores	1,526	0.43%
Mining Of Coal And Lignite	1,430	0.40%
Employment Activities	1,291	0.36%
Motion Picture, Video And Television Programme Production, Sound Recording And Music Publishing Activities 793		0.22%
Security And Investigation Activities	661	0.18%
Manufacture Of Beverages	486	0.14%
Programming And Broadcasting Activities	466	0.13%
Publishing Activities	431	0.12%
Accommodation	405	0.11%
Manufacture Of Domestic Appliances, N.E.C.	386	0.11%
Warehousing And Support Activities For Transportation	199	0.06%
Manufacture Of Pharmaceuticals, Medicinal Chemical	119	0.03%
Net Current Asset	35,237	9.85%
Grand Total	357,830	100.00%

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

Appendix-II (Contd.)
 (Part of Note 21 of Schedule 16)

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%

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 21 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 21 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

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Appendix-II (Contd.)

(Part of Note 21 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 21 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 21 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 21 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 21 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%

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Appendix-II (Contd.)
 (Part of Note 21 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 ULGF00105/09/11GFGGROWTH147	% 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 21 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%

(₹ In '000)

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

Appendix-II (Contd.)

(Part of Note 21 of Schedule 16)

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

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%

(₹ In '000)

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

Appendix-II (Contd.)

(Part of Note 21 of Schedule 16)

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

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 21 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

Registration Number: 147 dated 10 May 2011

Appendix-II (Contd.)
 (Part of Note 21 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%

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Appendix-II (Contd.)
 (Part of Note 21 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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Appendix-II (Contd.)

(Part of Note 21 of Schedule 16)

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

Industry	(₹ In '000)	
	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
 (Part of Note 21 of Schedule 16)

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2018

22E Unit Linked Disclosures - Other Disclosures
NAV Highest Lowest & closing during the year 31 March 2018

(₹ In '000)					
Sr No.	Fund Name	SFIN	Highest NAV	Lowest NAV	Closing NAV
1	Equity Large Cap Fund	ULIF00118/08/11EQLARGECAP147	27.6041	22.7004	25.4858
2	Equity Top 250 Fund	ULIF0027/07/11EQTOP250147	27.1185	22.1684	24.8508
3	Bond Fund	ULIF00317/08/11BONDFUND147	17.9501	16.8485	17.9358
4	Money Market Fund	ULIF00425/08/11MONEYMARKET147	17.3057	16.0679	17.2908
5	Managed Fund	ULIF00618/08/11MANAGED147	20.9988	19.0583	20.5590
6	Price Earning Based Fund	ULIF00526/08/11PEBASED147	22.6242	19.8982	21.7737
7	Equity Midcap Fund	ULIF001107/10/16ETLIMIDCAP147	13.6615	11.0552	12.2477
8	Group Growth Fund	ULGF00105/09/11GFGROWTH147	19.2452	17.0456	18.5701
9	Group Balancer Fund	ULGF00205/09/11GFBALANCER147	17.5675	16.1540	17.2986
10	Group Bond Fund	ULGF00305/09/11GFBOND147	16.0852	15.1308	16.0225
12	Discontinuance Fund	ULIF00701/01/12DISCONT147	15.3917	14.5726	15.3917
13	Pension Growth Fund	ULIF00831/03/15ETLIPNSGRT147	14.4407	11.8871	13.3152
14	Pension Secure Fund	ULIF00931/03/15ETLIPNSSCR147	12.1309	11.3970	12.0783
15	Discontinued Policy Pension Fund	ULIF01031/03/15ETLIPNSDSC147	11.0253	10.4397	11.0253

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

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

Registration Number: 147 dated 10 May 2011

Appendix-II

(Part of Note 21 of Schedule 16)

SCHEDULES FORMING PART OF THE FINANCIAL STATEMENTS

for the year ended 31 March 2018

22E Unit Linked Disclosures - Other Disclosures
7a. (i) Annualised Income ratio to Average daily assets of the Fund for the year ended 31 March 2018

