

Form L-1-A-RA
Bharti AXA Life Insurance Company Limited
IRDA Registration No: 130 dated 14 July 2006
Revenue Account for the Six Months Ended 30 September 2010
Policyholders' Account (Technical Account)

(Rs.'000)

Particulars	Individual Participating	Linked Life	Non-Participating			Linked Pension	Total
			Individual Life	Individual Health	Group		
Premiums Earned – net							
(a) Premium	80,156	2,501,686	27,629	9,740	91,225	975,178	3,685,614
(b) Reinsurance ceded	(63)	(7,344)	(3,803)	(477)	(7,211)	-	(18,898)
(c) Reinsurance accepted	-	-	-	-	-	-	-
Sub Total	80,093	2,494,342	23,826	9,263	84,014	975,178	3,666,716
Income from Investments							
(a) Interest, Dividends and Rent – Net of amortisation	1,814	83,505	1,922	67	6,210	27,642	121,160
(b) Profit on sale/redemption of Investments	119	415,032	110	-	862	132,260	548,383
(c) (Loss on sale/ redemption of Investments)	-	(79,810)	(10)	-	(101)	(30,597)	(110,518)
(d) Transfer/Gain on revaluation/change in fair value*	-	669,890	-	-	-	271,435	941,325
(e) Appropriation/ Expropriation	-	7,855	-	-	-	3,946	11,801
Other Income							
(a) Contribution from Shareholders' Account	67,356	-	-	-	-	-	67,356
(b) Foreign Exchange Gains (Net)	(93)	(1,395)	(35)	(1)	(11)	(821)	(2,356)
(c) Interest Income on Bank Balances	87	1,300	32	1	10	765	2,195
(d) Others (Net)	3,237	51,480	1,543	138	18,838	27,002	102,238
Total (A)	152,613	3,642,199	27,388	9,468	109,822	1,406,810	5,348,300
Commission	9,465	184,266	2,574	-	66	31,844	228,215
Operating Expenses related to Insurance Business	109,914	2,130,855	88,497	14,613	59,539	763,053	3,166,471
Provision for Doubtful debts	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	-	-	-
Provisions (other than taxation)							
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-
Total (B)	119,379	2,315,121	91,071	14,613	59,605	794,897	3,394,686
Benefits Paid (Net)	623	98,454	3,953	212	9,923	3,870	117,035
Interim Bonuses Paid	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies							
(a) Gross**	32,611	2,530,426	10,189	1,903	31,340	1,195,384	3,801,853
(b) Amount ceded in Reinsurance	-	-	-	-	(5,232)	-	(5,232)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-
Total (C)	33,234	2,628,880	14,142	2,115	36,031	1,199,254	3,913,656
Surplus/ (Deficit) (D) = (A-B-C) transferred to Shareholders' Account	-	(1,301,802)	(77,825)	(7,260)	14,186	(587,341)	(1,960,042)
*Represents the deemed realised gain as per norms specified by the Authority							
** Represents mathematical reserves after allocation of bonus							
Appropriations							
Transfer to Shareholders' Account	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations	-	-	-	-	-	-	-
Total (E)	-	-	-	-	-	-	-
The breakup of total surplus is as under:							
(a) Interim Bonus Paid	-	-	-	-	-	-	-
(b) Allocation of Bonus to policyholders	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account	-	-	-	-	-	-	-
(d) Total Surplus: [(a)+(b)+(c)]	-	-	-	-	-	-	-

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(Rs.'000)

