

Form L-1-A-RA
Bharti AXA Life Insurance Company Limited
IRDA Registration No: 130 dated 14 July, 2006
Revenue Account for the Nine Months Ended 31 December, 2010

Particulars	Policyholders' Account (Technical Account)				Linked Life	Linked Pension	(Rs.'000) Total
	Individual Participating	Individual Life	Individual Health	Group			
Premiums Earned – net							
(a) Premium	284,400	73,586	10,897	140,858	3,740,649	1,176,912	5,427,301
(b) Reinsurance ceded	(276)	(6,671)	(763)	(11,134)	(11,534)	-	(30,379)
(c) Reinsurance accepted	-	-	-	-	-	-	-
Sub Total	284,123	66,914	10,133	129,724	3,729,115	1,176,912	5,396,923
Income from Investments							
(a) Interest, Dividends and Rent – Gross	3,152	2,668	414	9,648	113,586	37,451	166,920
(b) Profit on sale/redemption of Investments	602	605	94	2,055	644,623	216,001	863,978
(c) (Loss on sale/ redemption of Investments)	(22)	(18)	(3)	(136)	(91,712)	(35,719)	(127,611)
(d) Transfer/Gain on revaluation/change in fair value*	-	-	-	-	563,787	226,259	790,045
(e) Appropriation/ Expropriation	-	-	-	-	10,316	4,471	14,787
Other Income							
(a) Contribution from Shareholders' Account	263,396	-	-	-	-	-	263,396
(b) Foreign Exchange Gains (Net)	165	41	1	7	724	331	1,268
(c) Interest Income on Bank Balances	527	131	2	22	2,317	1,058	4,056
(d) Others (Net)	12,266	3,240	129	22,132	57,203	24,637	119,607
Total (A)	564,208	73,581	10,769	163,451	5,029,959	1,651,401	7,493,370
Commission	32,632	5,660	-	67	219,371	35,713	293,442
Operating Expenses related to Insurance Business	472,608	163,358	22,413	91,624	2,930,672	959,657	4,640,332
Provision for Doubtful debts	-	-	-	-	-	-	-
Bad debt to be written off	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	-	-	-
Provisions (other than taxation)							
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-
Total (B)	505,240	169,018	22,413	91,690	3,150,043	995,370	4,933,774
Benefits Paid (Net)	1,280	9,243	417	14,013	224,797	7,657	257,408
Interim Bonuses Paid	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies							
(a) Gross**	57,688	17,424	1,207	48,970	3,390,694	1,376,584	4,892,567
(b) Amount ceded in Reinsurance	-	-	-	(8,917)	-	-	(8,917)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-
Total (C)	58,968	26,667	1,625	54,066	3,615,492	1,384,241	5,141,058
Surplus/ (Deficit) (D) = (A-B-C) transferred to Shareholders' Account	-	(122,104)	(13,269)	17,694	(1,735,575)	(728,210)	(2,581,463)
*Represents the deemed realised gain as per norms specified by the Authority							
** Represents mathematical reserves after allocation of bonus							
Appropriations							
Transfer to Shareholders' Account	-	(122,104)	(13,269)	-	(1,735,575)	(728,210)	(2,599,157)
Transfer to Other Reserves	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations	-	-	-	17,694	-	-	17,694
Total (E)	-	(122,104)	(13,269)	17,694	(1,735,575)	(728,210)	(2,581,463)
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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Bharti AXA Life Insurance Company Limited
IRDA Registration No: 130 dated 14 July, 2006
Revenue Account for the Nine Months Ended 31 December, 2009