(₹ 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	81,072.24	771,713	10.51%
2	Equity Top 250	ULIF0027/07/11EQTOP250147	59,316.29	615,495	9.64%
3	Bond Fund	ULIF00317/08/11BONDFUND147	11,672.67	149,711	7.80%
4	Money Market Fund	ULIF00425/08/11MONEYMARKET147	3,091.88	37,164	8.32%
5	Managed Fund	ULIF00618/08/11MANAGED147	8,653.40	105,213	8.22%
6	Pe Based Fund	ULIF00526/08/11PEBASED147	21,565.76	209,154	10.31%
7	Equity Midcap Fund	ULIF001107/10/16ETLIMIDCAP147	4,704.63	158,804	2.96%
8	Group Growth Fund	ULGF00105/09/11GFGROWTH147	15,996.54	161,863	9.88%
9	Group Balancer Fund	ULGF00205/09/11GFBALANCER147	7,380.44	93,456	7.90%
10	Group Bond Fund	ULGF00305/09/11GFBOND147	5,091.66	75,870	6.71%
12	Discontinuance Fund	ULIF00701/01/12DISCONT147	13,687.89	227,716	6.01%
13	Pension Growth Fund	ULIF00831/03/15ETLIPNSGRT147	9,872.47	80,202	12.31%
14	Pension Secure Fund	ULIF00931/03/15ETLIPNSSCR147	2,496.87	35,129	7.11%
15	Discontinued Policy Pension Fund	ULIF01031/03/15ETLIPNSDSC147	828.19	13,633	6.07%

7a. (ii) Annualised Expense ratio to Average daily assets of the Fund for the year ended 31 March 2018

(₹ 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	10230	771,713	1.33%
2	EQUITY TOP 250 FUND	ULIF0027/07/11EQTOP250147	8152	615,495	1.32%
3	BOND FUND	ULIF00317/08/11BONDFUND147	1776	149,711	1.19%
4	MONEY MARKET FUND	ULIF00425/08/11MONEYMARKET147	268	37,164	0.72%
5	MANAGED FUND	ULIF00618/08/11MANAGED147	1379	105,213	1.31%
6	PRICE EARNING BASED FUND	ULIF00526/08/11PEBASED147	2621	209,154	1.25%
7	EQUITY MIDCAP FUND	ULIF001107/10/16ETLIMIDCAP147	2115	158,804	1.33%
8	GROUP GROWTH FUND	ULGF00105/09/11GFGROWTH147	2098	161,863	1.30%
9	GROUP BALANCER FUND	ULGF00205/09/11GFBALANCER147	1211	93,456	1.30%
10	GROUP BOND FUND	ULGF00305/09/11GFBOND147	964	75,870	1.27%
12	DISCONTINUANCE FUND	ULIF00701/01/12DISCONT147	1139	227,716	0.50%
13	PENSION GROWTH FUND	ULIF00831/03/15ETLIPNSGRT147	1350	80,202	1.68%
14	PENSION SECURE FUND	ULIF00931/03/15ETLIPNSSCR147	451	35,129	1.28%
15	DISCONTINUED POLICY PENSION FUND	ULIF01031/03/15ETLIPNSDSC147	68	13,633	0.50%

* Expense ratio (including GST / service tax and cess), Average Daily Assets and Expense ratio are for the year ended March 31, 2018 (not annualised)

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
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	ULGF00105/09/11FGFGROWTH147	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	ULGF00105/09/11FGFGROWTH147	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)

EDELWEISS TOKIO LIFE INSURANCE COMPANY LIMITED

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Appendix-II

(Part of Note 21 of Schedule 16)

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 2018

(₹ 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)	(19)	(20,967)	2,974	(18,047)
2	Equity Top 250 Fund	ULIF0027/07/11EQTOP250147	-	(1)	(38,323)	(1,418)	(39,742)
3	Bond Fund	ULIF00317/08/11BONDFUND147	262	(1,324)	-	1,120	58
4	Money Market Fund	ULIF00425/08/11MONEYMARKET147	-	(54)	-	227	173
5	Managed Fund	ULIF00618/08/11MANAGED147	(99)	(566)	(377)	(381)	(1,423)
6	Price Earning Based Fund	ULIF00526/08/11PEBASED147	14	(506)	(3,395)	186	(3,701)
14	Equity Midcap Fund	ULIF001107/10/16ETLIMIDCAP147	-5.25	0	-8,821	-475.48	(9,302)
7	Group Growth Fund	ULGF00105/09/11GFGROWTH147	(318)	(608)	(1,259)	614	(1,571)
8	Group Balancer Fund	ULGF00205/09/11GFBALANCER147	(381)	(1,104)	(605)	333	(1,757)
9	Group Bond Fund	ULGF00305/09/11GFBOND147	384	(358)	-	591	617
10	Discontinuance Fund	ULIF00701/01/12DISCONT147	(40)	-	-	-	(40)
11	Pension Growth Fund	ULIF00831/03/15ETLIPNSGRT147	-	-	(1,725)	214	(1,511)
12	Pension Secure Fund	ULIF00931/03/15ETLIPNSSCR147	647	(344)	-	234	537
13	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 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



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