Particulars	Individual Participating	Linked Life	Non-Participating			Linked Pension	Total
			Individual Life	Individual Health	Group		
Premiums earned - Net							
(a) Premium	32,306	1,863,557	13,274	12,380	110,844	336,307	2,368,668
(b) Reinsurance ceded	(36)	(2,739)	(1,669)	(60)	(3,701)	-	(8,205)
(c) Reinsurance accepted	-	-	-	-	-	-	-
Sub-Total	32,270	1,860,818	11,605	12,320	107,143	336,307	2,360,463
Income from Investments							
(a) Interest, Dividends & Rent - Net of amortisation	481	30,738	589	154	3,118	7,656	42,736
(b) Profit on sale / redemption of investments	-	173,912	-	-	-	44,065	217,977
(c) (Loss on sale / redemption of investments)	-	(17,082)	-	-	-	(5,202)	(22,284)
(d) Transfer/Gain on revaluation/change in fair value*	-	996,910	-	-	-	286,845	1,283,755
(e) Appropriation/ Expropriation	-	11,534	-	-	-	3,210	14,744
Other Income							
a) Contribution from Shareholders' A/c	55,851	-	-	-	-	-	55,851
b) Foreign Exchange Gains (Net)	166	8,019	64	9	73	1,556	9,887
c) Interest Income on Bank Balances	29	1,423	11	2	13	276	1,754
d) Others (Net)	4	187	1	-	2	35	229
Total (A)	88,801	3,066,459	12,270	12,485	110,349	674,748	3,965,112
Commission	4,242	216,318	854	-	591	14,346	236,351
Operating Expenses related to Insurance Business	71,095	2,745,558	45,789	11,829	31,279	296,385	3,201,935
Provision for Doubtful Debts	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	-	-	-
Provision for income tax	-	-	-	-	-	-	-
Provisions (other than taxation)							
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-
Total (B)	75,337	2,961,876	46,643	11,829	31,870	310,731	3,438,286
Benefits Paid (Net)	203	29,095	5,173	-	736	697	35,904
Interim Bonuses Paid	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies							
(a) Gross**	13,261	2,215,463	(688)	4,586	54,901	599,658	2,887,181
(b) Amount ceded in Reinsurance	-	-	-	-	(12,871)	-	(12,871)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-
Total (C)	13,464	2,244,558	4,485	4,586	42,766	600,355	2,910,214
Surplus/ (Deficit) (D) = (A-B-C) transferred to Shareholders' Account	-	(2,139,975)	(38,858)	(3,930)	35,713	(236,338)	(2,383,388)
*Represents the deemed realised gain as per norms specified by the Authority							
** Represents mathematical reserves after allocation of bonus							
Appropriations							
Transfer to Shareholders' Account	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations	-	-	-	-	-	-	-
Total (E)	-	-	-	-	-	-	-
The breakup of total surplus is as under:							
a) Interim Bonuses Paid	-	-	-	-	-	-	-
b) Allocation of Bonus to policyholders	-	-	-	-	-	-	-
c) Surplus shown in the revenue account	-	-	-	-	-	-	-
d) Total Surplus: [(a) + (b) + (c)]	-	-	-	-	-	-	-

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Revenue Account for the Quarter Ended 30 September 2010
Policyholders' Account (Technical Account)

Particulars	Individual Participating	Linked Life	Non-Participating			Linked Pension	Total
			Individual Life	Individual Health	Group		
Premiums Earned – net							
(a) Premium	63,884	1,363,338	15,478	5,590	43,500	530,847	2,022,637
(b) Reinsurance ceded	(52)	(3,887)	(2,132)	(263)	(3,673)	-	(10,007)
(c) Reinsurance accepted	-	-	-	-	-	-	-
Sub Total	63,832	1,359,451	13,346	5,327	39,827	530,847	2,012,630
Income from Investments							
(a) Interest, Dividends and Rent – Net of amortisation	988	43,012	1,098	(69)	3,117	15,416	63,562
(b) Profit on sale/redemption of Investments	119	236,041	110	-	861	81,571	318,702
(c) (Loss on sale/ redemption of Investments)	-	(29,432)	(10)	-	(58)	(13,787)	(43,287)
(d) Transfer/Gain on revaluation/change in fair value*	-	650,082	-	-	-	255,840	905,922
(e) Appropriation/ Expropriation	-	5,191	-	-	-	2,388	7,579
Other Income							
(a) Contribution from Shareholders' Account	51,616	-	-	-	-	-	51,616
(b) Foreign Exchange Gains (Net)	(55)	789	17	-	8	345	1,104
(c) Interest Income on Bank Balances	74	580	15	1	4	380	1,054
(d) Others (Net)	3,234	51,328	1,539	138	18,837	26,920	101,996
Total (A)	119,808	2,317,042	16,115	5,397	62,596	899,920	3,420,878
Commission	7,950	87,549	1,348	-	16	14,001	110,864
Operating Expenses related to Insurance Business	90,809	1,044,841	48,869	4,267	28,427	383,611	1,600,824
Provision for Doubtful debts	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	-	-	-
Provisions (other than taxation)							
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-
Total (B)	98,759	1,132,390	50,217	4,267	28,443	397,612	1,711,688
Benefits Paid (Net)	485	65,320	2,157	43	5,922	2,158	76,085
Interim Bonuses Paid	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies							
(a) Gross**	20,564	1,705,394	5,219	1,298	16,315	769,006	2,517,796
(b) Amount ceded in Reinsurance	-	-	-	-	(2,067)	-	(2,067)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-
Total (C)	21,049	1,770,714	7,376	1,341	20,170	771,164	2,591,814
Surplus/ (Deficit) (D) = (A-B-C) transferred to Shareholders' Account	-	(586,062)	(41,478)	(211)	13,983	(268,856)	(882,624)
*Represents the deemed realised gain as per norms specified by the Authority							
** Represents mathematical reserves after allocation of bonus							
Appropriations							
Transfer to Shareholders' Account	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations	-	-	-	-	-	-	-
Total (E)	-	-	-	-	-	-	-
The breakup of total surplus is as under:							
(a) Interim Bonus Paid	-	-	-	-	-	-	-
(b) Allocation of Bonus to policyholders	-	-	-	-	-	-	-
(c) Surplus shown in the Revenue Account	-	-	-	-	-	-	-
(d) Total Surplus: [(a)+(b)+(c)]	-	-	-	-	-	-	-