Policyholders' Account (Technical Account)							(Rs.'000)
Particulars	Individual Participating	Non-Participating			Linked Life	Linked Pension	Total
		Individual Life	Individual Health	Group			
Premiums Earned – net							
(a) Premium	45,300	20,599	18,591	181,578	3,134,638	553,451	3,954,157
(b) Reinsurance ceded	(54)	(2,947)	(197)	(6,447)	(4,652)	-	(14,296)
(c) Reinsurance accepted	-	-	-	-	-	-	-
Sub Total	45,246	17,652	18,395	175,131	3,129,986	553,451	3,939,861
Income from Investments							
(a) Interest, Dividends and Rent – Gross	915	1,014	246	5,336	42,175	10,186	59,873
(b) Profit on sale/redemption of Investments	-	-	-	0	358,885	97,357	456,242
(c) (Loss on sale/ redemption of Investments)	-	-	-	(0)	(32,977)	(11,224)	(44,201)
(d) Transfer/Gain on revaluation/change in fair value*	-	-	-	-	1,003,104	287,433	1,290,536
(e) Appropriation/ Expropriation	-	-	-	-	14,250	3,888	18,139
Other Income							
(a) Contribution from Shareholders' Account	63,093	-	-	-	-	-	63,093
(b) Foreign Exchange Gains (Net)	187	85	11	91	10,128	1,987	12,489
(c) Interest Income on Bank Balances	35	17	2	18	1,984	391	2,447
(d) Others (Net)	(1,116)	(720)	(186)	(491)	(43,061)	(4,629)	(50,204)
Total (A)	108,360	18,049	18,468	180,085	4,484,474	938,839	5,748,275
Commission	5,855	1,542	-	675	375,677	24,228	407,977
Operating Expenses related to Insurance Business	83,493	62,755	19,871	47,331	4,068,469	373,566	4,655,485
Provision for Doubtful debts	-	-	-	-	-	-	-
Bad debt to be written off	-	-	-	-	-	-	-
Provision for Tax	-	-	-	-	-	-	-
Provisions (other than taxation)							
(a) For diminution in the value of investments (Net)	-	-	-	-	-	-	-
(b) Others	-	-	-	-	-	-	-
Total (B)	89,348	64,297	19,871	48,006	4,444,147	397,793	5,063,461
Benefits Paid (Net)	460	9,619	9	4,251	40,138	2,095	56,571
Interim Bonuses Paid	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies							
(a) Gross**	18,553	7,867	6,344	87,589	3,169,517	829,519	4,119,388
(b) Amount ceded in Reinsurance	-	-	-	(22,384)	-	-	(22,384)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-
Total (C)	19,012	17,487	6,352	69,456	3,209,655	831,614	4,153,576
Surplus/ (Deficit) (D) = (A-B-C) transferred to Shareholders' Account	-	(63,736)	(7,755)	62,624	(3,169,327)	(290,568)	(3,468,762)
*Represents the deemed realised gain as per norms specified by the Authority							
** Represents mathematical reserves after allocation of bonus							
Appropriations							
Transfer to Shareholders' Account	-	(63,736)	(7,755)	62,624	(3,169,327)	(290,568)	(3,468,762)
Transfer to Other Reserves	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations	-	-	-	-	-	-	-
Total (E)	-	(63,736)	(7,755)	62,624	(3,169,327)	(290,568)	(3,468,762)
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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Bharti AXA Life Insurance Company Limited
IRDA Registration No: 130 dated 14 July 2006
Revenue Account for the Quarter Ended 31 December, 2010
Policyholders' Account (Technical Account)

(Rs.'000)

Particulars	Individual Participating	Non-Participating			Linked Life	Linked Pension	Total
		Individual Life	Individual Health	Group			
Premiums Earned – net							
(a) Premium	204,244	45,957	1,157	49,633	1,238,962	201,734	1,741,687
(b) Reinsurance ceded	(213)	(2,868)	(286)	(3,923)	(4,190)	-	(11,480)
(c) Reinsurance accepted	-	-	-	-	-	-	-
Sub Total	204,031	43,089	871	45,710	1,234,772	201,734	1,730,207
Income from Investments							
(a) Interest, Dividends and Rent – Gross	1,338	746	347	3,438	30,082	9,809	45,760
(b) Profit on sale/redemption of Investments	483	495	94	1,193	229,590	83,741	315,596
(c) (Loss on sale/ redemption of Investments)	(22)	(8)	(3)	(35)	(11,903)	(5,122)	(17,093)
(d) Transfer/Gain on revaluation/change in fair value*	-	-	-	-	(106,103)	(45,176)	(151,279)
(e) Appropriation/ Expropriation	-	-	-	-	2,461	525	2,986
Other Income							
(a) Contribution from Shareholders' Account	196,040	-	-	-	-	-	196,040
(b) Foreign Exchange Gains (Net)	258	76	2	18	2,118	1,152	3,624
(c) Interest Income on Bank Balances	440	99	1	12	1,016	293	1,861
(d) Others (Net)	9,027	1,697	(9)	3,294	5,722	(2,364)	17,368
Total (A)	411,595	46,194	1,303	53,630	1,387,755	244,593	2,145,069
Commission	23,167	3,086	-	1	35,104	3,869	65,227
Operating Expenses related to Insurance Business	362,694	74,861	7,800	32,085	799,817	196,604	1,473,861
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)	385,861	77,947	7,800	32,086	834,921	200,473	1,539,088
Benefits Paid (Net)	657	5,290	205	4,090	126,344	3,787	140,373
Interim Bonuses Paid	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies							
(a) Gross**	25,077	7,235	(696)	17,630	860,268	181,200	1,090,714
(b) Amount ceded in Reinsurance	-	-	-	(3,685)	-	-	(3,685)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-
Total (C)	25,734	12,525	(491)	18,035	986,612	184,987	1,227,402
Surplus/ (Deficit) (D) = (A-B-C) transferred to Shareholders' Account	0	(44,278)	(6,006)	3,509	(433,778)	(140,868)	(621,421)
*Represents the deemed realised gain as per norms specified by the Authority							
** Represents mathematical reserves after allocation of bonus							
Appropriations							
Transfer to Shareholders' Account	-	(44,278)	(6,006)	-	(433,778)	(140,868)	(624,930)
Transfer to Other Reserves	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations	-	-	-	3,509	-	-	3,509
Total (E)	-	(44,278)	(6,006)	3,509	(433,778)	(140,868)	(621,421)
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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Revenue Account for the Quarter Ended 31 December, 2009
Policyholders' Account (Technical Account)

(Rs.'000)

Particulars	Individual Participating	Non-Participating			Linked Life	Linked Pension	Total
		Individual Life	Individual Health	Group			
Premiums earned - Net							
(a) Premium	12,994	7,325	6,211	70,734	1,271,081	217,144	1,585,489
(b) Reinsurance ceded	(18)	(1,278)	(137)	(2,746)	(1,912)	-	(6,091)
(c) Reinsurance accepted	-	-	-	-	-	-	-
Sub-Total	12,976	6,047	6,074	67,988	1,269,169	217,144	1,579,398
Income from Investments							
(a) Interest, Dividends & Rent - Net of amortisation	434	425	92	2,218	11,438	2,530	17,137
(b) Profit on sale / redemption of investments	-	-	-	-	184,973	53,292	238,265
(c) (Loss on sale / redemption of investments)	-	-	-	-	(15,894)	(6,022)	(21,916)
(d) Transfer/Gain on revaluation/change in fair value*	-	-	-	-	6,193	588	6,781
(e) Appropriation/ Expropriation	-	-	-	-	2,717	678	3,395
Other Income							
a) Contribution from Shareholders' A/c	7,242	-	-	-	-	-	7,242
b) Foreign Exchange Gains (Net)	21	21	2	18	2,109	431	2,602
c) Interest Income on Bank Balances	6	6	-	5	561	115	693
d) Others (Net)	(1,120)	(721)	(186)	(493)	(43,248)	(4,664)	(50,432)
Total (A)	19,559	5,778	5,982	69,736	1,418,017	264,092	1,783,164
Commission	1,612	688	-	84	159,359	9,882	171,625
Operating Expenses related to Insurance Business	12,398	16,966	8,042	16,052	1,322,913	77,181	1,453,552
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)	14,010	17,654	8,042	16,136	1,482,272	87,063	1,625,177
Benefits Paid (Net)	257	4,446	9	3,515	11,042	1,398	20,667
Interim Bonuses Paid	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies							
(a) Gross**	5,292	8,555	1,758	32,688	954,054	229,861	1,232,208
(b) Amount ceded in Reinsurance	-	-	-	(9,513)	-	-	(9,513)
(c) Amount accepted in Reinsurance	-	-	-	-	-	-	-
Total (C)	5,549	13,001	1,767	26,690	965,096	231,259	1,243,362
Surplus/ (Deficit) (D) = (A-B-C) transferred to Shareholders' Account	-	(24,877)	(3,827)	26,910	(1,029,351)	(54,230)	(1,085,375)
*Represents the deemed realised gain as per norms specified by the Authority							
** Represents mathematical reserves after allocation of bonus							
Appropriations							
Transfer to Shareholders' Account	-	(24,877)	(3,827)	26,910	(1,029,351)	(54,230)	(1,085,375)
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)]	-	-	-	-	-	-	-