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(Rs.'000)

Particulars	Individual Participating	Linked Life	Non-Participating			Linked Pension	Total
			Individual Life	Individual Health	Group		
Premiums earned - Net							
(a) Premium	17,833	1,065,614	7,688	12,380	67,026	197,017	1,367,558
(b) Reinsurance ceded	(18)	(1,531)	(1,009)	(60)	(2,054)	-	(4,672)
(c) Reinsurance accepted	-	-	-	-	-	-	-
Sub-Total	17,815	1,064,083	6,679	12,320	64,972	197,017	1,362,886
Income from Investments							
(a) Interest, Dividends & Rent - Net of amortisation	295	19,144	225	154	1,751	4,815	26,384
(b) Profit on sale / redemption of investments	-	101,978	-	-	-	28,094	130,072
(c) (Loss on sale / redemption of investments)	-	(1,157)	-	-	-	(481)	(1,638)
(d) Transfer/Gain on revaluation/change in fair value*	-	379,242	-	-	-	107,785	487,027
(e) Appropriation/ Expropriation	-	11,534	-	-	-	3,210	14,744
Other Income							
a) Contribution from Shareholders' A/c	29,853	-	-	-	-	-	29,853
b) Foreign Exchange Gains (Net)	(26)	656	(1)	9	(1)	410	1,047
c) Interest Income on Bank Balances	15	852	6	2	7	187	1,069
d) Others (Net)	(1)	1	(1)	-	-	6	5
Total (A)	47,951	1,576,333	6,908	12,485	66,729	341,043	2,051,449
Commission	2,151	125,649	518	-	114	8,876	137,308
Operating Expenses related to Insurance Business	37,111	1,340,672	(8,040)	11,829	12,880	187,192	1,581,644
Provision for Doubtful Debts	-	-	-	-	-	-	-
Bad debts written off	-	-	-	-	-	-	-
Provision for income tax	-	-	-	-	-	-	-
Provisions (other than taxation)							
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-
Total (B)	39,262	1,466,321	(7,522)	11,829	12,994	196,068	1,718,952
Benefits Paid (Net)	49	12,413	1,547	-	661	472	15,142
Interim Bonuses Paid	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies							
(a) Gross**	8,640	1,118,098	11	4,586	33,756	300,233	1,465,324
(b) Amount ceded in Reinsurance	-	-	-	-	(7,907)	-	(7,907)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-
Total (C)	8,689	1,130,511	1,558	4,586	26,510	300,705	1,472,559
Surplus/ (Deficit) (D) = (A-B-C) transferred to Shareholders' Account	-	(1,020,499)	12,872	(3,930)	27,225	(155,730)	(1,140,062)
*Represents the deemed realised gain as per norms specified by the Authority							
** Represents mathematical reserves after allocation of bonus							
Appropriations							
Transfer to Shareholders' Account	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations	-	-	-	-	-	-	-
Total (E)	-	-	-	-	-	-	-
The breakup of total surplus is as under:							
a) Interim Bonuses Paid	-	-	-	-	-	-	-
b) Allocation of Bonus to policyholders	-	-	-	-	-	-	-
c) Surplus shown in the revenue account	-	-	-	-	-	-	-
d) Total Surplus: [(a) + (b) + (c)]	-	-	-	-	-	-	-